

TABLE 1

Balance Sheets of Domestic Banks

March 31, 2024

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	6,641,641	697,291	223,712	466,590	389,253	313,944	274,901	118,931	455,251	366,422	654	18,994	691,872	162,210	199,903	24,988	159,617	198,129	58,735	28,883
Financial assets measured at fair value through profit or loss	3,219,267	418,286	3,273	99,777	166,644	141,769	81,962	2,686	163,758	264,150	3	2,583	57,420	378	22,861	35,911	74,193	50,877	30,712	45,468
Financial assets measured at fair value through other comprehensive income (FVOCI)	7,054,616	1,243,389	141,838	472,403	381,876	375,542	281,519	250,083	184,194	304,923	373	36,866	417,476	76,044	186,358	71,287	205,479	128,796	77,245	40,743
Investment in debt instrument measured at amortized cost	9,860,390	275,969	726,984	711,865	879,467	840,957	453,563	202,694	758,615	599,455	7,600	61,848	580,663	398,766	-	24,607	248,181	21,573	109,749	20,578
Financial assets for hedging - net	14,390	-	-	-	-	-	-	-	8,850	-	-	-	-	-	-	-	-	1,669	-	-
Securities purchased under R/S	418,993	-	2,471	-	-	2,850	-	5,301	40,359	29,661	-	5,568	4,849	-	-	-	1,416	20,101	11,955	-
Acceptance receivable	39,095	1,285	729	2,358	4,862	2,951	3,883	1,144	811	965	-	138	4,458	3	166	93	876	2	757	-
Interests & revenues receivable	230,332	20,804	7,606	13,747	20,996	12,630	9,494	4,405	21,730	12,921	1,305	1,143	13,948	4,510	1,783	1,293	6,074	2,552	2,658	1,058
Current income tax assets	16,683	490	203	2,407	935	1,688	267	1	1,532	-	2	-	2,768	557	-	277	559	305	44	75
Loans and discounts	39,994,211	3,362,744	2,273,967	2,866,616	2,497,188	2,306,143	1,863,790	877,690	2,129,980	2,346,518	191,066	194,721	2,197,498	403,291	70,214	215,825	1,511,699	291,680	554,832	229,928
1.Import bills purchased	824	-	-	-	156	-	-	-	-	-	-	-	-	-	144	-	-	-	-	-
2.Export bills purchased	22,945	4,272	83	431	388	2,187	327	2,039	634	1,013	-	41	3,378	-	790	172	98	618	191	-
3.Discounts	8,824	-	820	1,484	1,601	-	1,896	-	-	-	-	21	38	-	-	-	335	-	-	-
4.Overdrafts	54,040	18,597	283	21	772	208	1,177	195	105	638	-	19	1,698	-	2,823	-	1,204	-	12	17
5.Short-term loans	8,430,812	775,554	78,101	642,271	623,496	487,521	422,621	217,132	425,438	543,690	37,253	47,045	576,218	82,560	64,674	92,218	386,537	25,808	138,024	72,847
6.Medium loans	14,012,984	1,100,842	909,932	980,979	927,565	865,351	609,743	255,339	606,490	608,012	95,420	81,026	891,850	219,164	1,782	101,651	527,258	52,855	232,242	97,092
7.Long-term loans	17,408,362	1,461,270	1,282,490	1,236,693	938,224	947,719	825,043	398,756	1,095,024	1,191,728	58,242	66,146	719,612	100,342	-	21,593	594,761	212,297	183,751	59,943
8.Nonaccrual loans	55,420	2,209	2,258	4,986	4,737	3,157	2,209	4,229	2,289	1,437	151	423	4,704	1,225	1	191	1,506	102	612	29
Less: allowance for doubtful accounts	-543,107	-46,504	-40,602	-32,656	-32,849	-29,615	-22,909	-11,651	-27,740	-38,314	-3,365	-2,328	-36,005	-5,966	-810	-3,041	-19,798	-5,250	-6,978	-3,329
Add (Less): adjustment items	-4,660	-	9	-562	-68	-159	-	193	-668	-921	-1	-	-	-	-	-	-280	394	11	-
Investment under equity method - net	450,140	45,788	-	2,386	9,788	1,532	15,024	95,268	45,445	27,206	-	-	12,339	886	-	22,200	3,622	-	6,005	3,489
Other financial assets - net	62,030	29,415	455	655	280	12	24	-	11,697	167	204	12	904	-	-	960	5	-	121	-
