

The Main Financial and Performance Ratios

December 31,2002

The Peer-Group Average

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.63	10.40	10.75
Tier 1 capital			
/ Risk-weighted assets	9.17	10.64	10.82
Liability / Equity (multiple)	14.66	12.37	12.04
Equity / Asset	6.39	7.45	7.81
【 A 】			
Non-performing loan ratio			
1.Winsorized mean	5.48	6.63	5.06
2.Arithmetic mean	6.12	7.48	5.34
Loans under surveillance/Loans	2.73	3.78	-
(Arithmetic mean)			
Loan loss reserves / NPLs	28.08	20.78	24.05
The possible loss of classified assets			
/ reserves	68.51	71.45	61.13
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-5.11	5.50	4.90
(NIBT + loan loss provision)			
/ Average equity	16.95	16.78	12.96
NIBT / Average asset	-0.49	0.40	0.39
(NIBT + loan loss provision)			
/ Average asset	1.24	1.24	1.07
Net interest income / NIBT	-	333.73	312.87
NIBT / Operating revenue	-8.97	6.44	5.94
NIBT / Employees			
(in thousand of NT dollars)	-588.93	624.50	616.78
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.21	16.37	12.41
Loans / Deposits	81.46	82.35	86.33
Time deposits / Deposits	70.25	73.27	75.76
NCDs / Time deposits	1.92	2.93	4.39
Accumulated gap of assets and			
liabilities(180 days) / Equity	-161.51	-141.87	-121.00
【 S 】 (Interest rate sensitivity less			

than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	78.07	80.87	84.45
Interest rate sensitivity gap/Equity	-223.78	-164.39	-148.12
【 G 】			
Deposit growth rate	1.72	4.79	5.02
Loan growth rate	-0.73	0.90	5.69
Investment growth rate	5.55	14.90	-10.07
Guarantee growth rate	-15.32	-12.27	-3.73

Unit:%,

12/31/99	12/31/98
11.17	10.58
11.07	10.10
11.78	11.71
7.99	8.03
4.74	4.24
4.88	4.36
-	-
28.92	32.09
64.55	62.43
5.87	7.99
14.00	12.11
0.49	0.59
1.11	0.92
278.69	218.41
6.82	7.56
715.00	806.10
15.45	14.22
86.12	86.38
74.99	77.40
3.98	4.66
-	-

85.14	93.36
-162.03	-68.92
6.08	14.81
5.60	11.52
-0.51	31.62
-7.93	42.96

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Central Trust of China

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.58	14.11	13.13
Tier 1 capital			
/ Risk-weighted assets	7.86	10.25	9.50
Liability / Equity (multiple)	204.45	43.78	41.66
Equity / Asset	0.49	2.23	2.34
【 A 】			
Non-performing loan ratio	4.12	7.10	-
Loans under surveillance/Loans	1.26	-	-
Loan loss reserves / NPLs	54.03	29.75	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-80.91	11.61	20.42
(NIBT + loan loss provision)			
/ Average equity	56.24	53.55	59.79
NIBT / Average asset	-1.61	0.24	0.41
(NIBT + loan loss provision)			
/ Average asset	1.12	1.12	1.19
Net interest income / NIBT	-	400.00	255.83
NIBT / Operating revenue	-39.68	4.23	5.89
NIBT / Employees			
(in thousand of NT dollars)	-4,935.74	750.28	1,196.70
【 L 】			
Liquidity ratio			
(monthly average of daily data)	22.52	25.00	9.10
Loans / Deposits	105.32	112.15	115.35
Time deposits / Deposits	73.50	78.00	81.38
NCDs / Time deposits	1.49	1.59	1.95
Accumulated gap of assets and liabilities(180 days) / Equity	-4,083.57	-765.56	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	96.62	98.06	101.18
Interest rate sensitivity gap/Equity	-563.80	-65.50	39.97
【 G 】			

Deposit growth rate	1.01	-5.42	13.29
Loan growth rate	-5.45	-6.46	5.35
Investment growth rate	-56.85	69.15	-3.86
Guarantee growth rate	-20.79	-14.90	-7.63

Unit:%,

12/31/99	12/31/98
13.40	13.75
8.30	8.67
52.75	48.62
1.90	2.02
-	-
-	-
-	-
2.96	5.76
46.87	40.04
0.06	0.12
0.90	0.83
1,694.07	839.84
0.84	1.64
150.50	283.30
12.30	15.90
125.90	126.71
82.57	84.86
2.39	10.64
-	-
101.23	102.48
50.21	94.94

