

TABLE 3

Statements of Comprehensive Income of Domestic Banks

January - December 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
Interest income	1,585,115	117,897	77,173	91,225	99,513	86,185	63,789	38,463	97,976	101,813	6,518	6,768	112,689	18,916	11,694	10,749	48,926	18,679	20,191	9,874
Loan & discount interest	1,071,612	72,531	58,908	69,970	69,648	60,311	47,165	26,430	54,248	64,213	6,406	5,225	68,389	8,089	2,591	8,224	39,035	9,126	16,450	7,690
Interest due from banks	159,421	16,726	3,953	4,890	7,173	6,901	3,819	2,617	13,127	15,965	4	85	24,125	2,340	6,651	598	2,550	5,149	481	151
Interest income from securities purchased under R/S	8,600	-	13	-	53	21	-	20	472	546	-	48	105	-	40	-	53	213	134	-
Bonds interest	308,356	27,856	13,819	15,602	22,072	18,391	12,500	8,944	27,322	17,181	80	1,360	18,915	8,308	1,971	1,791	6,749	1,866	3,008	1,981
Other interest income	37,126	784	480	763	567	561	305	452	2,807	3,908	28	50	1,155	179	441	136	539	2,325	118	52
Interest expenses	995,987	79,733	45,984	59,468	70,268	58,536	42,184	18,940	62,279	53,378	3,566	4,225	76,109	21,167	3,441	8,444	30,352	12,993	9,610	4,663
Deposits interest	813,939	70,621	39,039	51,379	54,344	42,195	35,974	17,302	50,329	43,250	-	3,162	50,079	12,971	3,028	7,363	27,387	11,667	8,503	3,499
Borrowing funds interest	108,383	7,814	5,952	7,930	13,426	10,336	4,765	552	4,768	4,158	3,381	464	24,335	4,822	261	351	2,022	774	169	718
Interest expenses from securities sold under R/P	31,239	739	-	79	760	3,126	339	6	2,317	1,502	-	480	397	2,796	-	474	33	13	76	442
Structured notes interest expenses	18,273	44	-	4	522	1,663	37	119	1,588	3,398	-	-	492	-	8	9	-	14	260	-
Other interest expenses	24,153	515	993	76	1,216	1,216	1,069	961	3,277	1,070	185	119	806	578	144	247	910	525	602	4
Net interest income	589,128	38,164	31,189	31,757	29,245	27,649	21,605	19,523	35,697	48,435	2,952	2,543	36,580	-2,251	8,253	2,305	18,574	5,686	10,581	5,211
Net income other than interest	464,316	17,586	4,031	22,486	29,452	24,127	16,360	9,029	28,064	34,872	-159	1,276	32,173	4,124	7,229	4,559	13,156	10,961	5,539	4,387
Net commission and fee income	204,999	3,622	2,366	7,618	8,919	9,014	5,136	3,003	14,259	20,710	67	791	7,437	327	1,651	915	4,580	4,699	2,738	2,169
Commission and service fees earned	259,837	4,518	3,342	9,647	11,671	10,714	6,518	3,847	17,856	28,401	99	866	9,130	379	2,337	1,024	5,036	5,825	2,924	2,220
Commission and service fees charged	54,838	896	976	2,029	2,752	1,700	1,382	844	3,597	7,691	32	75	1,693	52	686	109	456	1,126	186	51
Gains (Losses) on financial assets and liabilities measured at fair value through profit or loss	245,130	72,248	1,192	10,564	18,547	11,407	9,442	-1,147	9,952	13,955	-410	274	19,429	-1,658	436	2,237	6,555	5,784	807	2,778
