

TABLE 1

Balance Sheets of Domestic Banks

September 30, 2023

Unit : NTS Million

Item	Total	Bank of Taiwan	Land Bank of Taiwan	Taiwan Cooperative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	Shanghai Com. Bank	Taipei Fubon Com. Bank	Cathay United Bank	Export-Import Bank of R.O.C.	Bank of Kaohsiung	Mega Intl. Com. Bank	Agr. Bank of Taiwan	Citibank (Taiwan)	O-Bank	Taiwan Bus. Bank	Standard Char. Bank (Taiwan)	Taichung Com. Bank	King's Town Bank
ASSETS																				
Cash and due from banks	6,131,498	646,646	226,060	399,477	357,486	284,969	188,656	114,694	394,830	512,400	2,106	17,630	502,832	169,976	168,339	22,915	179,686	165,019	49,550	24,524
Financial assets measured at fair value through profit or loss	3,193,574	369,701	6,883	85,220	171,830	122,578	69,482	2,963	150,657	355,805	24	2,100	59,643	852	16,605	34,618	69,873	74,873	31,118	41,005
Financial assets measured at fair value through other comprehensive income (FVOCI)	6,719,315	1,289,727	121,884	435,970	342,920	350,462	255,628	226,504	169,228	328,549	346	35,884	410,541	78,899	221,930	71,292	187,688	123,123	59,514	38,867
Investment in debt instrument measured at amortized cost	9,863,881	308,960	797,718	682,425	860,691	690,834	442,306	254,255	790,977	561,803	8,600	50,882	637,523	434,798	-	23,636	255,720	20,085	113,221	17,698
Financial assets for hedging - net	19,123	3	-	-	-	-	-	-	11,998	-	-	-	-	-	-	-	-	966	-	-
Securities purchased under R/S	377,473	-	1,006	-	1,000	2,000	-	4,415	28,422	22,957	-	3,243	5,039	-	-	-	7,415	13,861	10,966	-
Acceptance receivable	45,183	2,443	896	4,320	5,153	2,867	3,423	1,806	584	702	-	40	4,463	-	77	150	1,028	1	743	-
Interests & revenues receivable	219,196	21,705	7,692	13,565	18,318	11,580	7,444	4,323	20,688	13,652	1,225	1,082	13,279	4,343	1,517	1,211	5,535	3,334	2,369	1,053
Current income tax assets	21,897	945	2,074	2,590	1,638	1,077	940	1	2,175	-	27	-	1,785	572	-	240	771	173	605	48
Loans and discounts	38,407,905	3,282,549	2,263,208	2,758,163	2,406,692	2,188,279	1,755,561	890,100	2,006,173	2,184,938	190,313	181,715	2,132,852	399,511	77,014	208,289	1,457,459	294,519	534,046	240,689
1.Import bills purchased	656	2	-	-	175	-	40	-	-	-	-	-	-	-	287	-	-	-	-	-
2.Export bills purchased	27,816	3,416	77	388	473	2,601	338	2,185	1,901	1,839	-	114	6,059	-	930	57	188	281	278	-
3.Discounts	9,096	-	941	1,496	2,058	-	679	-	-	-	-	17	45	-	-	-	496	-	-	-
4.Overdrafts	76,137	40,056	231	17	740	168	1,038	177	135	627	-	9	1,582	-	2,994	172	1,709	5	7	20
5.Short-term loans	8,175,258	704,752	110,899	634,432	595,605	496,069	397,377	231,337	397,982	521,285	39,521	45,685	576,308	70,682	71,725	87,943	390,617	31,000	139,394	82,809
6.Medium loans	13,411,503	1,136,463	907,665	923,942	918,626	798,167	576,506	252,899	565,549	551,766	92,041	72,708	859,861	230,478	1,076	99,471	495,193	54,202	217,483	97,885
7.Long-term loans	16,656,266	1,395,281	1,241,057	1,192,669	885,063	887,565	776,744	402,039	1,038,455	1,108,163	58,599	62,924	684,835	97,373	1	19,941	567,452	208,963	176,134	59,936
8.Nonaccrual loans	51,173	2,579	2,338	5,219	3,952	3,709	2,839	1,463	2,151	1,258	152	258	4,162	978	1	705	1,804	68	750	39
Less: allowance for doubtful accounts	-522,647	-46,603	-39,680	-30,996	-31,856	-28,615	-21,276	-12,549	-26,203	-35,465	-3,110	-2,207	-33,083	-6,368	-907	-3,102	-18,688	-4,970	-7,048	-3,632
Add (Less): adjustment items	-4,572	-	8	-672	-53	-38	-	-679	-901	-	-2	-	-	-	-	-	-274	-	12	-
Investment under equity method - net	435,842	43,361	-	2,308	9,640	1,504	14,900	93,043	45,107	26,853	-	-	11,648	891	-	21,579	3,601	-	6,560	3,070
Other financial assets - net	43,066	18,718	175	1,550	295	3	168	11	6,117	-	293	10	778	-	-	969	8	-	241	1
Property and equipment	774,742	155,131	31,733	49,135	40,004	46,610	32,264	18,012	24,748	38,380	823	4,228	26,958	534	1,592	3,934	22,036	5,302	20,188	6,015
Less: accumulated depreciation	-209,580	-15,924	-9,888	-16,867	-13,574	-17,424	-11,920	-3,955	-8,922	-15,186	-325	-1,196	-12,232	-334	-1,171	-1,665	-7,936	-2,134	-2,568	-1,060
