

TABLE 1

Balance Sheets of Domestic Banks

December 31, 2023

Unit : NT\$ 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	6,708,106	681,899	198,442	461,525	423,817	290,870	232,952	115,824	468,200	413,603	367	22,878	680,509	163,875	186,032	26,408	154,146	173,887	65,655	29,339
Financial assets measured at fair value through profit or loss	2,928,120	370,502	2,832	75,649	151,578	107,519	72,831	2,036	139,940	309,791	76	2,308	56,778	935	11,787	35,909	71,939	43,807	30,358	42,511
Financial assets measured at fair value through other comprehensive income (FVOCI)	6,817,375	1,358,203	126,919	444,193	345,703	351,841	257,736	230,164	161,094	263,404	373	36,860	407,866	85,408	205,049	71,310	189,344	125,822	64,676	39,379
Investment in debt instrument measured at amortized cost	9,871,681	291,176	733,238	702,603	869,938	685,305	453,099	237,245	770,035	675,712	7,600	53,221	609,845	408,067	-	23,672	252,894	10,078	112,546	19,398
Financial assets for hedging - net	9,193	1	-	-	-	-	-	-	7,149	-	-	-	-	-	-	-	-	242	-	-
Securities purchased under R/S	441,508	-	808	-	-	2,000	-	5,421	23,679	24,166	-	2,796	11,317	-	-	-	7,110	21,390	10,697	-
Acceptance receivable	43,180	2,169	723	3,446	4,610	3,058	4,132	1,391	529	1,317	-	61	3,917	-	91	205	905	6	602	-
Interests & revenues receivable	231,084	23,908	7,865	14,584	19,875	12,049	8,081	4,810	20,745	13,295	1,048	1,158	13,649	5,153	1,768	1,333	5,674	2,269	2,490	1,086
Current income tax assets	23,426	148	2,275	2,368	1,364	1,427	1,098	1	2,803	-	-	-	2,000	467	-	278	909	261	650	55
Loans and discounts	38,878,841	3,179,058	2,294,801	2,823,603	2,417,453	2,272,317	1,809,220	879,792	2,026,169	2,231,905	181,399	185,760	2,146,551	412,131	65,473	206,551	1,511,211	291,190	547,594	233,707
1.Import bills purchased	586	2	-	-	86	-	12	-	-	-	-	-	-	-	58	-	-	-	-	-
2.Export bills purchased	22,228	3,076	88	367	167	1,456	331	2,420	1,019	1,249	-	18	4,440	-	1,028	526	82	302	183	-
3.Discounts	7,870	-	958	831	2,065	-	1,075	-	-	-	-	25	78	-	-	-	648	-	-	-
4.Overdrafts	55,395	19,779	291	20	781	189	1,063	153	118	663	-	14	845	-	2,382	186	2,788	-	9	5
5.Short-term loans	8,088,742	661,415	106,281	646,958	570,278	503,239	405,625	219,275	398,917	509,136	34,322	45,237	566,211	86,397	60,268	88,443	410,272	28,487	140,387	75,028
6.Medium loans	13,605,317	1,058,950	914,303	952,735	931,727	842,028	596,991	255,675	561,901	567,756	90,861	75,762	873,276	226,283	1,735	96,559	514,178	54,269	227,418	99,363
7.Long-term loans	17,052,953	1,433,566	1,270,692	1,218,180	908,208	922,151	801,206	401,110	1,061,852	1,151,724	56,071	64,388	698,690	98,596	-	20,642	582,111	208,047	179,237	59,275
8.Nonaccrual loans	45,750	2,270	2,188	4,512	4,141	2,270	3,254	1,159	2,362	1,377	145	316	3,011	855	2	195	1,132	85	360	36
Less: allowance for doubtful accounts	-538,145	-47,299	-40,455	-32,653	-33,897	-28,862	-22,112	-13,751	-26,687	-36,609	-3,180	-2,257	-35,818	-5,907	-774	-2,946	-19,602	-5,165	-7,280	-3,622
Add (Less): adjustment items	-4,596	-	9	-641	-47	-112	-	236	-637	-894	-1	-	-	-	-	-	-294	336	11	-
Investment under equity method - net	440,251	44,686	-	2,355	9,421	1,537	14,719	89,587	44,738	26,375	-	-	12,661	881	-	21,517	3,625	-	6,719	3,223
Other financial assets - net	47,192	24,129	35	948	281	13	154	3	7,503	154	183	12	766	-	-	923	8	-	191	-
