

TABLE 1

Consolidated Balance Sheet of Domestic Banks

December 31, 2007

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Bank of Taiwan	TaipeiFubon Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	Mega Com. Bank	Cathay United Bank	Citibank Taiwan	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Yuanta Bank	Bank Sinopac
ASSETS																			
Cash and due from banks	4,261,928	3,006	681,016	247,080	8,011	187,167	227,132	218,823	281,132	137,900	339,102	270,416	89,753	100,636	29,460	8,263	77,077	64,336	161,424
Financial assets at fair value through profit or loss	710,299	1,222	26,393	22,432	6,539	6,864	41,487	36,647	23,298	9,173	85,106	39,932	9,293	36,264	7,727	153	10,724	5,031	29,021
Securities purchased under R/S	40,146	-	-	-	4,575	2,236	-	-	-	6,461	1,729	326	-	1,662	5,864	-	-	398	4,024
Available-for-sale financial assets , net	1,559,695	-	180,710	85,696	1	185,039	62,874	61,258	113,805	67,217	103,344	63,914	8,636	33,710	3,530	1,745	6,962	14,345	110,506
Assets held for sale, net	986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	779	-
Loans and discounts	17,915,053	71,372	1,925,883	662,278	112,496	1,449,698	1,745,691	1,079,681	1,063,760	921,046	1,203,917	765,704	135,955	287,621	207,696	71,906	225,753	240,963	608,249
1.Import bills purchased	853	-	29	-	-	1	1	104	31	23	134	-	374	-	-	-	-	-	33
2.Export bills perched	68,377	-	5,263	2,861	140	911	1,252	3,617	15,033	2,934	17,882	786	1,393	5,382	115	-	338	223	2,406
3.Discounts	21,623	-	6	-	29	1,413	1,775	7,578	12	4,505	109	-	3	-	-	-	-	425	-
4.(Secured)overdrafts	83,980	-	47,640	3,966	26	3,412	3,458	1,147	2,118	1,521	657	528	75	358	1,189	16	193	14	1,073
5.Short-term (secured) loans	4,177,604	7,385	485,529	138,536	31,129	140,005	318,541	317,105	411,368	272,314	309,508	150,476	35,125	73,489	35,772	13,648	46,836	55,986	148,403
6.Medium (secured) loans	5,738,998	33,189	751,850	212,404	29,920	540,559	594,453	319,481	240,314	269,269	447,382	223,397	39,616	79,878	36,830	24,616	62,472	84,287	117,131
7.Long-term (secured) loans	7,538,808	30,451	621,286	296,867	49,500	750,553	799,890	413,912	377,223	354,902	418,325	382,324	56,087	125,474	129,417	25,494	111,522	98,079	328,566
8.Nonaccrual loans	284,810	347	14,280	7,644	1,752	12,844	26,321	16,737	17,661	15,578	9,920	8,193	3,282	3,040	4,373	8,132	4,392	1,949	10,637
Less : allowance for doubtful accounts	-210,203	-562	-13,147	-5,308	-939	-14,133	-15,945	-8,740	-10,103	-13,030	-8,668	-9,747	-8,566	-4,486	-3,173	-3,776	-2,432	-4,161	-5,997
Held-to-maturity financial assets , net	1,315,454	1,000	2,663	5,825	16,799	134	237,472	217,897	63,016	111,881	89,413	3,322	-	77,095	49,523	2,642	-	923	2,782
Equity investments, equity method	194,375	-	29,879	1,130	26	31	5,775	2,368	1,270	110	9,302	2,590	269	37,585	2,953	-	3,303	157	9,620
Property and equipment	625,121	689	92,184	18,505	3,987	51,706	42,639	32,011	33,294	32,220	23,325	36,645	7,488	11,320	10,180	3,471	4,418	3,298	13,938