Property and equipment	786,833	155,376	31,886	49,304	40,173	49,891	31,997	18,780	24,983	38,715	825	4,228	27,518	778	1,633	3,988	22,123	5,121	20,813	6,082
Less: accumulated depreciation	-215,257	-16,298	-9,951	-17,507	-13,715	-17,672	-11,794	-4,003	-8,955	-15,588	-329	-1,211	-12,337	-308	-1,221	-1,722	-8,142	-2,123	-2,626	-1,080
Less: accumulated impairment loss	-688	-136	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-9	-77	-
Investment properties - net	96,407	15,238	23,450	7,678	7,197	7,264	13,930	-	3,961	2,264	-	-	582	-	-	-	-	-	-	-
Intangible assets - net	120,546	1,288	868	4,428	703	525	940	408	868	7,719	132	99	1,190	175	15,258	435	1,045	3,207	203	-
Deferred income tax assets	56,266	330	2,465	1,936	4,495	3,375	2,505	2,201	664	3,837	242	94	6,438	43	683	366	1,867	753	697	353
Other assets - net	1,342,241	69,175	19,181	11,525	18,828	36,123	12,492	16,206	135,184	132,337	35	892	37,195	5,290	12,303	2,860	14,344	55,185	7,874	3,336
Total assets	69,640,369	6,273,930	3,408,543	4,662,935	4,376,053	4,049,750	3,011,588	1,580,337	3,953,097	4,082,437	198,746	323,647	4,008,776	1,046,657	509,131	400,327	2,222,851	772,962	872,730	375,584
LIABILITIES																				
Due to banks	3,215,374	305,507	449,277	310,634	290,943	191,028	148,455	14,265	115,475	109,700	34,673	9,592	557,103	107,195	9,728	15,547	128,148	32,957	7,567	15,888
Financial liabilities measured at fair value through profit or loss	698,438	20,752	7,291	3,567	13,091	4,727	2,036	5,458	37,379	112,947	35,312	4	24,975	660	10,896	881	9,652	42,174	1,753	23
Financial liabilities for hedging - net	14,741	-	-	-	-	-	-	-	13,301	-	-	-	-	-	-	-	-	257	-	-
Securities sold under R/P	852,458	2,108	3,038	8,918	22,689	73,116	23,257	2,271	49,853	18,987	-	12,411	49,573	58,886	-	13,236	1,924	-	9,150	5,703
Acceptance	39,977	1,286	1,069	2,388	4,967	3,051	4,062	1,169	811	971	-	141	4,469	3	166	93	905	2	758	-
Interests payable	206,840	24,352	13,215	11,878	14,116	11,066	8,253	5,023	13,504	11,495	874	740	11,309	1,971	234	1,533	8,198	2,211	1,755	477
Current income tax liabilities	78,279	4,066	2,501	3,908	5,432	5,509	2,591	1,144	5,191	92	229	179	11,765	-	5,281	183	710	1,097	1,040	779
Deposits	56,273,145	4,831,686	2,603,980	3,946,865	3,578,314	3,343,687	2,531,441	1,260,201	3,216,826	3,403,304	-	266,371	2,888,480	790,630	350,326	300,961	1,868,358	615,672	742,266	296,927
1.Check deposits	470,550	39,119	23,731	57,313	43,125	52,710	39,290	11,480	14,391	15,603	-	2,012	31,482	104	13,425	136	24,876	2,355	8,304	2,498
2.Demand deposits	7,258,668	346,484	380,294	620,685	566,507	700,482	390,529	150,888	215,814	417,689	-	37,051	375,670	10,146	150,248	26,178	372,413	77,188	173,174	50,896
3.Time deposits	7,545,001	268,113	503,456	512,235	379,069	399,063	299,969	315,491	400,837	265,400	-	37,574	377,895	221,215	9,011	125,962	302,810	24,904	93,732	38,114
4.Saving deposits	25,777,622	2,845,661	1,214,553	1,883,497	1,594,721	1,401,470	1,166,727	455,652	1,480,208	1,893,172	-	124,600	937,728	542,379	-	24,423	779,066	195,188	372,241	170,119
5.Foreign currencies deposits	14,265,520	990,785	234,702	736,417	971,408	767,464	630,361	326,690	1,059,082	811,440	-	43,107	1,154,597	15,246	177,642	124,262	370,884	316,037	94,023	35,300