Property and equipment	779,151	155,253	31,861	48,891	40,155	46,971	32,087	18,264	24,876	38,614	827	4,241	27,499	796	1,600	3,972	22,116	5,314	20,522	6,024
Less: accumulated depreciation	-210,751	-16,089	-9,754	-17,113	-13,649	-17,566	-11,739	-3,946	-8,971	-15,374	-325	-1,211	-12,288	-342	-1,208	-1,694	-8,045	-2,092	-2,594	-1,071
Less: accumulated impairment loss	-688	-136	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-9	-77	-
Investment properties - net	99,225	15,238	23,459	7,883	7,218	9,944	13,872	-	3,961	2,287	-	-	582	-	-	-	-	-	-	-
Intangible assets - net	120,878	1,296	870	4,335	802	532	906	417	3,420	7,721	141	107	1,189	180	15,140	499	910	3,245	196	-
Deferred income tax assets	53,908	332	2,042	1,289	4,131	3,525	1,804	2,585	754	4,004	242	117	5,934	43	683	360	1,844	716	615	399
Other assets - net	1,295,160	75,741	18,132	10,042	18,724	22,375	12,793	17,848	142,375	131,602	44	865	31,570	1,014	9,780	2,284	14,092	47,955	8,375	2,348
Total assets	68,034,099	6,160,215	3,394,101	4,553,292	4,267,477	3,764,743	2,881,633	1,587,927	3,811,675	4,091,073	188,794	306,916	3,964,527	1,072,701	495,421	390,581	2,208,757	719,252	861,946	372,776
LIABILITIES																				
Due to banks	3,144,837	337,827	422,833	292,447	277,164	190,551	112,859	18,179	98,070	98,537	29,738	11,114	611,251	108,739	5,814	12,436	163,163	1,258	11,615	13,308
Financial liabilities measured at fair value through profit or loss	747,760	32,905	9,173	8,672	18,143	8,576	6,595	4,673	34,556	118,616	35,393	46	24,635	1,538	9,792	1,367	9,394	39,317	2,971	36
Financial liabilities for hedging - net	13,114	-	-	-	-	-	-	-	9,443	-	-	-	-	-	-	-	-	570	-	-
Securities sold under R/P	852,489	16,272	3,099	9,513	14,395	89,006	11,138	591	58,988	17,453	-	14,533	39,913	56,767	-	16,820	1,787	-	5,757	7,099
Acceptance	43,899	2,177	868	3,520	4,758	3,157	4,219	1,443	529	1,317	-	66	4,008	-	91	205	918	6	603	-
Interests payable	164,916	20,550	10,280	8,074	9,958	8,479	5,874	3,617	10,999	8,921	259	495	9,695	2,151	184	1,490	7,262	1,477	995	333
Current income tax liabilities	68,052	3,661	3,351	2,093	4,427	4,501	1,775	719	5,456	719	186	129	10,875	-	4,639	287	354	755	1,195	586
Deposits	54,997,854	4,734,036	2,618,286	3,863,263	3,499,588	3,066,337	2,457,381	1,274,146	3,107,938	3,431,988	-	251,822	2,830,682	816,682	336,245	297,131	1,823,312	600,240	731,637	297,828
1.Check deposits	563,974	41,845	27,438	70,493	55,763	64,669	51,379	11,226	14,455	17,486	-	3,346	37,211	204	13,852	160	32,269	2,230	11,994	3,180
2.Demand deposits	6,982,923	347,633	384,419	615,923	543,724	603,681	386,663	148,770	222,972	385,126	-	38,193	365,021	9,790	148,639	21,878	358,089	72,656	178,140	49,600
3.Time deposits	7,170,219	228,357	492,284	488,833	385,434	269,563	271,536	345,659	330,576	259,660	-	27,130	320,662	235,443	9,193	136,612	274,452	25,835	79,411	47,024
4.Saving deposits	25,260,722	2,800,924	1,205,043	1,875,706	1,563,408	1,383,674	1,136,359	451,706	1,435,702	1,847,554	-	122,757	925,149	549,217	-	17,672	776,883	193,111	367,602	164,716
5.Foreign currencies deposits	13,979,326	908,451	252,331	675,109	928,919	722,267	606,896	316,785	1,048,199	922,162	-	41,157	1,164,923	21,668	164,561	120,809	364,383	306,408	93,694	33,308
6.Government deposits	1,040,690	406,826	256,771	137,199	22,340	22,483	4,548	-	56,034	-	-	19,239	17,716	360	-	-	17,236	-	796	-