Less: accumulated impairment loss	-688	-136	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-9	-77	-
Investment properties - net	98,379	15,238	23,407	7,595	7,026	9,949	13,841	-	3,887	2,235	-	-	583	-	-	-	-	-	-	-
Intangible assets - net	118,867	1,208	836	4,151	661	566	954	355	3,225	7,754	105	107	1,045	197	15,283	519	811	3,244	203	-
Deferred income tax assets	52,750	335	2,123	1,291	3,541	3,473	3,495	2,537	927	3,577	142	87	5,946	114	786	384	1,598	714	597	389
Other assets - net	1,488,034	86,373	19,754	11,458	21,238	46,390	12,687	15,230	146,943	143,896	35	869	47,531	7,747	17,278	2,711	22,931	59,738	7,864	2,750
Total assets	67,273,238	6,180,380	3,455,888	4,410,668	4,202,650	3,717,064	2,768,553	1,612,010	3,770,882	4,151,949	200,602	294,474	3,817,131	1,091,732	518,343	387,680	2,189,233	758,111	828,104	371,417
LIABILITIES																				
Due to banks	3,235,202	408,012	490,186	325,541	270,674	185,791	103,894	19,084	134,110	121,857	39,289	9,742	482,831	97,738	5,435	15,735	179,627	14,271	10,936	16,613
Financial liabilities measured at fair value through profit or loss	835,581	24,897	7,182	2,248	15,398	4,787	2,643	5,268	47,197	141,410	31,610	11	24,360	673	12,051	684	10,218	61,721	1,463	17
Financial liabilities for hedging - net	11,812	-	-	-	-	-	-	-	10,608	-	-	-	-	-	-	-	-	108	-	-
Securities sold under R/P	948,725	18,869	4,578	8,921	22,178	92,081	17,545	719	54,093	33,523	-	12,957	34,619	75,769	-	15,999	2,572	-	3,929	10,149
Acceptance	45,513	2,452	1,018	4,379	5,217	2,951	3,432	1,883	592	702	-	43	4,486	-	77	150	1,057	1	744	-
Interests payable	197,417	23,992	13,218	11,087	12,272	10,169	7,721	4,949	12,386	12,277	791	700	11,179	1,715	320	1,356	8,639	1,346	1,749	488
Current income tax liabilities	57,969	3,024	2,549	1,811	4,034	3,738	1,333	295	5,222	386	84	26	10,899	68	4,730	252	170	529	834	291
Deposits	53,852,428	4,657,730	2,613,481	3,684,127	3,426,319	2,999,147	2,341,670	1,297,756	3,025,446	3,420,991	-	243,120	2,825,603	825,441	340,014	293,501	1,784,768	596,969	704,090	293,904
1.Check deposits	473,490	40,112	23,873	57,057	41,907	53,008	14,076	18,491	12,405	33,191	128	2,403	33,191	128	11,994	311	25,158	2,610	8,656	2,554
2.Demand deposits	6,760,849	316,707	363,046	589,717	533,216	579,662	381,949	149,604	214,468	401,964	-	36,870	344,273	9,979	123,107	21,287	353,836	82,085	173,532	47,559
3.Time deposits	6,931,727	214,334	505,934	415,445	396,556	261,622	197,957	359,618	358,763	257,823	-	24,921	328,481	233,852	5,808	127,888	264,042	24,041	78,635	50,192
4.Saving deposits	24,889,419	2,807,549	1,195,923	1,843,796	1,532,188	1,350,202	1,107,792	449,546	1,406,126	1,816,706	-	120,511	913,390	556,376	-	21,196	758,412	193,541	358,470	160,721
5.Foreign currencies deposits	13,773,840	878,318	262,061	647,765	900,521	742,328	610,219	329,089	974,909	926,007	-	38,729	1,197,637	24,714	199,105	122,819	367,594	294,692	84,016	32,878
6.Government deposits	1,023,103	400,710	262,644	130,347	21,931	10,033	4,705	-	57,104	-	-	19,684	8,631	392	-	-	15,726	-	781	-
Add (Less): hedge accounting adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing funds	1,085,343	80,873	61,506	61,840	54,093	57,900	49,175	56,070	105,019	27,100	52,143	5,377	18,643	51,520	-	12,950	56,550	6,460	16,500	-
Principal amount of structured notes	672,955	996	-	180	74,571	72,132	872	4,594	33,973	70,525	-	-	17,799	-	145	2,003	-	-	3,778	-
Other financial liabilities	44,528	-	59	26	531	18	186	1,570	30	-	33,305	-	628	17	-	1,853	2,764	-	-	-
Deferred income tax liabilities	90,177	18,376	6,910	3,883	7,634	6,011	10,908	11,632	2,794	1,916	54	-	2,289	269	1,851	784	886	825	109	51
Other liabilities	1,497,146	519,282	47,198	54,959	61,901	64,951	48,266	27,231	58,527	61,777	3,212	5,215	65,513	4,308	36,480	3,049	26,723	26,601	10,639	3,496
Total liabilities	62,574,796	5,758,503	3,247,885	4,159,002	3,954,822	3,499,676	2,587,645	1,431,051	3,489,997	3,892,464	160,488	277,191	3,498,849							