4.03	28.47
8.68	15.55
-8.71	101.02
5.94	58.38

The Main Financial and Performance Ratios

December 31,2002

Bank's name : The Farmers Bank of China

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.66	9.11	9.86
Tier 1 capital			
/ Risk-weighted assets	5.54	8.84	9.18
Liability / Equity (multiple)	23.48	19.68	18.84
Equity / Asset	4.08	4.84	5.04
【 A 】			
Non-performing loan ratio	10.70	12.48	-
Loans under surveillance/Loans	2.31	-	-
Loan loss reserves / NPLs	14.50	8.92	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-43.65	3.08	4.92
(NIBT + loan loss provision)			
/ Average equity	21.49	17.95	14.75
NIBT / Average asset	-1.98	0.17	0.26
(NIBT + loan loss provision)			
/ Average asset	0.98	0.97	0.79
Net interest income / NIBT	-	788.35	449.37
NIBT / Operating revenue	-51.83	3.09	4.38
NIBT / Employees			
(in thousand of NT dollars)	-4,386.05	361.39	594.91
【 L 】			
Liquidity ratio			
(monthly average of daily data)	28.69	27.20	28.20
Loans / Deposits	87.01	89.34	91.31
Time deposits / Deposits	55.26	57.12	60.83
NCDs / Time deposits	0.44	0.31	0.38
Accumulated gap of assets and liabilities(180 days) / Equity	-193.17	-16.34	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.19	74.76	80.43
Interest rate sensitivity gap/Equity	-575.38	-419.04	-298.52
【 G 】			

Deposit growth rate	-1.87	1.84	1.79
Loan growth rate	-4.11	0.86	1.02
Investment growth rate	-27.30	19.01	-26.95
Guarantee growth rate	-21.70	-4.28	-14.60

Unit:%,

12/31/99	12/31/98
9.50	9.07
8.60	8.87
20.59	18.84
4.60	5.04
-	-
-	-
-	-
3.18	7.88
18.89	16.24
0.17	0.43
1.01	0.88
656.86	262.68
2.68	5.99
381.86	860.11
31.70	23.60
90.01	100.46
62.68	74.65
0.48	0.54
-	-
78.93	72.09
-356.24	-413.99

15.56	2.16
-0.26	3.02
-6.71	37.63
-10.30	37.28

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Chiao Tung Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.83	14.71	14.68
Tier 1 capital			
/ Risk-weighted assets	14.73	13.84	13.37
Liability / Equity (multiple)	9.68	9.07	9.25
Equity / Asset	9.36	9.93	9.76
【 A 】			
Non-performing loan ratio	3.07	4.36	-
Loans under surveillance/Loans	2.57	-	-
Loan loss reserves / NPLs	31.47	31.35	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	7.35	9.35	12.92
(NIBT + loan loss provision)			
/ Average equity	18.65	25.95	23.81
NIBT / Average asset	0.70	0.91	1.16
(NIBT + loan loss provision)			
/ Average asset	1.78	2.52	2.14
Net interest income / NIBT	200.57	164.71	126.51
NIBT / Operating revenue	17.95	15.93	19.05
NIBT / Employees			
(in thousand of NT dollars)	3,006.74	3,566.45	4,343.04
【 L 】			
Liquidity ratio			
(monthly average of daily data)	23.70	17.90	16.60
Loans / Deposits	143.16	160.33	144.92
Time deposits / Deposits	76.49	78.98	81.95
NCDs / Time deposits	0.49	0.57	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	-120.69	-93.88	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	110.52	109.51	112.70
Interest rate sensitivity gap/Equity	59.96	55.44	79.70
【 G 】			

Deposit growth rate	6.15	-7.09	36.10
Loan growth rate	-4.12	3.15	4.70
Investment growth rate	68.10	-18.54	-13.55
Guarantee growth rate	36.77	3.70	-4.65

Unit:%,

12/31/99	12/31/98
14.30	9.37
11.10	7.80
11.36	15.75
8.10	5.97
-	-
-	-
-	-
15.42	10.49
25.39	19.26
1.07	0.65
1.76	1.19
121.00	158.86
17.91	10.09
4,293.33	2,174.79
29.30	24.30
177.65	199.94
77.93	76.50
0.81	1.84
-	-
106.21	102.03
50.45	23.41