Less:accumulated depreciation	-136,523	-202	-10,050	-5,243	-865	-5,587	-8,689	-8,410	-10,294	-7,194	-8,360	-8,879	-18	-2,585	-1,616	-2,171	-1,943	-1,032	-4,863
Less:accumulated impairment loss	-1,606	-	-123	-	-190	-126	-86	-	-	-	-77	-109	-	-	-	-	-	-	-
Intangible assets, net	70,292	28	1,054	652	36	480	3,434	417	613	75	292	6,883	29,094	-	2,758	-	41	1,466	176
Acceptance receivable	79,266	-	3,596	4,161	245	2,576	4,098	7,926	8,938	6,393	12,085	989	1,429	3,279	312	10	614	1,548	3,156
Interests & revenues receivable	108,513	720	18,106	5,165	602	6,323	8,366	6,902	5,537	4,855	7,094	4,381	704	1,808	1,338	477	827	1,392	4,736
Other financial assets, net	480,943	103	19,379	25,551	5,083	9,872	44,928	40,880	7,182	8,065	23,956	64,074	449	1,881	7,143	704	10,097	1,313	5,261
Other assets, net	1,235,143	65	129,726	76,221	447	34,125	41,530	52,014	46,627	41,362	69,845	46,924	7,869	15,958	39,942	7,252	25,531	15,075	57,906
Total assets	28,248,882	77,441	3,087,269	1,144,145	156,853	1,916,405	2,440,706	1,739,674	1,628,075	1,326,534	1,951,405	1,287,365	282,355	601,748	363,637	90,676	360,972	345,831	999,939
LIABILITIES																			
Due to banks	2,301,594	23,019	246,085	77,999	12,175	197,369	241,925	31,004	85,876	131,976	363,190	73,869	13,603	5,083	27,086	60,485	39,602	28,264	44,903
Deposits	21,136,575	-	2,465,672	816,231	127,158	1,528,027	1,884,890	1,258,906	1,298,271	1,017,862	1,211,787	1,030,844	205,704	418,387	263,908	56,171	260,327	262,800	793,011
1.Check deposits	338,264	-	26,775	11,808	1,294	20,631	31,579	35,709	44,082	30,616	16,455	13,397	3,755	6,505	2,956	414	2,718	2,194	14,225
2.Demand deposits	1,858,722	-	123,771	69,143	10,523	106,447	162,157	168,108	196,932	130,169	111,476	91,205	17,847	32,921	22,684	2,401	11,959	17,256	54,890
3.Time deposits	3,701,614	-	192,385	129,073	21,665	339,846	386,552	177,255	164,533	150,963	183,408	214,189	30,016	87,679	43,530	15,827	87,292	44,182	182,043
4.Saving deposits	11,796,335	-	1,633,880	463,810	79,522	852,218	1,126,163	688,236	682,295	564,345	381,646	610,856	108,608	154,907	167,319	35,260	113,567	171,614	386,348
5.Foreign currencies deposits	2,907,726	-	251,797	123,632	6,300	62,001	122,451	193,204	205,193	139,779	500,502	101,197	45,478	136,375	27,419	2,269	44,791	27,554	155,505
6.Government deposits	533,914	-	237,064	18,765	7,854	146,884	55,988	16,394	5,236	1,990	18,300	-	-	-	-	-	-	-	-
Financial liabilities at fair value through profit or loss	317,306	7,744	1,438	7,675	-6	163	2,678	51,172	40,632	694	52,227	47,847	464	187	59	27	2,667	2,593	9,847
Securities sold under R/P	486,586	-	17,570	58,748	268	8,399	43,247	12,207	17,976	15,368	14,453	14,635	-	39,725	32,865	-	1,726	7,910	6,438
Borrowing funds	1,023,745	25,128	-	60,783	3,341	20,497	97,212	187,841	34,900	23,000	62,213	20,176	4,617	42,561	10,526	4,695	31,436	12,166	36,843
Acceptance	81,113	-	3,624	4,178	245	2,708	4,141	8,183	9,314	6,663	12,530	994	1,502	3,374	313	10	614	1,549	3,156