6.Government deposits	955,784	341,524	247,244	136,718	23,484	22,498	4,565	-	46,494	-	-	22,027	11,108	1,540	-	-	18,309	-	792	-
Add (Less): hedge accounting adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing funds	1,011,688	14,680	61,424	57,240	54,996	54,600	48,622	55,470	106,089	27,100	50,427	5,377	27,414	50,820	-	14,450	53,850	6,406	16,500	-
Principal amount of structured notes	693,114	1,540	-	-	73,732	74,207	1,222	4,929	36,659	62,297	-	-	19,357	-	268	5,033	-	16	4,072	-
Other financial liabilities	45,903	133	57	12	406	85	140	1,027	765	7	33,100	-	1,692	-	-	1,892	2,199	-	-	-
Deferred income tax liabilities	90,708	18,729	6,912	3,478	7,833	6,020	9,287	11,286	2,861	2,221	56	-	2,705	54	1,750	759	886	833	109	51
Other liabilities	1,413,715	595,722	44,914	45,742	46,406	45,772	37,926	25,446	55,494	50,206	3,444	4,490	65,124	4,580	25,617	4,026	24,594	19,641	8,953	3,259
Total liabilities	64,634,380	5,820,561	3,193,678	4,394,630	4,112,925	3,812,868	2,817,292	1,387,689	3,654,208	3,799,327	158,115	299,305	3,663,966	1,014,799	404,266	358,594	2,099,424	721,266	793,923	323,107
EQUITY																				
Capital stock	2,291,965	109,000	86,200	110,075	102,165	97,938	108,583	48,616	143,271	108,599	34,000	17,743	85,362	26,965	50,033	30,330	82,224	29,106	52,261	11,112
Capital surplus	594,710	108,453	21,749	58,767	34,470	37,763	-	27,548	29,661	38,869	-	1,436	62,437	-	-	25	816	5,795	1,528	55
Retained earnings	2,054,422	160,504	94,875	106,549	107,537	109,959	76,719	111,293	121,173	141,244	5,800	5,483	194,842	5,826	54,837	13,112	38,943	17,289	23,428	39,696
Treasury stock	-156	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-73	-	-	-	-
Other equity items	65,048	75,412	12,041	-7,086	18,956	-8,778	8,994	5,274	4,784	-5,602	831	-320	2,169	-933	-5	-1,661	1,444	-494	1,590	1,614
Total equity	5,005,989	453,369	214,865	268,305	263,128	236,882														

TABLE 1

Balance Sheets of Domestic Banks

March 31, 2024

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	86,129	5,337	16,607	102,379	44,927	23,063	12,498	44,000	56,399	103,785	167,955	274,421	53,391	166,975	145,463	17,659	457,127	2,976	7,273	2,997
Financial assets measured at fair value through profit or loss	102,197	1,028	3,859	95,237	25,317	4,103	8,816	61,052	41,872	152,408	85,347	309,411	45,307	40,162	137,515	18,182	423,793	-	-	950
Financial assets measured at fair value through other comprehensive income (FVOCI)	121,271	5,724	25,381	185,696	103,587	16,778	10,093	63,239	65,110	189,491	355,844	351,656	138,106	103,243	149,267	43,508	212,392	9,314	17,307	11,175
Investment in debt instrument measured at amortized cost	29,490	18,308	11,269	63,732	40,055	52,962	23,268	83,027	127,157	244,047	301,101	406,425	70,496	-	535,027	39,629	874,439	2,239	9,355	5,230
Financial assets for hedging - net	-	-	-	-	-	-	-	-	-	-	-	23	748	2,972	-	-	128	-	-	-
Securities purchased under R/S	2,061	3,192	2,909	601	4,726	4,857	3,729	61,379	3,359	35,672	69,018	10,169	48,433	-	10,667	449	19,361	7,331	-	6,549
Acceptance receivable	314	-	-	572	34	84	-	147	148	620	469	1,106	7	474	845	132	8,662	-	-	-
Interests & revenues receivable	1,512	208	415	3,356	1,852	839	460	1,889	1,550	4,230	8,157	12,250	5,543	2,113	9,358	932	14,606	65	149	191
Current income tax assets	-	40	-	138	75	12	10	70	384	280	1,386	149	-	303	139	151	1,320	32	47	37