TABLE 1

Balance Sheets of Domestic Banks

September 30, 2023

Unit : NTS Million

Item	HSBC Bank (Taiwan)	Taipei Star Bank	Hwatai Bank	Shin Kong Com. Bank	Sunny Bank	Bank of Panhsin	Cota Bank	Union Bank of Taiwan	Far Eastern Intl. Bank	Yuanta Com. Bank	Bank Sinopac	E. Sun Com. Bank	KGI Bank	DBS Bank (Taiwan)	Taishin Intl. Bank	EnTie Com. Bank	CTBC Bank	NEXT Com. Bank	LINE bank Taiwan	Rakuten Intl. Com. Bank	
ASSETS																					
Cash and due from banks	99,167	4,957	14,864	89,954	50,249	19,501	12,532	44,723	53,538	93,288	196,494	227,515	50,032	141,366	133,568	16,619	442,651	3,851	4,169	4,665	
Financial assets measured at fair value through profit or loss	95,867	605	3,119	88,172	15,161	4,175	2,947	56,368	47,618	140,430	92,081	315,814	60,277	26,987	158,823	15,749	403,109	-	-	442	
Financial assets measured at fair value through other comprehensive income (FVOCI)	70,359	3,306	22,968	180,903	103,588	17,102	9,023	59,345	72,349	189,698	302,718	336,532	135,021	89,037	116,721	40,825	194,058	4,943	15,486	6,377	
Investment in debt instrument measured at amortized cost	43,189	18,174	11,032	58,928	39,183	49,284	23,689	84,562	126,013	228,291	302,057	439,073	66,255	1,156	524,119	36,742	839,418	3,869	10,385	6,330	
Financial assets for hedging - net	-	-	-	-	-	-	-	-	-	-	-	44	-	1,882	4,144	-	86	-	-	-	
Securities purchased under R/S	2,882	2,245	4,493	-	4,020	4,136	6,419	46,601	2,467	46,441	73,300	4,547	36,400	2,700	15,124	2,362	6,469	8,638	-	7,905	
Acceptance receivable	93	-	-	416	20	1,308	-	150	209	517	1,176	1,255	48	399	489	320	10,087	-	-	-	
Interests & revenues receivable	1,268	166	361	3,262	1,890	862	434	1,903	1,596	4,129	8,081	11,100	5,458	1,760	7,900	929	13,853	47	133	149	
Current income tax assets	-	50	2	229	501	27	26	637	297	635	1,575	20	-	359	872	251	675	21	32	27	
Loans and discounts	303,483	56,211	147,583	768,061	471,562	205,495	136,155	571,308	464,282	1,033,447	1,409,273	1,973,504	402,696	488,192	1,500,053	223,313	2,754,564	9,778	31,983	4,892	
1.Import bills purchased	-	-	-	-	-	-	-	-	-	-	-	152	-	-	-	-	-	-	-	-	
2.Export bills purchased	461	-	-	196	21	7	-	28	10	107	1,809	1,555	24	-	2,013	-	460	-	-	-	
3.Discounts	-	-	-	-	-	-	-	-	-	84	-	-	-	-	-	-	3,280	-	-	-	
4.Overdrafts	651	1,872	-	-	2,217	16	5	50	9	4	45	-	-	21,024	377	-	180	-	-	-	
5.Short-term loans	96,563	3,826	44,520	118,258	122,015	51,296	24,041	145,551	94,570	246,969	223,678	273,915	61,620	97,269	306,937	34,189	603,492	-	1,102	25	
6.Medium loans	30,669	37,423	92,878	256,054	281,022	110,486	80,236	176,015	172,497	358,178	546,098	519,421	238,010	106,615	490,253	75,535	946,273	6,148	30,850	4,861	
7.Long-term loans	175,048	13,043	10,184	393,255	65,630	43,404	31,589	248,452	196,961	427,659	636,764	1,175,654	102,114	261,609	698,715	112,252	1,197,084	3,630	20	5	