Interests payable	104,672	173	18,192	4,645	460	6,666	7,803	5,273	5,131	3,862	6,327	4,159	979	1,834	1,883	759	1,713	1,068	4,844
Other financial liabilities	202,452	1,396	1,715	2,317	237	11,520	3,148	29,510	694	347	18,651	309	131	60	5,888	-	185	475	486
Other liabilities	781,351	1,901	92,986	35,618	2,513	39,994	53,270	65,425	57,284	41,204	57,163	13,108	4,989	29,803	3,903	1,116	3,661	7,072	39,494
Total liabilities	26,435,394	59,361	2,847,282	1,068,194	146,391	1,815,343	2,338,314	1,649,521	1,550,078	1,240,976	1,798,541	1,205,941	231,989	541,014	346,431	123,263	341,931	323,897	939,022
EQUITIES																			
Capital stock	1,215,093	12,000	48,000	39,627	5,034	25,000	47,700	46,909	37,809	62,095	64,110	48,689	50,000	21,587	23,188	14,893	18,798	24,000	45,852
Reserves	378,520	-	110,423	21,935	2,542	46,749	32,208	8,660	12,618	-	33,067	15,214	-	31	34	868	1,024	-	8,195
Unappropriated earnings	125,423	5,280	39,536	14,336	2,886	18,303	18,713	25,018	22,541	16,036	50,830	17,882	59	36,422	-5,944	-48,151	-580	-1,870	7,170
Treasury stock	-692	-	-	-	-	-	-	-	-	-	-	-	-	-471	-	-	-	-	-
Other equity items	95,144	800	42,028	53	-	11,010	3,771	9,566	5,029	7,427	4,857	-361	307	3,165	-72	-197	-201	-196	-300
Total equities	1,813,488	18,080	239,987	75,951	10,462	101,062	102,392	90,153	77,997	85,558	152,864	81,424	50,366	60,734	17,206	-32,587	19,041	21,934	60,917
Total libilities and equities	28,248,882	77,441	3,087,269	1,144,145	156,853	1,916,405	2,440,706	1,739,674	1,628,075	1,326,534	1,951,405	1,287,365	282,355	601,748	363,637	90,676	360,972	345,831	999,939
The sheet doesn't include the following items:																			
Loan commitments	4,284,633	7,526	257,032	331,351	9,575	133,182	666,146	50,725	37,336	162,926	759,133	302,003	4,197	17,201	493	602	263,438	8,870	24,215
Guarantees	816,410	4,725	64,478	50,325	5,799	32,945	49,084	29,149	53,365	32,437	158,234	19,258	3,384	38,963	7,326	696	22,185	8,593	20,418
Letter of credit issued	398,059	-	40,039	17,055	2,345	19,033	28,062	32,427	38,944	30,034	77,110	2,958	5,006	11,816	1,138	37	2,834	3,566	7,089
Liabilities trusted	4,684,849	-	344,174	253,510	17,595	215,989	126,080	380,282	232,899	103,552	334,967	213,499	38,003	79,136	45,103	7,331	42,105	65,086	180,519

E. Sun Com. Bank	Cosmos Bank	Bowa Bank	Taishin Intl. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank	Chinfon Com. Bank	Shin Kong Com. Bank	Sunny Bank	Bank of Panhsin	Taiwan Bus. Bank	andard Charter Bank(Taiwan)	Taichung Com. Bank	King's Town Bank	China Dev. Indus. Bank	Hwatai Bank	Cota Com. Bank	Indus. Bank Taiwan	Agr. Bank of Taiwan	First Cap. Com. Bank
43,444	43,762	9,072	161,705	44,394	38,678	49,290	157,416	10,814	43,634	14,611	23,609	100,127	68,825	47,577	26,774	29,626	11,513	7,060	23,155	166,976	8,132
91,080	196	151	25,986	8,581	8,508	9,648	77,125	636	3,682	34,543	1,192	8,144	12,076	839	2,423	21,670	690	604	4,150	944	125
296	-	-	-	-	7,190	-	-	-	-	-	-	2,046	-	-	-	1,204	-	1,936	-	-	199
37,788	650	3,957	23,611	9,195	398	3,428	107,083	108	14,022	4,742	2,182	26,172	78,376	-	2,673	73,400	783	1,269	6,516	58,920	1,130