Loans and discounts	303,911	55,411	156,459	813,300	479,552	210,153	136,651	576,279	481,531	1,126,051	1,495,901	2,078,312	428,893	497,257	1,653,860	224,484	2,825,875	14,492	41,942	8,507
1.Import bills purchased	338	-	-	-	-	-	-	-	-	-	-	186	-	-	-	-	-	-	-	-
2.Export bills purchased	281	-	-	409	6	24	-	10	102	33	1,383	1,068	24	-	2,585	-	358	-	-	-
3.Discounts	-	-	-	-	-	-	-	-	-	116	-	-	-	-	-	-	2,513	-	-	-
4.Overdrafts	622	2,065	-	-	2,197	16	5	49	11	4	36	-	-	19,601	1,471	1	193	-	-	-
5.Short-term loans	93,605	3,522	33,935	125,083	120,847	48,727	23,751	144,142	104,624	294,634	234,667	263,922	76,248	97,349	384,339	34,251	605,671	-	1,563	924
6.Medium loans	30,736	37,537	112,921	277,158	295,211	117,296	79,816	178,404	180,430	378,813	593,102	566,253	242,841	117,972	532,729	74,585	977,603	7,092	40,320	7,572
7.Long-term loans	178,224	12,258	9,602	409,976	61,287	43,869	32,180	252,332	196,171	452,148	665,623	1,244,226	108,728	261,321	731,206	113,723	1,234,404	7,400	40	10
8.Nonaccrual loans	105	29	1	674	4	221	899	1,342	193	303	1,090	2,657	1,052	1,014	1,530	1,924	5,133	-	19	1
Less: allowance for doubtful accounts	-3,917	-640	-2,301	-10,769	-5,883	-2,576	-1,750	-7,101	-6,191	-14,227	-19,288	-25,253	-5,508	-7,597	-21,541	-3,505	-34,662	-168	-430	-90
Add (Less): adjustment items	-23	-22	-81	236	-39	-	-260	-	-	-	-277	-13	-50	-	-740	-117	-1,180	-	-42	-
Investment under equity method - net	-	-	-	219	2,887	1,041	-	6,216	4,864	4,979	10,497	16,067	10,097	-	4,639	-	97,656	-	-	-
Other financial assets - net	-	-	800	-	3	-	487	-3	3,526	76	1,817	8,246	-	1,130	487	150	400	-	-	-
Property and equipment	1,666	2,416	2,618	7,244	23,072	8,593	2,069	13,078	9,088	17,354	17,830	44,495	6,796	11,446	27,178	1,732	54,045	515	996	388
Less: accumulated depreciation	-1,193	-689	-955	-1,775	-3,638	-1,232	-798	-4,146	-3,947	-8,066	-13,047	-13,047	-1,668	-3,643	-6,142	-1,069	-14,630	-256	-253	-156
Less: accumulated impairment loss	-	-	-	-	-10	-	-8	-	-	-	-	-	-13	-325	-	-	-65	-	-	-
Investment properties - net	-	177	97	887	-	3,225	1,149	-	-	1,017	673	647	1,742	133	-	59	5,037	-	-	-
Intangible assets - net	8,249	2	57	2,076	1,124	2,398	125	2,155	1,566	8,489	125	4,817	1,096	23,035	2,629	261	14,697	927	2,181	807
Deferred income tax assets	432	21	38	833	317	220	148	692	87	1,048	1,423	2,899	530	1,047	2,210	658	7,603	874	1,371	471
Other assets - net	25,873	185	985	17,223	1,228	1,140	1,947	34,315	20,571	35,050	63,307	131,479	26,231	64,352	137,575	5,271	182,975	1,157	308	704
Total assets	677,972	90,698	218,157	1,281,185	719,186	325,660	198,634	936,288	807,074	1,908,998	2,554,880	3,614,259	830,177	903,077	2,788,436	348,566	5,149,579	39,498	80,204	37,760
LIABILITIES																				
Due to banks	25,486	4,304	117	9,354	4,515	2,107	37	9,132	26,065	5,286	119,117	38,970	7,790	2,140	24,330	3,523	75,736	15	628	3,040
Financial liabilities measured at fair value through profit or loss	59,265	9	-	7,318	7	25	5	407	8,851	5,203	43,477	90,645	26,888	6,667	57,951	414	57,728	-	-	-
Financial liabilities for hedging - net	-	-	-	-	-	-	-	-	-	-	-	93	850	1	-	-	239	-	-	-
Securities sold under R/P	675	2,553	-	502	4,382	10,486	-	63,844	1,124	23,739	47,127	17,260	61,462	-	91,079	946	170,123	-	-	2,036
