

TABLE 3

**Statements of Comprehensive Income  
of Domestic Banks**  
January - December 2024

Unit : NT\$ Million

Item	Total	Bank of Taiwan	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank
Interest income	1,801,084	133,500	80,910	103,661	112,413	99,107	75,251
Loan & discount interest	1,204,878	78,037	61,947	77,460	75,821	69,320	53,963
Interest due from banks	173,906	17,499	3,400	6,742	8,305	6,756	4,680
Interest income from securities purchased under R/S	11,596	5	16	-	20	31	-
Bonds interest	368,021	35,947	15,044	18,557	27,730	22,482	16,338
Other interest income	42,683	2,012	503	902	537	518	270
Interest expenses	1,180,782	96,673	49,971	73,589	84,525	72,763	52,837
Deposits interest	974,763	87,974	41,653	63,640	66,080	53,300	43,854
Borrowing funds interest	126,999	8,207	7,392	9,691	15,431	13,160	7,387
Interest expenses from securities sold under R/P	34,848	202	36	179	1,109	2,697	633
Structured notes interest expenses	20,766	72	-	11	623	2,260	45
Other interest expenses	23,406	218	890	68	1,282	1,346	918
Net interest income	620,302	36,827	30,939	30,072	27,888	26,344	22,414
Net income other than interest	554,713	24,261	5,980	27,359	35,017	30,585	18,777
Net commission and fee income	272,443	3,955	3,491	10,248	11,962	11,863	6,841
Commission and service fees earned	332,646	4,926	4,558	12,434	15,441	13,869	8,615
Commission and service fees charged	60,203	971	1,067	2,186	3,479	2,006	1,774
Gains (Losses) on financial assets and liabilities measured at fair value through profit or loss	378,213	127,143	6,976	32,016	19,187	36,016	9,104
Realized gains (losses) on financial assets measured at FVOCI	32,022	4,191	1,323	3,233	1,294	1,942	1,278
Gains (Losses) on derecognition of financial assets measured at amortized cost	-565	-	-	-1	-477	-10	-38
Gains (Losses) on reclassified financial assets	527	-	-	-	-	-	-
Foreign exchange gains (losses)	-29,330	7,889	-4,627	-18,500	1,745	-20,432	1,054
Reversal of (Provisions for) impairment gains (losses) on assets	-840	-201	-2	37	-156	-17	-107
Share of gains (losses) on associates and joint ventures under equity method	18,768	4,799	-	10	507	48	253
Other non-interest net gains (losses)	-116,525	-123,515	-1,181	316	955	1,175	392
Net income	1,175,015	61,088	36,919	57,431	62,905	56,929	41,191
Provisions for loan losses	75,483	3,149	142	5,368	5,475	3,058	3,010
Guarantee reserve	504	-68	54	130	221	62	92
Provisions for other losses and commitments	4,948	-62	10	53	65	300	-99
Operating expenses	572,776	25,882	17,984	28,732	27,901	26,948	19,841
Net income (losses) before tax from continuing operations	521,304	32,187	18,729	23,148	29,243	26,561	18,347
Net income (losses) before tax from discontinued operations	-	-	-	-	-	-	-
Net income (losses) before tax	521,304	32,187	18,729	23,148	29,243	26,561	18,347
Income tax gains (expenses) for continuing operations	-87,079	-3,221	-4,020	-4,197	-5,437	-4,968	-3,389
Income tax gains (expenses) for discontinued operations	-	-	-	-	-	-	-
Net income (losses) after tax	434,225	28,966	14,709	18,951	23,806	21,593	14,958
Other comprehensive income (losses) after tax	106,019	30,254	2,751	5,614	5,335	4,879	4,439
Total comprehensive income (losses) after tax	540,244	59,220	17,460	24,565	29,141	26,472	19,397