11.49	13.68
-3.29	10.99
10.76	14.37
-6.06	45.21

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Bank of Taiwan

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	15.56	16.33	16.09
Tier 1 capital			
/ Risk-weighted assets	13.98	13.36	13.13
Liability / Equity (multiple)	11.43	10.82	10.46
Equity / Asset	8.05	8.46	8.73
【 A 】			
Non-performing loan ratio	2.90	3.58	-
Loans under surveillance/Loans	0.71	-	-
Loan loss reserves / NPLs	33.96	34.66	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.15	6.57	6.84
(NIBT + loan loss provision)			
/ Average equity	10.17	12.15	10.63
NIBT / Average asset	0.26	0.55	0.60
(NIBT + loan loss provision)			
/ Average asset	0.85	1.02	0.93
Net interest income / NIBT	317.16	155.13	130.73
NIBT / Operating revenue	7.02	10.80	10.44
NIBT / Employees			
(in thousand of NT dollars)	882.93	1,759.75	1,796.48
【 L 】			
Liquidity ratio			
(monthly average of daily data)	48.22	36.70	29.70
Loans / Deposits	61.41	69.21	77.02
Time deposits / Deposits	67.54	67.02	66.17
NCDs / Time deposits	0.17	0.18	0.20
Accumulated gap of assets and liabilities(180 days) / Equity	-101.97	-88.69	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	62.05	57.06	54.67
Interest rate sensitivity gap/Equity	-278.48	-290.93	-287.38
【 G 】			

Deposit growth rate	2.45	5.75	8.15
Loan growth rate	-10.61	-4.89	4.74
Investment growth rate	16.62	12.84	-0.44
Guarantee growth rate	-4.51	7.16	3.03

Unit:%,

12/31/99	12/31/98
18.90	25.10
12.80	15.97
10.04	8.38
9.10	10.66
-	-
-	-
-	-
4.65	17.12
9.17	19.89
0.49	1.96
0.97	2.27
207.04	60.73
8.36	32.01
1,409.16	5,117.97
27.50	18.20
79.29	87.16
65.36	72.76
0.35	2.94
-	-
52.70	87.30
-278.08	-78.34

6.28	10.64
-0.53	2.93
32.65	79.04
43.18	67.89

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Land Bank of Taiwan

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.08	9.65	9.82
Tier 1 capital			
/ Risk-weighted assets	6.45	7.28	7.58
Liability / Equity (multiple)	18.22	17.08	16.33
Equity / Asset	5.20	5.53	5.77
【 A 】			
Non-performing loan ratio	7.07	7.37	-
Loans under surveillance/Loans	3.36	-	-
Loan loss reserves / NPLs	16.19	23.44	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	2.59	9.07	8.19
(NIBT + loan loss provision)			
/ Average equity	30.20	27.72	22.72
NIBT / Average asset	0.13	0.49	0.46
(NIBT + loan loss provision)			
/ Average asset	1.54	1.50	1.29
Net interest income / NIBT	1,387.87	328.69	361.05
NIBT / Operating revenue	3.05	8.33	6.95
NIBT / Employees			
(in thousand of NT dollars)	333.77	1,265.63	1,155.25
【 L 】			
Liquidity ratio			
(monthly average of daily data)	20.86	18.00	11.70
Loans / Deposits	81.27	84.26	90.31
Time deposits / Deposits	71.66	74.92	78.13
NCDs / Time deposits	-	0.70	0.69
Accumulated gap of assets and liabilities(180 days) / Equity	-463.92	-444.37	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	90.31	93.26	94.99
Interest rate sensitivity gap/Equity	-161.75	-104.53	-73.94
【 G 】			

Deposit growth rate	4.13	8.82	3.70
Loan growth rate	-2.73	-1.75	11.45
Investment growth rate	13.46	18.96	-38.87
Guarantee growth rate	-4.06	-1.19	-8.70

Unit:%,

12/31/99	12/31/98
10.10	10.11
7.40	7.63
17.23	16.33
5.50	5.77
-	-
-	-
-	-
11.50	13.50
25.16	19.31
0.64	0.77
1.41	1.11
240.35	207.19
9.51	10.50
1,537.59	1,651.40
18.60	15.10
84.85	87.50
79.33	78.28
0.77	4.01
-	-
95.14	97.30
-75.07	-39.11