Add (Less): hedge accounting adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing funds	1,011,571	14,530	61,375	57,240	54,319	58,900	49,164	58,070	106,778	27,100	48,481	5,377	18,371	50,820	-	12,950	53,850	6,151	16,500	-
Principal amount of structured notes	662,809	1,283	-	-	74,064	71,771	1,073	5,275	33,232	63,275	-	-	17,449	-	80	1,664	-	15	3,840	-
Other financial liabilities	42,642	133	58	16	341	1	162	1,284	525	-	31,613	-	1,003	-	-	1,716	2,136	-	-	-
Deferred income tax liabilities	89,317	18,723	6,910	3,882	7,773	6,020	9,351	11,108	2,784	2,052	56	-	2,290	54	1,750	679	886	843	109	55
Other liabilities	1,348,598	540,848	46,721	43,279	49,071	28,761	34,042	25,553	55,382	49,624	3,382	4,784	63,105	2,046	34,400	3,763	25,518	17,963	10,208	3,416
Total liabilities	63,187,858	5,722,945	3,182,954	4,291,999	4,014,001	3,536,060	2,693,633	1,404,658	3,524,680	3,819,142	149,108	288,366	3,633,277	1,038,797	392,995	350,508	2,088,580	668,595	785,430	322,661
EQUITY																				
Capital stock	2,286,965	109,000	86,200	110,075	102,165	97,938	108,583	48,616	143,271	108,599	34,000	12,743	85,362	26,965	50,033	30,330	82,224	29,106	52,261	11,112
Capital surplus	594,022	108,453	21,749	58,767	34,470	37,763	-	27,548	29,658	38,869	-	1,057	62,437	-	-	20	816	5,795	1,528	55
Retained earnings	1,935,627	155,970	92,250	98,632	101,042	104,813	72,353	106,891	113,072	130,620	5,330	5,009	182,415	6,928	52,405	11,713	36,160	15,981	21,022	37,677
Treasury stock	-245	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-162	-	-	-	-
Other equity items	29,872	63,847	10,948	-6,181	15,799	-11,831	7,064	297	994	-6,157	356	-259	1,036	11	-12	-1,828	977	-225	1,705	1,271
Total equity	4,846,241	437,270	211,147	261,293	253,476	228,683	188,000	183,269	286,995	271,931	39,686	18,550	331,250	33,904	102,426	40,073	120,177	50,657	76,516	

TABLE 1

Balance Sheets of Domestic Banks

December 31, 2023

Unit : NT\$ 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	90,769	6,644	16,069	109,394	50,747	21,866	13,077	42,678	47,436	105,094	204,686	259,024	57,950	198,383	139,804	15,737	524,620	3,844	4,860	5,196
Financial assets measured at fair value through profit or loss	85,064	991	3,042	88,945	13,692	4,572	5,745	51,430	40,846	131,679	77,838	245,825	43,327	26,638	140,736	17,880	420,166	-	-	618
Financial assets measured at fair value through other comprehensive income (FVOCI)	125,154	3,804	24,836	180,811	100,609	16,417	9,119	57,350	64,260	179,624	334,177	332,490	133,336	87,540	130,801	41,557	202,962	5,282	15,626	6,276
Investment in debt instrument measured at amortized cost	38,190	18,643	11,516	60,456	39,199	53,517	22,832	83,155	132,437	252,933	303,547	473,756	68,412	-	530,953	37,195	809,373	3,780	10,285	5,830
Financial assets for hedging - net	-	-	-	-	-	-	-	-	-	-	-	2	599	902	-	-	298	-	-	-
Securities purchased under R/S	6,584	2,297	6,075	600	4,062	2,082	8,599	62,728	2,241	42,203	81,711	8,097	42,098	3,410	18,832	-	23,823	9,287	-	7,395
Acceptance receivable	121	-	-	173	30	1,751	-	129	44	393	814	1,138	8	435	522	273	10,187	-	-	-
Interests & revenues receivable	1,534	191	363	3,229	2,031	776	429	1,790	1,698	4,564	9,065	11,813	5,558	2,171	8,701	894	15,057	60	158	162
Current income tax assets	-	53	-	299	526	39	37	692	341	708	1,775	39	-	339	913	265	1,201	25	37	33