TABLE 3

# Statements of Comprehensive Income of Domestic Banks

January - December 2024

Unit : NT\$ Million

Item	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
Interest income	40,516	115,758	112,428	7,372	8,296	123,344	19,077
Loan & discount interest	27,451	64,505	74,512	7,254	6,380	73,352	8,814
Interest due from banks	2,010	16,004	12,289	7	121	27,543	2,302
Interest income from securities purchased under R/S	148	657	728	-	86	87	-
Bonds interest	10,415	31,303	20,977	88	1,637	21,297	7,785
Other interest income	492	3,289	3,922	23	72	1,065	176
Interest expenses	21,758	76,137	54,885	3,952	5,367	86,097	20,709
Deposits interest	19,950	63,495	45,611	-	4,162	56,790	12,696
Borrowing funds interest	553	5,689	4,736	3,737	517	26,924	4,462
Interest expenses from securities sold under R/P	43	1,852	742	-	569	1,091	2,953
Structured notes interest expenses	292	1,884	2,998	-	-	581	-
Other interest expenses	920	3,217	798	215	119	711	598
Net interest income	18,758	39,621	57,543	3,420	2,929	37,247	-1,632
Net income other than interest	7,956	36,380	46,059	-377	1,456	31,361	-1,901
Net commission and fee income	4,362	19,897	27,785	119	902	9,296	335
Commission and service fees earned	5,148	24,354	36,394	151	987	11,135	383
Commission and service fees charged	786	4,457	8,609	32	85	1,839	48
Gains (Losses) on financial assets and liabilities measured at fair value through profit or loss	-2,957	10,080	14,321	-609	411	16,057	-1,650
Realized gains (losses) on financial assets measured at FVOCI	2,751	2,487	863	26	174	2,102	-688
Gains (Losses) on derecognition of financial assets measured at amortized cost	79	-353	-13	-	47	194	-56
Gains (Losses) on reclassified financial assets	-	-	-	-	-	-	-
Foreign exchange gains (losses)	2,745	2,011	2,113	-1	-130	3,016	116
Reversal of (Provisions for) impairment gains (losses) on assets	44	45	-116	-	-4	33	24
Share of gains (losses) on associates and joint ventures under equity method	840	1,208	643	-	-	267	15
Other non-interest net gains (losses)	92	1,005	463	88	56	396	3
Net income	26,714	76,001	103,602	3,043	4,385	68,608	-3,533
Provisions for loan losses	2,947	3,228	7,643	496	56	6,873	672
Guarantee reserve	-162	15	22	43	15	145	31
Provisions for other losses and commitments	-177	1,238	905	-1	-5	44	-3
Operating expenses	9,648	35,890	49,182	841	3,004	28,483	1,776
Net income (losses) before tax from continuing operations	14,458	35,630	45,850	1,664	1,315	33,063	-6,009
Net income (losses) before tax from discontinued operations	-	-	-	-	-	-	-
Net income (losses) before tax	14,458	35,630	45,850	1,664	1,315	33,063	-6,009
Income tax gains (expenses) for continuing operations	-1,334	-5,087	-8,070	-152	-354	-4,693	-11
Income tax gains (expenses) for discontinued operations	-	-	-	-	-	-	-
Net income (losses) after tax	13,124	30,543	37,780	1,512	961	28,370	-6,020
Other comprehensive income (losses) after tax	8,704	5,120	2,349	852	673	5,198	-1,213
Total comprehensive income (losses) after tax	21,828	35,663	40,129	2,364	1,634	33,568	-7,233