-	207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
517,120	119,955	70,121	564,928	219,270	168,898	186,207	803,948	61,565	278,782	175,566	130,320	843,270	288,212	194,884	132,052	85,570	86,626	81,109	58,736	42,319	25,926
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117	-	-	-	-	-	-
1,152	35	63	1,525	263	591	177	1,013	47	324	86	210	1,168	627	376	78	-	24	18	64	-	-
-	-	-	-	747	-	-	2,922	-	-	-	-	2,099	-	-	-	-	-	-	-	-	-
143	1	26	300	5,451	4	33	476	-	26	3,621	12	4,980	255	117	254	-	55	167	81	-	587
100,813	50,540	6,982	154,637	53,165	22,137	33,174	203,095	9,795	48,637	28,936	27,957	239,472	36,973	68,331	34,963	9,892	24,056	17,257	4,605	8,340	2,692
104,812	43,179	17,407	147,555	63,743	48,514	76,347	256,509	30,832	98,118	34,637	32,985	271,870	92,214	56,025	34,656	65,592	34,719	33,958	46,204	27,132	14,942
306,296	22,481	34,220	249,993	91,752	91,189	71,893	331,559	7,459	127,103	103,894	65,109	306,695	148,250	66,747	59,378	9,186	26,466	27,685	7,304	6,845	7,432
3,898	3,719	11,423	10,918	4,149	6,463	4,583	8,374	13,432	4,574	4,392	4,047	16,986	9,893	3,288	2,606	900	1,306	2,024	478	2	273
-2,417	-6,327	-6,404	-5,815	-4,734	-1,996	-1,641	-10,004	-4,850	-2,917	-2,563	-1,891	-7,455	-9,526	-2,442	-1,834	-2,190	-779	-707	-437	-51	-310
14,418	-	-	15,659	-	-	-	137,982	913	11,228	172	421	69,147	-	12,249	1,070	-	798	7,210	-	157,314	4,486
140	42	39	2,183	1,837	17	1,319	18,895	515	359	275	91	89	457	103	11	46,343	8	-	15,279	5	-
15,712	9,392	5,537	20,772	4,758	6,643	4,628	46,980	4,968	12,334	11,622	6,509	19,517	10,390	5,683	5,892	2,375	2,890	2,847	2,676	129	1,549
-3,216	-2,109	-1,079	-4,023	-1,772	-1,475	-868	-11,963	-1,645	-2,941	-1,677	-757	-4,783	-3,229	-1,775	-2,050	-1,041	-975	-530	-255	-48	-311
-	-436	-67	-	-	-	-	-	-	-	-	-	-	-	-122	-35	-15	-	-220	-	-	-
3,909	390	59	1,962	407	887	311	10,153	75	1,526	1,364	1,432	77	7	-	-	-	53	154	18	8	1
1,227	79	71	3,168	902	391	363	5,717	96	763	108	454	2,844	414	279	429	444	74	4	84	-	-
2,621	633	337	2,869	904	807	838	6,572	499	1,015	469	375	3,254	2,406	721	351	817	193	251	307	2,826	115
95,366	1,687	215	2,400	2,528	1,476	26,247	4,837	1,591	7,826	397	459	3,954	242	211	1,040	38,025	783	598	5,462	9,678	-
46,413	38,430	536	92,316	27,901	10,842	7,120	133,962	22,310	16,390	5,168	7,538	61,412	37,802	4,825	2,692	6,733	1,188	1,990	356	601	199
863,901	206,551	82,545	907,721	314,171	241,264	286,890	1,488,703	97,595	385,703	244,797	171,934	1,127,815	486,452	263,032	171,488	302,961	103,845	103,575	116,047	439,621	41,241
32,517	32,157	31,791	82,275	20,837	15,789	20,735	65,883	19,736	6,841	14,689	10,513	119,817	47,254	3,282	5,041	38,434	7,935	258	22,270	20	7
608,790	131,106	80,734	666,048	221,967	202,183	192,109	1,077,748	69,516	325,944	207,344	144,155	855,448	381,046	237,823	147,644	26,969	85,654	93,193	53,378	392,011	35,809
7,427	1,082	761	3,909	2,772	1,157	2,480	10,779	381	5,121	2,029	1,249	20,590	4,155	3,893	1,588	68	1,333	1,480	141	48	708