Loans and discounts	302,242	55,509	152,045	805,955	482,585	209,126	134,805	572,258	473,823	1,070,767	1,398,475	2,033,445	402,138	472,443	1,538,408	221,115	2,782,389	12,223	37,358	5,847
1.Import bills purchased	-	-	-	-	-	-	-	-	-	-	-	428	-	-	-	-	-	-	-	-
2.Export bills purchased	257	-	-	279	14	21	-	13	14	8	1,173	1,410	5	-	1,491	344	447	-	-	-
3.Discounts	-	-	-	-	-	-	-	-	-	34	-	-	-	-	-	-	2,156	-	-	-
4.Overdrafts	639	2,030	-	-	2,220	16	1	55	4	4	37	-	-	20,387	525	1	190	-	-	-
5.Short-term loans	95,112	3,226	39,809	128,911	124,360	50,085	22,951	143,197	102,871	257,938	201,233	270,192	61,520	82,469	306,526	33,561	607,218	-	1,360	27
6.Medium loans	30,091	37,513	102,167	268,701	292,757	115,084	79,913	176,848	174,950	371,805	545,512	548,663	234,900	107,296	516,046	72,920	939,759	6,850	35,958	5,814
7.Long-term loans	176,040	12,701	10,068	407,587	63,230	43,656	31,728	250,922	195,747	440,749	649,579	1,210,200	104,738	260,894	712,454	113,020	1,228,485	5,373	30	6
8.Nonaccrual loans	103	39	1	477	4	264	212	1,223	237	229	1,366	2,552	975	1,397	1,366	1,269	4,134	-	10	-
Less: allowance for doubtful accounts	-3,887	-629	-2,168	-10,425	-6,212	-2,555	-1,812	-6,874	-6,096	-14,047	-18,649	-24,988	-5,155	-7,435	-20,574	-3,192	-33,992	-139	-381	-59
Add (Less): adjustment items	-26	-22	-76	218	-42	-	-260	-	-	-	-257	-3	-56	-	-690	-119	-1,194	-	-35	-
Investment under equity method - net	-	-	-	225	2,848	1,069	-	7,686	4,845	4,925	10,146	15,387	9,708	-	4,537	-	96,831	-	-	-
Other financial assets - net	-	-	768	-	2	-2	487	222	3,465	141	2,120	1,595	-	1,315	486	89	1,201	-	-	-
Property and equipment	1,625	2,413	2,613	7,236	22,711	8,450	2,054	13,020	8,996	17,866	17,616	44,329	6,832	9,240	27,024	1,752	53,580	547	978	386
Less: accumulated depreciation	-1,166	-677	-947	-1,744	-3,589	-1,209	-787	-4,115	-3,871	-1,406	-8,069	-12,695	-1,658	-2,020	-5,936	-1,079	-14,105	-237	-226	-144
Less: accumulated impairment loss	-	-	-	-	-10	-	-8	-	-	-	-	-	-13	-325	-	-	-65	-	-	-
Investment properties - net	-	178	97	887	-	3,233	1,150	-	-	1,023	852	649	1,746	133	-	59	4,774	-	-	-
Intangible assets - net	8,251	2	63	2,100	1,128	2,407	127	2,150	1,572	8,524	1,792	4,892	1,155	23,682	2,624	263	14,241	913	2,259	827
Deferred income tax assets	386	28	28	846	274	220	147	381	135	1,164	1,584	2,593	515	1,018	2,497	683	7,421	823	1,312	434
Other assets - net	28,297	185	981	16,838	1,065	1,061	2,005	35,625	19,402	28,964	56,993	132,629	23,698	58,696	120,638	4,752	193,419	1,023	388	542
Total assets	683,138	89,610	215,305	1,266,043	711,656	322,820	197,746	920,305	791,574	1,835,119	2,476,216	3,530,017	790,198	876,565	2,640,276	338,124	5,112,187	37,431	72,619	33,343
LIABILITIES																				
Due to banks	10,959	2,918	117	845	6,295	926	53	11,264	26,959	12,360	110,483	40,759	7,027	394	17,071	2,010	74,007	7	630	2,850
Financial liabilities measured at fair value through profit or loss	61,125	10	3	7,382	3	34	2	1,824	8,397	6,540	42,189	88,243	29,321	9,914	54,957	286	71,132	-	-	-
Financial liabilities for hedging - net	-	-	-	-	-	-	-	-	-	-	-	188	610	2,263	-	-	40	-	-	-
Securities sold under R/P	2,094	3,316	-	9,517	6,364	6,170	-	61,079	1,256	31,644	39,650	18,616	42,581	-	74,145	-	192,086	-	-	840
Acceptance	121	-	-	173	30	1,751	-	130	44	393	814	1,129	8	435	522	273	10,191	-	-	-
Interests payable	827	125	366	2,165	1,455	510	217	1,501	1,830	2,698	6,370	7,681	2,274	2,003	7,089	619	15,786	62	196	49