Realized gains (losses) on financial assets measured at FVOCI	19,991	3,242	824	2,890	129	1,759	811	1,649	2,116	-2,699	26	128	1,930	159	-11	358	1,234	-252	373	-186
Gains (Losses) on derecognition of financial assets measured at amortized cost	4,126	-	-	-	-403	-	-234	20	-56	-108	-	39	-	4,813	-	-	-	-	-	-
Gains (Losses) on reclassified financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange gains (losses)	39,047	4,583	1,198	1,151	1,215	1,795	724	1,372	1,360	1,636	-2	4	2,389	487	5,182	122	195	553	709	-15
Reversal of (Provisions for) impairment gains (losses) on assets	-1,251	-19	-	8	-41	-18	-14	39	-7	6	-	4	-66	-16	-22	-6	-15	-6	-1	-966
Share of gains (losses) on associates and joint ventures under equity method	19,888	4,328	-	13	570	21	305	4,165	97	537	-	-	574	-10	-	866	177	-	900	568
Other non-interest net gains (losses)	-67,614	-70,418	-1,549	242	516	149	190	-72	343	835	160	36	480	22	-7	67	430	183	13	39
Net income	1,053,444	55,750	35,220	54,243	58,697	51,776	37,965	28,552	63,761	83,307	2,793	3,819	68,753	1,873	15,482	6,864	31,730	16,647	16,120	9,598
Provisions for loan losses	61,606	2,129	788	6,545	5,896	2,129	3,099	2,384	3,119	3,408	695	-138	6,897	-3	-243	312	4,192	1,007	1,362	-24
Guarantee reserve	923	57	5	58	-33	77	15	-30	-1	8	71	16	27	45	-19	100	56	32	31	9
Provisions for other losses and commitments	3,963	-8	10	692	-100	26	175	346	466	817	7	30	-140	2	-65	32	-43	129	154	24
Operating expenses	524,086	25,119	17,374	26,791	26,306	25,071	18,559	9,129	31,306	43,419	758	2,706	26,687	1,697	4,695	3,652	15,169	9,687	6,559	2,337
Net income (losses) before tax from continuing operations	462,866	28,453	17,043	20,157	26,628	24,473	16,117	16,723	28,871	35,655	1,262	1,205	35,282	132	11,114	2,768	12,356	5,792	8,014	7,252
Net income (losses) before tax from discontinued operations	9,707	-	-	-	-	-	-	-	-	-	-	-	-	-	9,707	-	-	-	-	-
Net income (losses) before tax	472,573	28,453	17,043	20,157	26,628	24,473	16,117	16,723	28,871	35,655	1,262	1,205	35,282	132	20,821	2,768	12,356	5,792	8,014	7,252
Income tax gains (expenses) for continuing operations	-78,131	-4,634	-3,830	-3,873	-5,102	-4,421	-3,133	-1,951	-4,005	-6,850	-123	-340	-4,266	-10	-2,230	-308	-1,760	-928	-1,193	-1,045
Income tax gains (expenses) for discontinued operations	-1,472	-	-	-	-	-	-	-	-	-	-	-	-	-	-1,472	-	-	-	-	-
Net income (losses) after tax	392,970	23,819	13,213	16,284	21,526	20,052	12,984	14,772	24,866	28,805	1,139	865	31,016	122	17,119	2,460	10,596	4,864	6,821	6,207
Other comprehensive income (losses) after tax	154,455	21,278	3,297	13,328	8,528	7,516	11,820	7,325	9,109	7,437	-6	1,627	14,640	426	230	1,195	6,382	486	1,970	2,729
Total comprehensive income (losses) after tax	547,425	45,097	16,510	29,612	30,054	27,568	24,804	22,097	33,975	36,242	1,133	2,492	45,656	548	17,349	3,655	16,978	5,350	8,791	8,936

