

TABLE 1

Balance Sheets of Domestic Banks

December 31, 2019

Unit : NT\$ Million

Item	Total	Export-Import Bank of R.O.C.	Bank of Taiwan	TaipeiFubon com. Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank,Ltd.	Chang Hwa Com. Bank	Mega intl. Com. Bank	Cathay United Bank	Citibank Taiwan Limited
ASSETS													
Cash and due from banks	5,155,758	436	704,899	400,196	16,269	222,923	350,530	321,318	198,214	237,796	623,095	159,965	170,910
Financial assets measured at fair value through profit or loss	2,641,549	3	244,195	127,414	482	4,437	12,986	156,410	71,687	11,483	63,904	294,191	44,225
Financial assets measured at fair value through other comprehensive income (FVOCI)	5,635,003	359	1,013,077	80,299	18,811	114,603	329,130	277,242	200,623	111,610	387,478	293,509	172,825
Investment in debt instrument measured at amortized cost	6,071,579	7,600	177,207	570,275	49,567	597,724	554,148	482,999	447,030	276,058	269,204	443,835	-
Financial assets for hedging - net	2,297	-	1	1,472	-	-	-	-	-	247	-	-	-
Securities purchased under R/S	252,405	-	-	10,227	5,353	6,218	-	500	500	-	7,534	9,780	12,299
Acceptance receivable	46,608	-	1,188	1,200	185	861	3,140	4,495	3,449	4,712	5,592	897	69
Interests & revenues receivable	123,165	354	15,735	10,490	925	4,672	9,065	7,320	5,851	4,676	6,991	5,459	2,209
Current income tax assets	21,474	-	1,186	1,870	19	1,256	1,923	1,304	1,875	922	2,262	-	-
Loans and discounts	29,963,031	134,065	2,721,289	1,297,253	177,239	2,018,223	2,210,011	1,772,896	1,690,498	1,429,937	1,882,686	1,513,901	319,284
1.Import bills purchased	1,159	-	4	-	-	-	-	43	12	1	-	-	434
2.Export bills purchased	32,148	-	2,041	1,513	3	62	593	834	3,793	725	7,594	1,350	1,368
3.Discounts	11,372	-	-	-	28	431	1,959	2,923	-	3,144	13	-	-
4.Overdrafts	61,383	-	16,747	445	17	976	110	1,167	164	1,290	1,228	669	28,214
5.Short-term loans	7,400,480	26,239	740,330	284,481	62,885	133,116	519,066	533,215	526,966	407,675	544,379	369,687	104,412
6.Medium loans	9,390,438	71,589	808,254	356,685	55,157	714,162	635,931	512,557	447,752	422,157	723,479	398,011	62,553
7.Long-term loans	13,011,322	36,235	1,150,759	651,886	58,459	1,166,398	1,046,504	717,653	709,991	590,198	603,775	742,443	122,166
8.Nonaccrual loans	54,729	2	3,154	2,243	690	3,078	5,848	4,504	1,820	4,747	2,218	1,741	137
Less: allowance for doubtful accounts	-419,204	-1,721	-45,143	-17,193	-2,089	-31,726	-27,201	-22,415	-20,395	-17,296	-29,283	-25,983	-5,770
Add (Less): adjustment items	-3,366	-6	-4	-657	-	10	-511	-43	110	-	-	-28	-431
Investment under equity method - net	366,711	-	41,457	24,583	-	-	2,115	8,057	1,475	13,088	8,550	25,694	-
Other financial assets - net	56,320	249	40,158	33	14	39	183	150	17	-45	50	1	3,187
Property and equipment_x000D_x000D_	721,477	795	152,463	18,779	3,879	31,290	47,637	37,592	45,219	31,251	25,357	37,542	6,367
Less: accumulated depreciation	-181,804	-283	-14,213	-6,155	-1,045	-8,774	-13,826	-11,819	-15,166	-11,256	-10,390	-12,987	-3,667
Less: accumulated impairment loss	-996	-	-126	-	-	-1	-15	-	-	-	-42	-	-
Investment properties - net	94,655	-	15,238	2,814	-	23,937	7,170	7,552	6,789	13,872	584	858	-
Intangible assets - net	97,652	61	873	1,770	129	860	3,636	614	629	645	499	7,628	24,057
Deferred income tax assets	43,785	100	1,348	633	259	1,900	1,383	2,648	3,116	2,376	5,644	3,860	1,096
Other assets - net_x000D_x000D_x000D_x000D_x000D	1,371,235	284	54,733	111,869	720	15,058	13,060	48,932	36,675	15,902	63,693	124,847	61,993
Total assets	52,059,334	142,296	5,125,561	2,637,172	270,717	3,003,510	3,504,564	3,095,752	2,678,196	2,125,978	3,313,408	2,882,969	808,653
LIABILITIES													
Due to banks	2,658,316	28,144	229,253	120,295	8,834	313,578	230,035	283,524	117,699	102,188	408,153	70,709	25,398
Financial liabilities measured at fair value through profit or loss	683,184	10,209	60,284	24,669	33	11,468	16,020	34,447	3,106	4,248	21,372	106,531	10,973