Acceptance	314	-	-	572	34	84	-	147	148	620	469	1,155	7	474	845	132	8,665	-	-	-
Interests payable	918	153	490	2,883	1,770	702	380	2,029	2,241	3,387	5,585	10,288	2,716	1,851	8,579	697	19,630	76	203	58
Current income tax liabilities	1,826	9	269	1,449	449	180	148	2,450	2,868	2,450	2,328	1,187	161	3,442	18	18	8,772	-	-	-
Deposits	513,699	75,749	196,244	1,106,957	643,372	281,638	179,192	770,272	646,242	1,691,001	2,019,570	3,042,538	582,234	751,345	2,240,228	305,160	4,271,403	29,038	66,699	24,269
1.Check deposits	14,517	578	1,160	6,348	3,743	1,881	2,207	5,762	4,299	4,512	10,039	13,481	2,881	943	5,889	1,277	9,079	-	-	-
2.Demand deposits	176,079	8,494	32,887	104,678	78,633	47,867	29,861	120,586	47,817	125,733	247,323	374,546	62,826	47,153	267,645	20,317	403,805	65	2	15
3.Time deposits	81,366	20,531	60,254	307,192	192,399	42,745	27,095	96,714	222,365	339,941	161,581	400,530	108,628	191,631	213,093	87,260	378,350	9,595	15,357	13,524
4.Saving deposits	-	42,421	94,183	505,651	302,150	153,857	116,215	445,353	219,637	987,530	928,708	1,256,160	184,467	190,445	1,037,598	144,495	2,005,899	19,378	51,340	10,730
5.Foreign currencies deposits	241,737	3,725	7,760	182,641	66,447	35,288	3,814	101,857	152,124	233,285	671,919	982,291	223,432	321,173	706,626	51,811	1,420,143	-	-	-
6.Government deposits	-	-	-	447	-	-	-	-	-	-	-	15,530	-	-	9,377	-	54,127	-	-	-
Add (Less): hedge accounting adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing funds	-	1,400	5,000	28,200	13,760	6,454	2,250	5,000	14,802	28,700	56,683	37,050	24,424	3,200	28,000	-	51,300	-	-	-
Principal amount of structured notes	1,209	-	-	39,915	-	-	-	-	39,589	2,231	45,984	98,441	40,332	16,474	104,832	1,034	19,741	-	-	-
Other financial liabilities	4	-	-	-	-	-	-	-	-	73	71	-	2,654	1,111	431	44	-	-	-	-
Deferred income tax liabilities	905	155	232	463	109	109	112	2,196	5	932	1,130	2,518	211	552	59	60	5,122	5	-	3
Other liabilities	11,746	563	1,786	12,096	4,333	2,447	1,417	10,741	6,859	15,471	33,987	35,184	8,074	29,051	34,583	2,819	88,920	1,205	710	367
Total liabilities	616,047	84,895	204,138	1,209,709	672,731	304,232	183,541	864,169	746,551	1,779,093	2,375,528	3,377,010	758,829	813,027	2,594,359	314,847	4,777,379	30,339	68,240	29,773
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	35,064	7,445	-	35,930	403	30,239	-	-	-
Retained earnings	25,632	1,328	2,028	28,499	13,875	4,742	3,615	19,229	19,277	36,215	73,694	85,107	21,362	5,560	65,344	15,117	210,412	-843	-3,005	-1,875
Treasury stock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other equity items	-86	278	-31	-9,448	-1,532	-519	24	4,974	248	-6,210	-6,916	6	-3,521	240	-2,732	-1,377	-16,413	2	-31	-138
Total equity	61,925	5,803	14,019	71,476	46,455	21,428	15,093	72,119	60,523	129,905	179,352	237,249	71,348	90,050	194,077	33,719	372,200	9,159	11,964	7,987
Total liabilities and equity	677,972	90,698	218,157	1,281,185	719,186	325,660	198,634	936,288	807,074	1,908,998	2,554,880	3,614,259	830,177	903,077	2,788,436	348,566	5,149,579	39,498	80,204	37,760
Off-balance Sheet items:																				
Loan commitments	217,525	19,847	38,293	305,147	105,043	90,447	16,339	150,969	256,865	401,735	457,532	811,527	366,612	242,772	884,920	118,611	1,446,976	-	1,578	25
Guarantees	52,586																			