TABLE 3

**Statements of Comprehensive Income  
of Domestic Banks**  
January - December 2024

Unit : NT\$ Million

Item	Citibank (Taiwan)	O-Bank	Taiwan Bus. Bank	Standard Char. Bank(Taiwan)	Taichung Com. Bank	King's Town Bank	HSBC Bank (Taiwan)
Interest income	15,316	12,350	55,207	23,995	23,874	10,178	14,892
Loan & discount interest	2,646	9,569	44,076	9,381	18,715	7,773	8,457
Interest due from banks	9,697	581	2,525	8,376	533	240	2,634
Interest income from securities purchased under R/S	293	50	103	463	137	-	129
Bonds interest	2,219	1,995	8,047	1,697	4,399	2,073	2,886
Other interest income	461	155	456	4,078	90	92	786
Interest expenses	4,115	9,704	36,264	16,735	12,576	4,779	10,666
Deposits interest	3,689	8,491	32,921	15,308	11,051	3,950	9,725
Borrowing funds interest	216	409	2,381	847	315	520	703
Interest expenses from securities sold under R/P	3	472	62	-	387	306	47
Structured notes interest expenses	16	11	-	1	212	-	52
Other interest expenses	191	321	900	579	611	3	139
Net interest income	11,201	2,646	18,943	7,260	11,298	5,399	4,226
Net income other than interest	5,712	5,142	14,972	11,246	6,516	3,650	18,420
Net commission and fee income	1,958	1,055	6,531	6,318	3,559	2,740	7,603
Commission and service fees earned	2,732	1,183	7,009	7,850	3,740	2,801	10,153
Commission and service fees charged	774	128	478	1,532	181	61	2,550
Gains (Losses) on financial assets and liabilities measured at fair value through profit or loss	1,497	4,761	6,149	5,544	3,170	-4	18,458
Realized gains (losses) on financial assets measured at FVOCI	-6	243	1,155	4	547	137	2
Gains (Losses) on derecognition of financial assets measured at amortized cost	-	-	-	-11	-	-	-8
Gains (Losses) on reclassified financial assets	-	-	-	-	-	-	-
Foreign exchange gains (losses)	2,185	-2,126	331	-653	-1,778	195	-7,629
Reversal of (Provisions for) impairment gains (losses) on assets	16	-3	22	-1	-8	-70	-14
Share of gains (losses) on associates and joint ventures under equity method	-	1,137	154	-	990	621	-
Other non-interest net gains (losses)	62	75	630	45	36	31	8
Net income	16,913	7,788	33,915	18,506	17,814	9,049	22,646
Provisions for loan losses	135	376	3,424	1,349	672	336	557
Guarantee reserve	50	62	63	-26	78	-36	-49
Provisions for other losses and commitments	37	-15	-60	161	203	-20	-103
Operating expenses	5,610	3,956	16,456	10,693	7,164	2,322	10,463
Net income (losses) before tax from continuing operations	11,081	3,409	14,032	6,329	9,697	6,447	11,778
Net income (losses) before tax from discontinued operations	-	-	-	-	-	-	-
Net income (losses) before tax	11,081	3,409	14,032	6,329	9,697	6,447	11,778
Income tax gains (expenses) for continuing operations	-1,973	-555	-2,801	-1,116	-1,388	-1,423	-2,190
Income tax gains (expenses) for discontinued operations	-	-	-	-	-	-	-
Net income (losses) after tax	9,108	2,854	11,231	5,213	8,309	5,024	9,588
Other comprehensive income (losses) after tax	53	331	1,732	-177	-621	2,821	-128
Total comprehensive income (losses) after tax	9,161	3,185	12,963	5,036	7,688	7,845	9,460