Financial liabilities for hedging - net	3,385	-	26	2,778	-	-	-	-	-	-	-	-	-
Securities sold under R/P	659,272	-	21,565	111,426	8,891	7,399	7,977	17,894	22,518	1,547	32,012	43,710	-
Acceptance	47,264	-	1,194	1,209	187	965	3,408	4,664	3,649	4,820	5,624	902	69
Interests payable	88,509	92	15,386	4,768	317	4,406	6,281	3,901	2,897	2,539	4,339	3,775	358
Current income tax liabilities	44,880	61	1,635	4,273	-	1,950	2,824	2,967	3,062	453	10,260	241	1,097
Deposits	41,129,220	-	3,971,690	1,951,582	225,753	2,396,085	2,897,962	2,386,591	2,225,143	1,755,681	2,438,322	2,275,208	629,737
1.Check deposits	480,345	-	36,652	13,098	2,759	33,332	45,019	42,231	53,982	39,881	22,531	15,018	34,316
2.Demand deposits	4,861,100	-	229,449	130,739	24,729	314,839	409,128	418,791	442,773	268,342	256,005	257,075	126,506
3.Time deposits	5,718,351	-	195,312	192,135	34,858	561,501	380,110	189,937	178,920	142,563	273,890	208,861	21,202
4.Saving deposits	19,373,521	-	2,535,001	918,464	118,765	1,084,430	1,518,746	1,116,363	1,065,880	890,034	700,309	1,311,270	116,186
5.Foreign currencies deposits	9,942,115	-	664,296	665,775	32,974	252,628	429,582	601,353	473,884	411,512	1,159,302	482,984	331,527
6.Government deposits	753,788	-	310,980	31,371	11,668	149,355	115,377	17,916	9,704	3,349	26,285	-	-
Add (Less): hedge accounting adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing funds	981,996	40,606	24,999	105,465	7,500	55,018	65,000	28,214	43,400	55,521	33,161	53,900	-
Principal amount of structured notes	354,313	-	946	20,190	-	-	2,529	39,272	8,074	3,496	9,647	60,217	1,817
Other financial liabilities	42,853	26,191	16	-	-	95	30	-	13	779	620	-	2,704
Deferred income tax liabilities_x000D_	78,604	39	18,233	1,030	-	6,974	3,293	6,944	6,011	7,804	2,433	3,047	2,222
Other liabilities	1,268,161	2,761	401,786	89,805	3,697	37,408	42,334	68,387	44,975	24,671	55,669	37,169	28,308
Total liabilities	48,039,957	108,103	4,747,013	2,437,490	255,212	2,835,346	3,277,693	2,876,805	2,480,547	1,963,747	3,021,612	2,655,409	702,683
EQUITY_x000D_													
Capital stock	2,000,479	30,600	109,000	112,348	10,809	73,200	96,765	89,064	82,865	99,853	85,362	101,658	66,033
Capital surplus_x000D_	547,455	-	108,453	14,801	1,243	21,749	58,767	34,470	37,763	-	62,220	38,687	-
Retained earnings_x000D_	1,326,841	3,483	101,895	74,442	3,084	64,896	64,408	76,757	68,519	58,497	137,188	81,795	39,904
Treasury stock	-181	-	-	-	-	-	-	-	-	-	-	-	-
Other equity items	144,783	110	59,200	-1,909	369	8,319	6,931	18,656	8,502	3,881	7,026	5,420	33
Total equity	4,019,377	34,193	378,548	199,682	15,505	168,164	226,871	218,947	197,649	162,231	291,796	227,560	105,970
Total liabilities and equity_x000D_	52,059,334	142,296	5,125,561	2,637,172	270,717	3,003,510	3,504,564	3,095,752	2,678,196	2,125,978	3,313,408	2,882,969	808,653
Off-balance Sheet items:													
Loan commitments	13,848,461	35,817	1,913,889	732,289	50,940	679,289	724,098	900,471	778,016	659,164	1,015,065	684,106	286,671
Guarantees	1,061,852	19,365	85,888	22,741	3,919	49,673	100,233	71,469	42,699	52,824	160,879	12,957	7,384
Letter of credit issued	271,924	-	39,579	5,360	1,407	9,333	19,439	26,606	24,052	21,515	47,032	4,497	778
Liabilities trusted	9,566,829	-	653,306	439,981	23,804	391,945	440,315	827,453	803,047	363,433	569,150	499,609	198,296