8.Nonaccrual loans	91	47	1	298	657	286	284	1,212	235	446	879	2,807	928	1,675	1,758	1,337	3,795	-	11	1	
Less: allowance for doubtful accounts	-3,900	-642	-2,250	-10,240	-5,688	-2,539	-1,783	-6,731	-5,932	-14,188	-18,057	-23,866	-5,259	-7,478	-20,411	-3,075	-33,765	-110	-325	-50	
Add (Less): adjustment items	-18	-22	-64	223	-	-252	-	-	-286	-	4	-55	-	-649	-114	-	-1,214	-	-27	-	
Investment under equity method - net	-	-	-	167	2,858	1,052	-	7,230	4,748	4,944	10,318	15,582	6,787	-	2,196	-	95,895	-	-	-	
Other financial assets - net	-	-	807	-	3	7	487	8	3,531	72	3,084	2,954	-	1,430	594	424	328	-	-	-	
Property and equipment	1,707	2,415	2,595	7,267	22,427	8,261	2,053	12,911	8,906	16,991	17,453	44,701	6,964	9,098	27,077	1,731	52,759	493	917	389	
Less: accumulated depreciation	-1,283	-671	-940	-1,742	-3,556	-1,231	-782	-4,086	-3,828	-1,420	-7,976	-13,018	-1,657	-1,915	-5,963	-1,071	-13,611	-218	-199	-132	
Less: accumulated impairment loss	-	-	-	-	-10	-	-8	-	-	-	-	-	-13	-325	-	-	-65	-	-	-	
Investment properties - net	-	179	98	876	-	3,235	1,133	-	-	974	919	650	1,587	134	-	59	4,774	-	-	-	
Intangible assets - net	8,254	2	60	2,057	1,128	2,418	125	2,157	1,579	8,597	1,728	4,919	1,118	22,397	2,686	227	14,147	941	2,249	854	
Deferred income tax assets	400	28	33	829	266	220	147	435	46	988	1,338	2,920	541	1,068	1,230	741	7,081	760	1,222	401	
Other assets - net	32,063	198	964	18,666	1,346	1,238	1,994	35,543	20,932	33,517	62,295	143,848	27,238	87,061	138,552	4,999	202,288	970	392	507	
Total assets	653,531	87,201	205,725	1,208,028	704,912	314,551	194,339	913,064	798,351	1,787,351	2,457,571	3,488,098	795,320	867,570	2,602,981	341,031	4,993,587	33,983	66,417	32,756	
LIABILITIES																					
Due to banks	5,642	2,757	117	14,059	6,725	2,030	38	7,610	25,511	14,402	81,464	33,140	7,771	13,147	16,768	980	68,279	7	639	2,750	
Financial liabilities measured at fair value through profit or loss	67,033	6	1	9,602	7	16	5	556	11,424	5,570	49,603	108,216	41,125	9,934	61,414	409	76,822	-	-	-	
Financial liabilities for hedging - net	-	-	-	-	-	-	-	-	-	-	-	-	838	1	-	-	257	-	-	-	
Securities sold under R/P	2,312	2,616	-	2,173	5,300	7,104	-	70,279	751	31,896	53,114	19,427	55,771	-	74,029	1,184	213,618	-	-	650	
Acceptance	93	-	-	416	20	1,308	-	150	209	517	966	1,250	48	399	489	320	10,144	-	-	-	
Interests payable	808	159	502	2,734	1,798	667	362	1,964	1,885	3,071	6,036	9,996	2,477	1,832	8,012	736	17,705	71	218	30	
Current income tax liabilities	852	21	137	959	710	130	90	660	373	2,073	1,448	1,629	862	448	1,815	119	5,368	-	-	-	
Deposits	503,886	73,568	184,571	1,036,288	626,802	273,867	173,492	747,647	640,226	1,557,750	1,960,284	2,915,164	542,870	683,427	2,082,046	300,981	4,076,358	25,895	52,541	20,688	