Notes:1.Taipei Fubon Com. Bank merged with Jih Sun Intl. Bank which was dissolved on 1 April 2023.
2.Citibank (Taiwan) transferred its consumer banking business to DBS Bank (Taiwan) on 12 August 2023, recognizing a net income before tax of NT\$9,707 million for the discontinued operations.

TABLE 3

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January - December 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
Interest income	13,348	1,878	4,673	28,451	17,239	7,763	4,748	19,832	17,966	32,528	69,086	80,361	23,111	17,798	66,869	8,729	129,736	448	1,100	413
Loan & discount interest	7,823	1,539	4,035	22,644	13,808	6,455	4,143	15,029	13,465	23,765	43,631	55,288	15,099	10,334	44,079	7,348	87,431	138	814	95
Interest due from banks	2,906	25	126	1,338	876	141	174	263	743	622	7,844	4,700	1,156	4,810	2,652	122	13,482	79	20	37
Interest income from securities purchased under R/S	103	37	56	-	268	61	64	596	29	1,897	1,991	62	721	34	642	9	106	104	-	102
Bonds interest	1,514	274	408	3,845	2,254	1,063	320	2,960	2,841	5,720	13,757	17,158	4,947	1,102	15,482	1,145	23,278	127	266	179
Other interest income	1,002	3	48	624	33	43	47	984	888	524	1,863	3,153	1,188	1,518	4,014	105	5,439	-	-	-
Interest expenses	7,802	1,005	2,077	15,486	9,466	4,287	1,925	11,411	11,503	18,557	46,287	53,079	15,567	8,622	42,317	5,352	74,550	369	667	318
Deposits interest	7,256	827	1,962	14,562	8,785	3,755	1,822	9,157	9,836	15,877	38,216	47,774	11,603	7,470	36,214	5,083	60,343	364	666	275
Borrowing funds interest	240	82	18	69	116	144	2	177	472	352	3,343	1,889	347	341	511	192	3,055	-	1	34
Interest expenses from securities sold under R/P	72	47	4	171	60	208	-	1,984	53	1,397	1,694	311	1,761	-	1,264	24	8,601	-	-	9
Structured notes interest expenses	39	-	-	-	-	-	-	-	752	159	1,943	1,962	1,329	371	3,518	41	1	-	-	-
Other interest expenses	195	49	93	684	505	180	101	93	390	772	1,091	1,143	527	440	810	12	2,550	5	-	-
Net interest income	5,546	873	2,596	12,965	7,773	3,476	2,823	8,421	6,463	13,971	22,799	27,282	7,544	9,176	24,552	3,377	55,186	79	433	95
Net income other than interest	14,619	173	412	6,932	1,768	1,469	551	6,893	6,061	9,213	16,473	33,236	5,858	6,806	20,445	2,446	61,613	-70	157	9
Net commission and fee income	5,617	114	362	3,399	1,220	1,056	343	3,292	2,460	4,533	6,819	18,879	1,794	4,009	11,802	1,614	37,772	-49	-48	-10
Commission and service fees earned	7,689	127	400	4,957	1,480	1,098	366	6,026	3,356	6,052	8,766	23,064	2,219	7,289	16,693	1,673	41,551	130	542	5
Commission and service fees charged	2,072	13	38	1,558	260	42	23	2,734	896	1,519	1,947	4,185	425	3,280	4,891	59	3,779	179	590	15
Gains (Losses) on financial assets and liabilities measured at fair value through profit or loss	6,389	26	125	1,567	227	76	111	1,845	2,679	1,440	6,561	12,811	1,909	1,723	7,360	815	17,065	-	-	9
Realized gains (losses) on financial assets measured at FVOCI	-	20	-165	725	76	61	25	187	181	1,002	973	914	296	91	257	56	811	-6	-	7
Gains (Losses) on derecognition of financial assets measured at amortized cost	-	-	-	-	-	-	2	-	-	-	52	-	-	-	4	-3	-	-	-	-
Gains (Losses) on reclassified financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange gains (losses)	2,431	6	5	1,082	122	44	20	1,225	214	2,064	1,689	116	996	940	838	-39	2,649	-14	-	1
Reversal of (Provisions for) impairment gains (losses) on assets	-6	-1	-2	-3	-22	3	8	-74	-5	-	44	10	-9	-19	-10	2	-25	-1	-	-1
Share of gains (losses) on associates and joint ventures under equity method	-	-	-	84	54	56	-	186	142	22	168	467	785	-	145	-	4,668	-	-	-
Other non-interest net gains (losses)	188	8	87	78	91	173	42	232	390	152	167	39	87	62	49	1	-1,327	-	205	3
Net income	20,165	1,046	3,008	19,897	9,541	4,945	3,374	15,314	12,524	23,184	39,272	60,518	13,402	15,982	44,997	5,823	116,799	9	590	104
Provisions for loan losses	374	-43	285	707	1,491	52	85	543	565	211	1,850	2,528	114	889	1,430	1,469	5,168	110	167	57
Guarantee reserve	111	7	-	113	-9	3	-	8	-29	13	-37	-80	58	152	56	-11	44	-	-	-
Provisions for other losses and commitments	-200	-	2	300	3	-	-	55	-9	-27	27	-5	-10	55	-191	-61	1,469	-	1	-
Operating expenses	9,390	942	1,703	10,457	4,459	2,987	2,136	9,438	7,310	12,243	18,185	33,991	7,070	14,185	25,713	3,176	59,962	1,108	1,906	704
Net income (losses) before tax from continuing operations	10,490	140	1,018	8,320	3,597	1,903	1,153	5,270	4,687	10,744	19,247	24,084	6,170	701	17,989	1,250	50,156	-1,209	-1,484	-657
Net income (losses) before tax from discontinued operations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (losses) before tax	10,490	140	1,018	8,320	3,597	1,903	1,153	5,270	4,687	10,744	19,247	24,084	6,170	701	17,989	1,250	50,156	-1,209	-1,484	-657
Income tax gains (expenses) for continuing operations	-1,918	-27	-246	-1,529	-663	-215	-201	-824	-513	-2,087	-3,165	-4,487	-770	-98	-3,081	-149	-8,823	240	294	133
Income tax gains (expenses) for discontinued operations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (losses) after tax	8,572	113	772	6,791	2,934	1,688	952	4,446	4,174	8,657	16,082	19,597	5,400	603	14,908	1,101	41,333	-969	-1,190	-524
Other comprehensive income (losses) after tax	-173	92	453	4,513	1,302	152	162	3,726	1,393	6,282	8,805	3,184	2,301	163	1,996	494	200	15	44	34
Total comprehensive income (losses) after tax	8,399	205	1,225	11,304	4,236	1,840	1,114	8,172	5,567	14,939	24,887	22,781	7,701	766	16,904	1,595	41,533	-954	-1,146	-490