Shanghai com. Bank, Ltd	Union Bank of Taiwan	Far Eastern Intl. Bank	Yuanta Com. Bank	Bank Sinopac Company Ltd.	E. Sun Com. Bank, Ltd.	KGI Bank	Taishin Intl. Bank	Jih Sun Intl. Bank	EnTie Com. Bank	CTBC Bank Co., Ltd.	HSBC Bank (Taiwan) Ltd.	Shin Kong Com. Bank	Sunny Bank Ltd.	Bank of Panhsin	Taiwan Bus. Bank	Standard Char. Bank(Taiwan)	Taichung Com. Bank
145,055	30,391	40,370	67,644	159,959	121,160	37,296	93,656	24,102	18,153	219,695	71,544	65,639	36,860	14,205	156,552	111,051	42,571
3,281	30,600	53,015	148,568	52,272	515,299	78,287	118,491	681	10,243	153,561	94,387	95,187	16,291	906	27,326	16,521	24,015
207,913	40,947	132,310	100,414	230,054	203,208	135,245	273,213	29,078	32,656	246,621	206,970	116,925	76,593	16,747	102,597	150,619	30,922
99,749	105,579	2,544	201,116	137,941	11,528	11,136	131,877	33,956	35,166	682,309	4,500	33,379	29,995	36,958	263,056	1,929	108,969
-	-	-	-	-	-	-	-	-	-	328	76	-	-	-	-	173	-
1,900	51,360	9,945	5,310	30,517	4,971	18,687	10,582	6	1,435	852	8,500	-	4,147	649	13,399	6,394	10,257
1,559	112	375	231	741	1,258	282	941	61	50	10,847	714	249	24	274	920	749	506
2,724	1,053	1,050	3,025	4,044	3,868	2,789	4,588	453	637	8,031	1,555	1,692	1,217	400	3,482	1,849	1,235
38	149	123	2,845	439	294	-3	1,274	-	135	646	-	258	299	80	294	353	468
731,827	390,684	390,201	750,050	991,884	1,428,300	347,076	1,155,330	167,648	203,626	1,848,040	282,503	604,876	344,306	167,957	1,146,090	286,861	441,016
-	-	-	-	-	665	-	-	-	-	-	-	-	-	-	-	-	-
4,681	272	164	5	621	1,697	31	1,950	95	9	259	726	482	67	219	159	386	393
-	-	-	84	-	-	-	-	-	-	1,734	-	-	-	-	1,056	-	-
232	28	65	65	62	1,281	-	233	19	1	234	927	-	2,387	12	2,781	3	40
223,828	123,856	73,298	126,520	223,451	277,226	76,377	294,847	46,828	36,333	452,426	94,801	120,203	92,762	63,333	360,404	50,796	140,292
198,157	99,888	140,195	303,255	275,830	337,848	195,725	355,122	46,088	74,735	617,758	29,620	185,371	167,415	61,107	331,645	47,959	152,279
303,720	166,284	175,723	318,328	490,289	807,639	74,567	501,369	74,452	90,817	772,778	156,348	298,025	80,761	42,843	446,928	187,511	147,049
1,209	356	756	1,793	1,631	1,944	376	1,809	166	1,731	2,851	81	795	914	443	3,117	206	963
-9,557	-4,239	-5,552	-12,414	-13,512	-17,050	-4,464	-16,253	-2,120	-3,527	-25,773	-3,701	-7,568	-4,246	-2,033	-13,341	-4,718	-6,574
626	-	-	-9	-420	-127	-109	-601	-41	-140	-688	-1	122	49	-	-286	78	26
75,057	5,468	3,937	4,734	9,952	12,814	1,747	2,967	57	-	96,461	-	168	2,571	1,020	2,576	-	5,480
-	3	-	77	2,965	4,824	903	373	469	-	1,673	-	-	2	15	19	55	2
15,577	11,339	6,082	13,810	16,178	40,654	6,700	22,771	5,123	1,861	51,799	1,691	7,759	16,593	6,612	21,367	6,203	12,789
-3,628	-3,394	-3,286	-1,394	-7,087	-10,385	-1,353	-4,644	-1,735	-1,165	-9,175	-1,353	-2,165	-3,021	-1,011	-6,847	-2,380	-2,233
-	-	-	-	-	-	-13	-	-	-	-65	-	-	-10	-	-29	-115	-77
-	-	-	844	1,084	484	1,102	-	400	-	5,033	-	745	-	4,334	-	-	18
100	2,128	1,674	10,593	1,345	4,863	903	1,954	77	187	12,987	8,293	1,607	1,169	2,356	351	3,275	118
588	450	226	827	1,324	999	1,348	2,430	39	700	4,345	484	570	179	468	1,691	967	762
18,265	28,806	23,690	34,095	76,591	103,770	24,800	155,070	2,585	6,163	167,784	47,725	21,244	1,527	2,155	27,856	41,809	5,213
1,291,074	691,436	656,704	1,330,366	1,696,271	2,430,732	662,359	1,954,019	260,839	306,180	3,475,311	723,887	940,687	524,545	252,092	1,747,073	621,673	675,483
30,402	11,301	30,798	13,107	48,749	54,796	22,965	53,393	10,114	5,145	46,968	136,174	8,504	7,304	3,405	104,793	22,768	6,537
2,820	638	3,910	3,568	16,925	59,386	76,747	24,579	213	533	103,572	61,494	1,317	-	4	10,092	8,612	225