TABLE 3

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January - December 2024

Unit : NT\$ Million

Item	Taipei Star Bank	Hwatai Bank	Shin Kong Com. Bank	Sunny Bank	Bank of Panhsin	Cota Bank	Union Bank of Taiwan
Interest income	2,118	5,756	31,983	18,738	8,611	5,124	21,948
Loan & discount interest	1,668	4,904	25,291	15,207	7,039	4,446	16,792
Interest due from banks	29	115	1,472	448	162	144	282
Interest income from securities purchased under R/S	56	136	-	194	115	49	870
Bonds interest	364	541	4,493	2,849	1,251	432	2,928
Other interest income	1	60	727	40	44	53	1,076
Interest expenses	1,159	2,635	17,955	10,762	5,026	2,190	13,622
Deposits interest	970	2,504	16,914	10,133	4,289	2,112	11,015
Borrowing funds interest	110	7	142	87	166	2	237
Interest expenses from securities sold under R/P	35	-	158	54	383	-	2,271
Structured notes interest expenses	-	-	-	-	-	-	2
Other interest expenses	44	124	741	488	188	76	97
Net interest income	959	3,121	14,028	7,976	3,585	2,934	8,326
Net income other than interest	384	492	7,265	2,148	1,685	807	8,667
Net commission and fee income	141	404	4,299	1,565	1,214	458	3,866
Commission and service fees earned	155	444	5,919	1,839	1,261	484	7,070
Commission and service fees charged	14	40	1,620	274	47	26	3,204
Gains (Losses) on financial assets and liabilities measured at fair value through profit or loss	-	139	2,681	395	64	199	5,423
Realized gains (losses) on financial assets measured at FVOCI	42	-122	802	114	61	48	356
Gains (Losses) on derecognition of financial assets measured at amortized cost	-	-	-	-	-	-	-
Gains (Losses) on reclassified financial assets	-	-	-	-	-	-	527
Foreign exchange gains (losses)	40	13	-838	206	108	73	-1,894
Reversal of (Provisions for) impairment gains (losses) on assets	-	-13	-5	14	3	1	-72
Share of gains (losses) on associates and joint ventures under equity method	-	-	240	-251	64	-	160
Other non-interest net gains (losses)	161	71	86	105	171	28	301
Net income	1,343	3,613	21,293	10,124	5,270	3,741	16,993
Provisions for loan losses	64	536	1,540	777	359	553	926
Guarantee reserve	-3	-	-227	2	-25	-	61
Provisions for other losses and commitments	-	8	-	3	-7	-	80
Operating expenses	1,002	1,856	11,099	4,902	3,053	2,172	9,825
Net income (losses) before tax from continuing operations	280	1,213	8,881	4,440	1,890	1,016	6,101
Net income (losses) before tax from discontinued operations	-	-	-	-	-	-	-
Net income (losses) before tax	280	1,213	8,881	4,440	1,890	1,016	6,101
Income tax gains (expenses) for continuing operations	-29	-263	-1,665	-913	-191	-149	-823
Income tax gains (expenses) for discontinued operations	-	-	-	-	-	-	-
Net income (losses) after tax	251	950	7,216	3,527	1,699	867	5,278
Other comprehensive income (losses) after tax	-42	229	48	-446	-161	53	5,075
Total comprehensive income (losses) after tax	209	1,179	7,264	3,081	1,538	920	10,353

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Unit : NT\$ Million

Item	Far Eastern Intl. Bank	Yuanta Com. Bank	Bank Sinopac	E. Sun Com. Bank	KGI Bank	DBS Bank (Taiwan)	Taishin Intl. Bank
Interest income	19,793	38,374	76,427	95,679	26,206	25,840	78,367
Loan & discount interest	14,618	28,456	50,390	64,448	16,852	15,672	51,979
Interest due from banks	814	676	4,368	7,084	1,552	5,500	2,366
Interest income from securities purchased under R/S	50	1,717	2,763	563	1,125	-	594
Bonds interest	3,362	6,989	16,776	20,263	5,542	1,635	18,930
Other interest income	949	536	2,130	3,321	1,135	3,033	4,498
Interest expenses	13,908	23,320	52,508	63,429	19,038	11,573	50,334
Deposits interest	12,034	20,966	42,586	56,240	13,712	10,565	43,405
Borrowing funds interest	553	197	4,019	2,317	545	209	1,029
Interest expenses from securities sold under R/P	62	1,313	2,305	1,223	2,782	-	1,448
Structured notes interest expenses	967	135	2,385	2,620	1,497	428	3,599
Other interest expenses	292	709	1,213	1,029	502	371	853
Net interest income	5,885	15,054	23,919	32,250	7,168	14,267	28,033
Net income other than interest	6,648	12,668	20,670	37,656	8,387	14,616	23,625
Net commission and fee income	2,753	6,111	9,103	24,250	2,580	10,748	14,423
Commission and service fees earned	3,671	7,681	11,346	28,963	3,046	12,057	20,278
Commission and service fees charged	918	1,570	2,243	4,713	466	1,309	5,855
Gains (Losses) on financial assets and liabilities measured at fair value through profit or loss	2,934	6,781	10,945	8,987	3,819	2,141	5,387
Realized gains (losses) on financial assets measured at FVOCI	210	969	471	1,298	487	161	2,178
Gains (Losses) on derecognition of financial assets measured at amortized cost	-	-	39	-	-	-	38
Gains (Losses) on reclassified financial assets	-	-	-	-	-	-	-
Foreign exchange gains (losses)	326	-1,922	-8	1,693	322	1,411	1,171
Reversal of (Provisions for) impairment gains (losses) on assets	-5	-12	-248	-9	-7	6	-17
Share of gains (losses) on associates and joint ventures under equity method	206	47	222	701	1,074	-	211
Other non-interest net gains (losses)	224	694	146	736	112	149	234
Net income	12,533	27,722	44,589	69,906	15,555	28,883	51,658
Provisions for loan losses	161	1,376	3,089	3,523	1,427	1,363	873
Guarantee reserve	18	31	31	-21	-9	-22	19
Provisions for other losses and commitments	-71	40	86	474	68	791	-13
Operating expenses	7,572	14,368	20,114	35,772	7,929	20,662	28,713
Net income (losses) before tax from continuing operations	4,853	11,907	21,269	30,158	6,140	6,089	22,066
Net income (losses) before tax from discontinued operations	-	-	-	-	-	-	-
Net income (losses) before tax	4,853	11,907	21,269	30,158	6,140	6,089	22,066
Income tax gains (expenses) for continuing operations	-556	-1,892	-3,806	-5,625	-604	-1,109	-3,568
Income tax gains (expenses) for discontinued operations	-	-	-	-	-	-	-
Net income (losses) after tax	4,297	10,015	17,463	24,533	5,536	4,980	18,498
Other comprehensive income (losses) after tax	137	2,101	2,860	9,119	1,626	-6	860
Total comprehensive income (losses) after tax	4,434	12,116	20,323	33,652	7,162	4,974	19,358