1.Check deposits	10,639	608	1,303	6,025	4,695	2,020	2,509	6,451	4,340	9,483	13,295	3,283	999	6,575	1,350	9,801	-	-	-	-	
2.Demand deposits	159,923	8,260	26,896	102,628	73,734	45,366	27,489	114,514	43,326	112,460	223,577	356,947	56,060	47,306	244,863	20,468	374,150	-	-	21	
3.Time deposits	101,937	19,815	52,655	272,099	202,675	38,229	24,862	101,357	252,058	321,662	165,811	374,856	111,693	138,127	156,303	85,134	385,573	7,296	4,803	8,870	
4.Saving deposits	-	41,387	94,625	479,600	278,404	151,837	114,853	428,853	205,710	908,936	881,363	1,203,861	170,056	188,829	997,555	137,327	1,935,644	18,599	47,738	11,797	
5.Foreign currencies deposits	231,387	3,498	9,092	175,519	67,294	36,415	3,779	96,472	135,788	210,352	680,050	950,736	201,778	308,166	667,837	56,702	1,305,574	-	-	-	
6.Government deposits	-	-	-	417	-	-	-	-	-	-	-	15,469	-	-	8,913	-	65,616	-	-	-	
Add (Less): hedge accounting adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Borrowing funds	-	1,400	4,000	28,200	13,960	5,971	4,050	5,000	16,902	28,700	58,252	38,250	24,411	3,228	28,000	-	51,300	-	-	-	
Principal amount of structured notes	1,284	-	-	30,487	-	-	-	-	33,925	2,371	43,641	94,384	40,700	14,221	110,400	545	19,429	-	-	-	
Other financial liabilities	4	-	-	-	-	-	-	-	71	123	-	1,647	1,132	564	-	-	-	-	-	-	
Deferred income tax liabilities	906	155	239	462	124	109	126	1,857	5	782	1,191	2,043	134	103	59	72	4,621	4	-	3	
Other liabilities	13,433	814	2,878	12,504	4,675	2,907	2,000	11,435	9,434	17,728	37,656	43,217	10,820	50,666	39,156	3,061	103,578	1,040	460	356	
Total liabilities	596,253	81,496	192,445	1,137,884	660,121	294,109	180,163	847,158	740,645	1,664,931	2,293,778	3,266,716	729,474	778,538	2,422,752	308,407	4,647,479	27,017	53,858	24,477	
EQUITY																					
Capital stock	34,800	3,139	12,012	49,815	34,007	17,204	10,178	39,790	40,695	73,940	96,993	117,072	46,062	84,250	93,263	19,576	147,962	10,000	15,000	10,000	
Capital surplus	1,579	1,058	10	2,610	77	1	917	8,126	303	25,960	15,581	34,708	7,375	-	33,047	403	30,035	-	-	-	
Retained earnings	20,988	1,285	1,595	29,925	12,892	3,865	3,121	17,290	17,382	32,521	62,895	73,619	18,189	4,605	58,160	14,490	189,021	-3,027	-2,408	-1,599	
Treasury stock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other equity items	-89	223	-337	-12,206	-2,185	-628	-40	700	-674	-10,001	-11,676	-4,017	-5,780	177	-4,241	-1,845	-20,910	-7	-33	-122	
Total equity	57,278	5,705	13,280	70,144	44,791	20,442	14,176	65,906	57,706	122,420	163,793	221,382	65,846	89,032	180,229	32,624	346,108	6,966	12,559	8,279	
Total liabilities and equity	653,531	87,201	205,725	1,208,028	704,912	314,551	194,339	913,064	798,351	1,787,351	2,457,571										