-	-	-	-	-	-	-	-	-	-	37	-	-	-	-	-	289	-
11,061	65,377	9,676	1,550	8,227	6,372	18,749	105,587	500	-	92,542	-	605	6,756	3,166	869	-	10,369
1,629	112	375	231	741	1,261	290	941	61	50	10,754	444	249	24	274	947	749	514
1,835	895	1,009	1,454	2,951	3,465	4,488	2,731	275	337	11,307	644	1,017	718	309	2,622	375	451
1,002	428	507	2,221	868	1,413	601	2,098	75	150	2,431	88	1,770	331	95	636	149	745
987,886	533,608	520,305	1,127,881	1,367,515	2,043,046	421,234	1,437,180	222,534	260,795	2,743,774	448,650	814,938	459,053	218,731	1,435,490	514,062	584,703
9,518	5,866	3,241	5,026	9,912	14,165	4,742	9,283	1,044	1,124	12,653	9,419	7,121	3,176	1,900	24,322	3,383	8,067
97,108	71,108	41,933	82,202	122,990	243,893	32,812	174,740	18,686	19,789	222,017	116,408	71,444	54,429	30,409	262,718	65,944	116,632
279,511	57,138	227,847	248,344	191,736	186,542	127,891	134,881	38,161	61,208	292,512	140,539	249,654	140,247	30,720	264,054	51,791	110,576
299,614	327,271	152,620	628,523	592,498	856,957	117,916	737,395	127,578	126,088	1,289,820	-	366,391	215,625	136,743	642,739	160,500	293,236
302,135	72,225	94,664	163,786	450,379	730,099	137,873	374,368	37,065	52,586	893,493	182,284	120,100	45,576	18,959	216,032	232,444	55,790
-	-	-	-	-	11,390	-	6,513	-	-	33,279	-	228	-	-	25,625	-	402
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56,850	10,200	25,002	34,500	33,020	32,070	10,450	36,305	2,500	144	59,000	8,071	22,500	14,560	6,971	53,250	8,023	14,000
1,780	-	9,477	6,712	31,182	29,734	30,248	71,455	360	1,523	10,981	2,489	8,737	-	-	-	153	-
1,812	-	-	2	43	-	67	346	-	151	-	56	-	-	-	6,835	-	-
9,209	1,467	5	314	814	1,255	25	82	46	29	2,807	913	442	107	109	881	819	111
31,491	11,351	8,358	16,965	51,613	26,960	12,323	65,968	1,746	3,628	81,154	14,568	15,498	2,753	2,582	35,169	19,758	6,537
1,137,777	635,377	609,422	1,208,505	1,562,648	2,259,758	598,187	1,800,665	238,424	272,485	3,165,327	673,591	875,577	491,606	235,646	1,651,584	575,757	624,192
44,816	30,845	33,558	73,940	86,061	90,481	46,062	82,557	17,709	19,579	144,099	34,800	44,217	26,124	14,447	71,320	29,106	37,088
16,433	8,035	456	25,960	12,148	25,835	7,251	30,250	-	405	29,793	1,579	1,712	61	-	816	5,795	727
85,007	12,557	12,831	20,379	34,425	54,141	10,005	39,043	4,301	13,231	140,094	13,881	17,867	6,002	1,632	19,662	10,933	12,752
-83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7,124	4,622	437	1,582	989	517	854	1,504	405	480	-4,002	36	1,314	752	367	3,691	82	724
153,297	56,059	47,282	121,861	133,623	170,974	64,172	153,354	22,415	33,695	309,984	50,296	65,110	32,939	16,446	95,489	45,916	51,291
1,291,074	691,436	656,704	1,330,366	1,696,271	2,430,732	662,359	1,954,019	260,839	306,180	3,475,311	723,887	940,687	524,545	252,092	1,747,073	621,673	675,483
325,541	115,315	173,154	257,525	426,150	554,910	325,171	587,101	71,065	73,743	903,884	140,814	189,306	99,385	76,050	406,801	125,134	139,426
73,025	15,348	23,871	13,217	19,572	24,004	20,294	18,728	1,495	16,557	67,251	15,371	12,233	3,314	3,420	18,401	3,715	16,485
7,421	894	830	3,636	3,335	9,719	1,038	3,582	233	826	19,218	1,842	2,308	560	1,484	7,157	1,500	3,319
166,654	75,781	74,444	208,315	511,537	770,314	49,841	387,479	37,596	31,498	1,209,684	57,991	147,669	67,580	42,233	167,127	102,531	67,330