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January - December 2024

Unit : NT\$ Million

Item	EnTie Com. Bank	CTBC Bank	NEXT Com. Bank	LINE Bank Taiwan	Rakuten Intl. Com. Bank
Interest income	9,052	146,266	722	1,960	675
Loan & discount interest	7,335	98,032	392	1,616	308
Interest due from banks	128	16,406	27	49	40
Interest income from securities purchased under R/S	13	192	102	-	104
Bonds interest	1,435	26,598	201	294	222
Other interest income	141	5,038	-	1	1
Interest expenses	5,906	91,325	446	1,010	534
Deposits interest	5,541	75,529	441	1,005	462
Borrowing funds interest	254	3,798	1	4	45
Interest expenses from securities sold under R/P	26	9,379	-	-	26
Structured notes interest expenses	72	3	-	-	-
Other interest expenses	13	2,616	4	1	1
Net interest income	3,146	54,941	276	950	141
Net income other than interest	2,398	77,723	36	221	46
Net commission and fee income	1,389	48,122	-12	215	-6
Commission and service fees earned	1,457	52,414	119	567	12
Commission and service fees charged	68	4,292	131	352	18
Gains (Losses) on financial assets and liabilities measured at fair value through profit or loss	2,151	20,449	-	-	48
Realized gains (losses) on financial assets measured at FVOCI	84	1,804	1	-	-
Gains (Losses) on derecognition of financial assets measured at amortized cost	-3	8	-	-	-
Gains (Losses) on reclassified financial assets	-	-	-	-	-
Foreign exchange gains (losses)	-1,228	3,620	48	4	1
Reversal of (Provisions for) impairment gains (losses) on assets	1	4	-2	-1	-
Share of gains (losses) on associates and joint ventures under equity method	-	4,602	-	-	-
Other non-interest net gains (losses)	4	-886	1	3	3
Net income	5,544	132,664	312	1,171	187
Provisions for loan losses	887	8,549	127	233	154
Guarantee reserve	2	-95	-	-	-
Provisions for other losses and commitments	-75	1,084	5	2	2
Operating expenses	3,357	63,684	1,114	2,053	753
Net income (losses) before tax from continuing operations	1,373	59,442	-934	-1,117	-722
Net income (losses) before tax from discontinued operations	-	-	-	-	-
Net income (losses) before tax	1,373	59,442	-934	-1,117	-722
Income tax gains (expenses) for continuing operations	-47	-10,018	187	225	146
Income tax gains (expenses) for discontinued operations	-	-	-	-	-
Net income (losses) after tax	1,326	49,424	-747	-892	-576
Other comprehensive income (losses) after tax	140	5,489	-7	3	-25
Total comprehensive income (losses) after tax	1,466	54,913	-754	-889	-601