Current income tax liabilities	1,277	26	208	1,364	618	162	111	860	496	2,350	2,047	2,011	916	100	3,704	133	6,421	-	-	-
Deposits	534,412	75,068	193,626	1,095,555	633,191	282,639	178,564	758,140	635,495	1,605,098	1,973,240	2,968,589	557,801	726,340	2,126,953	297,243	4,210,237	26,820	59,221	21,080
1.Check deposits	11,273	780	1,940	8,087	4,655	2,256	3,603	7,458	4,767	5,698	11,907	18,763	3,322	930	6,785	1,324	11,226	-	-	-
2.Demand deposits	180,736	8,138	31,788	106,407	76,624	47,636	29,376	117,538	44,631	117,832	217,755	366,425	59,475	48,501	259,493	19,595	369,932	114	2	8
3.Time deposits	105,724	20,165	57,697	298,597	194,682	41,137	26,533	97,317	237,228	320,021	162,179	383,292	100,069	163,455	168,746	84,892	449,059	9,403	10,839	11,520
4.Saving deposits	-	42,216	94,466	496,453	291,697	153,311	115,415	438,815	204,563	944,529	898,949	1,225,906	177,603	188,377	1,008,448	137,799	1,949,757	17,303	48,380	9,552
5.Foreign currencies deposits	236,679	3,769	7,735	185,547	65,533	38,299	3,637	97,012	144,306	217,018	682,450	957,737	217,332	325,077	675,117	53,633	1,376,415	-	-	-
6.Government deposits	-	-	-	464	-	-	-	-	-	-	-	16,466	-	-	8,364	-	53,848	-	-	-
Add (Less): hedge accounting adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing funds	-	1,400	5,000	28,200	13,960	6,851	2,250	5,000	17,035	28,700	56,832	39,250	24,748	3,069	28,000	-	51,300	-	-	-
Principal amount of structured notes	1,257	-	-	32,571	-	-	-	8	34,140	2,232	42,007	96,266	40,406	16,839	105,256	728	18,078	-	-	-
Other financial liabilities	4	-	-	-	-	-	-	-	-	136	97	-	1,713	1,031	441	232	-	-	-	-
Deferred income tax liabilities	951	155	231	463	124	109	126	1,937	5	1,154	1,051	1,802	239	341	59	47	5,195	-	-	3
Other liabilities	10,750	808	1,967	12,896	4,104	2,513	1,618	10,058	7,041	14,995	28,588	36,263	13,335	24,900	32,018	3,017	99,923	1,195	372	371
Total liabilities	623,777	83,826	201,518	1,191,131	666,144	301,665	182,941	851,801	732,698	1,708,300	2,303,368	3,300,797	720,979	787,629	2,450,215	304,588	4,754,396	28,084	60,419	25,193
EQUITY																				
Capital stock	34,800	3,139	12,012	49,815	34,007	17,204	10,530	39,790	40,695	73,940	96,993	117,072	46,062	84,250	95,535	19,576	147,962	10,000	15,000	10,000
Capital surplus	1,579	1,058	10	2,610	105	1	924	8,126	303	25,960	15,581	34,881	7,426	-	35,930	403	30,140	-	-	-
Retained earnings	22,798	1,300	1,795	31,406	12,464	4,293	3,355	18,073	18,036	33,545	66,257	79,349	19,295	4,391	60,926	14,815	198,403	-657	-2,769	-1,731
Treasury stock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other equity items	184	287	-30	-8,919	-1,064	-343	-4	2,515	-158	-6,626	-5,983	-2,082	-3,564	295	-2,330	-1,258	-18,714	4	-31	-119
Total equity	59,361	5,784	13,787	74,912	45,512	21,155	14,805	68,504	58,876	126,819	172,848	229,220	69,219	88,936	190,061	33,536	357,791	9,347	12,200	8,150
Total liabilities and equity	683,138	89,610	215,305	1,266,043	711,656	322,820	197,746	920,305	791,574	1,835,119	2,476,216	3,530,017	790,198	876,565	2,640,276	338,124	5,112,187	37,431	72,619	33,343
Off-balance Sheet items:																				
Loan commitments	210,153	20,716	41,233	276,467	102,484	88,628	16,753	163,321	244,388	409,033	476,235	744,216	376,554	224,068	896,133	120,276	1,462,458	-	1,448	20
Guarantees	47,769	705	167	23,765	3,505	7,984	1,815	20,088	12,438	29,714	21,114	15,452	43,277	25,480	8,724	71				