King's Town Bank	Hwatai Bank	Cota Bank	O-Bank	Agr. Bank of Taiwan	Taipei Star Bank	DBS Bank (Taiwan) Ltd.
14,668	7,778	11,043	21,821	178,631	5,302	54,061
34,733	5,615	4,839	80,624	25,481	2,388	17,521
50,810	22,269	9,078	35,245	120,965	3,991	60,047
17,698	11,432	19,610	-	185,204	22,806	7,495
-	-	-	-	-	-	-
150	5,000	10,318	-	-	5,615	-
-	91	1	221	13	-	601
918	232	233	790	2,405	208	940
54	94	29	78	539	54	317
157,619	87,933	113,045	176,407	277,243	50,233	254,994
-	-	-	-	-	-	-
-	7	-	-	-	-	49
-	-	-	-	-	-	-
202	1	32	-	-	1,751	-
54,573	29,964	10,735	48,105	47,098	2,934	77,039
69,447	44,772	74,224	104,205	163,039	27,327	79,140
33,376	12,826	27,598	23,393	66,418	18,139	97,674
21	363	456	704	688	82	1,092
-2,268	-1,368	-1,593	-2,425	-4,558	-573	-3,562
-	-22	-256	-	-	-7	-
700	214	-	14,920	849	-	-
4	-	-	517	-	-	383
3,709	2,269	1,947	3,842	702	2,317	3,612
-911	-828	-657	-1,181	-290	-552	-1,548
-83	-	-8	-	-	-64	-348
-	104	1,135	-	-	419	139
-	112	111	1,163	102	6	777
56	140	166	298	10	45	310
1,676	1,348	1,033	2,931	1,815	428	25,090
279,533	142,413	170,074	335,251	789,111	92,616	420,829
14,534	1,051	40	28,939	50,617	7,643	459
6	11	-	520	163	7	4,482

-	-	-	-	-	-	255
28,218	900	-	2,864	6,003	4,942	-
-	91	1	221	13	-	601
142	153	137	729	788	85	533
126	-	75	46	-	-	202
191,814	126,865	153,546	243,582	683,678	71,464	363,132
2,217	1,489	2,268	68	49	781	692
31,444	17,726	20,619	26,872	4,615	6,518	29,668
10,653	20,345	31,842	121,564	150,815	24,437	146,054
132,078	79,856	96,207	16,650	503,417	36,230	62,121
15,422	7,449	2,610	78,428	24,436	3,498	124,597
-	-	-	-	346	-	-
-	-	-	-	-	-	-
1,656	1,000	3,000	18,700	12,840	1,600	3,000
-	-	-	517	-	-	2,777
-	-	-	2,951	142	-	-
50	231	118	401	123	155	61
2,055	2,173	1,658	2,526	2,959	1,137	10,261
238,601	132,475	158,575	301,996	757,326	87,033	385,763
11,312	9,500	8,406	27,130	24,376	3,139	32,250
56	10	912	10	-	1,058	-
25,554	371	2,091	6,185	5,267	1,169	2,593
-98	-	-	-	-	-	-
4,108	57	90	-70	2,142	217	223
40,932	9,938	11,499	33,255	31,785	5,583	35,066
279,533	142,413	170,074	335,251	789,111	92,616	420,829
21,220	27,434	15,317	52,430	115,221	15,012	151,537
5,619	247	2,136	20,259	15,318	893	21,048
54	188	90	1,241	373	1	1,477
31,543	31,352	5,494	12,808	20,936	12,090	66,663