58,066	6,375	3,939	35,883	12,602	13,781	14,009	79,100	2,937	21,820	14,549	9,496	120,117	68,280	34,897	11,820	3,609	5,664	7,869	1,664	331	2,025
141,308	36,542	6,612	153,798	66,393	59,157	56,007	200,442	3,681	59,037	56,767	26,299	160,590	42,481	26,234	17,822	4,767	20,320	13,428	36,789	59,736	2,966
323,577	82,854	66,071	314,448	104,307	113,662	104,162	539,583	55,990	220,788	126,234	99,993	463,436	216,114	164,969	112,078	-	56,790	69,228	-	331,347	30,110
76,687	4,253	3,351	158,010	35,893	14,426	15,451	234,652	6,527	19,115	7,464	7,118	81,225	50,016	7,711	4,336	18,525	1,547	1,188	14,784	-	-
1,725	-	-	-	-	-	-	13,192	-	63	301	-	9,490	-	119	-	-	-	-	-	549	-
22,749	15	-	15,782	4,635	149	71	32,285	-	995	-	20	184	2,734	23	1,001	8,168	3	2	295	87	-
16,364	41	-	19,245	12,160	73	9,166	59,402	-	3,699	520	358	8,214	1,146	-	278	35,483	-	-	2,918	25,574	410
25,600	3,248	3,047	40,100	19,810	7,000	47,650	83,234	6,204	17,800	6,509	4,200	27,402	14,812	2,400	606	24,500	1,000	2,838	7,850	-	-
1,233	79	71	3,168	902	391	365	5,722	96	763	111	454	2,914	414	290	429	444	74	11	84	-	-
2,758	1,081	585	4,565	1,245	1,051	1,672	4,516	798	1,166	696	687	4,003	1,277	312	403	345	454	238	261	677	111
84,680	259	106	1,679	5	86	1	2,463	771	702	29	-	9,248	-	-	1,393	20,946	-	-2	372	2,645	-
21,819	5,900	1,175	26,373	9,735	4,101	2,082	54,046	1,166	6,603	2,270	1,663	60,463	16,545	2,724	3,343	5,708	1,533	1,736	1,065	259	538
816,510	173,886	117,509	859,235	291,296	230,823	273,851	1,385,299	98,287	364,513	232,168	162,050	1,087,693	465,228	246,854	160,138	160,997	96,653	98,274	88,493	421,273	36,875
31,200	84,367	10,170	41,750	29,636	15,181	39,818	62,607	5,826	19,578	12,439	9,558	38,736	21,576	13,041	10,843	77,604	6,199	3,556	23,905	20,112	2,100
7,321	15,780	10	3,807	5,579	-	5	13,945	-	366	11	-	-	5,431	750	-	28,414	766	1,324	31	-	1,412
9,539	-67,485	-45,115	3,011	-12,387	-4,651	-26,760	28,774	-6,559	1,401	411	356	1,659	-4,895	2,103	475	22,729	238	359	3,428	253	72
-	-	-	-	-	-	-	-	-	-	-217	-	-	-	-	-4	-	-	-	-	-	-
-669	3	-29	-82	47	-89	-24	-1,922	41	-155	-15	-30	-273	-888	284	36	13,217	-11	62	190	-2,017	782
47,391	32,665	-34,964	48,486	22,875	10,441	13,039	103,404	-692	21,190	12,629	9,884	40,122	21,224	16,178	11,350	141,964	7,192	5,301	27,554	18,348	4,366
863,901	206,551	82,545	907,721	314,171	241,264	286,890	1,488,703	97,595	385,703	244,797	171,934	1,127,815	486,452	263,032	171,488	302,961	103,845	103,575	116,047	439,621	41,241
205,279	70,572	9,408	52,152	14,026	17,610	71,546	144,364	3,874	58,034	58,308	8,703	258,708	107,370	24,694	39,887	21,451	16,510	9,435	45,438	-	11,313
11,333	731	712	29,242	31,067	2,427	5,043	43,278	803	10,284	8,695	4,711	17,714	17,234	1,999	3,270	13,178	927	1,053	10,773	572	-
6,452	294	541	8,700	2,780	2,058	1,446	17,895	806	3,414	1,279	1,750	16,000	6,968	2,663	1,163	2,469	390	564	934	-	-
92,498	41,126	22,740	219,952	66,284	47,174	43,621	1,005,274	4,495	81,490	24,419	33,439	65,921	177,087	32,913	17,605	5,416	9,432	3,732	9,753	648	-