10.38	10.58
7.46	3.63
15.74	59.71
24.04	44.91

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Taiwan Cooperative Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.97	9.39	8.97
Tier 1 capital			
/ Risk-weighted assets	6.47	5.91	6.05
Liability / Equity (multiple)	29.54	28.96	28.26
Equity / Asset	3.27	3.34	3.42
【 A 】			
Non-performing loan ratio	6.86	7.63	-
Loans under surveillance/Loans	2.52	-	-
Loan loss reserves / NPLs	15.40	21.16	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.37	9.24	2.49
(NIBT + loan loss provision)			
/ Average equity	45.08	37.40	23.21
NIBT / Average asset	0.27	0.32	0.09
(NIBT + loan loss provision)			
/ Average asset	1.44	1.28	0.83
Net interest income / NIBT	502.95	425.15	1,304.12
NIBT / Operating revenue	6.47	5.68	1.46
NIBT / Employees			
(in thousand of NT dollars)	665.80	690.83	200.87
【 L 】			
Liquidity ratio			
(monthly average of daily data)	27.89	20.90	16.20
Loans / Deposits	78.89	84.27	91.78
Time deposits / Deposits	77.19	78.60	81.32
NCDs / Time deposits	0.49	0.31	0.36
Accumulated gap of assets and liabilities(180 days) / Equity	-510.17	-560.98	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.00	97.81	98.22
Interest rate sensitivity gap/Equity	-74.54	-54.26	-42.85
【 G 】			

Deposit growth rate	3.88	10.19	4.59
Loan growth rate	-2.32	1.24	11.29
Investment growth rate	17.87	42.20	4.18
Guarantee growth rate	2.11	14.15	4.10

Unit:%,

12/31/99	12/31/98
9.90	6.08
6.70	5.86
27.18	27.95
3.50	3.45
-	-
-	-
-	-
11.46	14.67
25.54	22.58
0.41	0.49
0.92	0.75
317.06	262.69
6.39	7.13
851.31	963.45
18.10	15.60
87.42	85.35
81.18	81.98
0.34	2.82
-	-
97.71	97.92
-52.14	-45.99

3.43	5.58
8.28	-2.90
1.34	88.33
62.56	121.84

The Main Financial and Performance Ratios

December 31,2002

Bank's name : First Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.99	9.28	9.18
Tier 1 capital			
/ Risk-weighted assets	6.59	8.89	9.66
Liability / Equity (multiple)	26.59	14.87	14.59
Equity / Asset	3.62	6.30	6.42
【 A 】			
Non-performing loan ratio	3.77	8.72	-
Loans under surveillance/Loans	2.05	-	-
Loan loss reserves / NPLs	20.49	16.08	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-47.82	4.26	6.13
(NIBT + loan loss provision)			
/ Average equity	-28.13	21.51	22.75
NIBT / Average asset	-2.43	0.28	0.42
(NIBT + loan loss provision)			
/ Average asset	-1.43	1.40	1.57
Net interest income / NIBT	-	629.23	428.45
NIBT / Operating revenue	-58.36	4.74	6.27
NIBT / Employees			
(in thousand of NT dollars)	-4,821.90	546.26	776.42
【 L 】			
Liquidity ratio			
(monthly average of daily data)	19.11	14.00	10.90
Loans / Deposits	79.07	85.85	88.94
Time deposits / Deposits	57.86	59.64	63.89
NCDs / Time deposits	2.49	2.01	2.57
Accumulated gap of assets and liabilities(180 days) / Equity	-216.40	-150.24	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.42	79.02	86.75
Interest rate sensitivity gap/Equity	-297.69	-211.37	-125.79
【 G 】			

Deposit growth rate	3.84	6.78	8.39
Loan growth rate	-4.72	3.10	5.83
Investment growth rate	23.85	15.30	-22.11
Guarantee growth rate	2.11	-9.29	7.77

Unit:%,

12/31/99	12/31/98
9.80	9.74
9.80	9.27
13.49	13.65
6.90	6.82
-	-
-	-
-	-
8.38	13.24
24.55	19.53
0.58	0.78
1.71	1.15
302.23	223.21
8.77	11.22
1,032.09	1,299.32
15.00	11.70
91.31	90.96
63.17	65.67
3.31	5.39
-	-
90.24	90.57
-90.59	-90.48

4.73	9.03
6.42	7.86
19.09	24.53
13.69	17.02

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Hua Nan Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.07	10.68	9.81
Tier 1 capital			
/ Risk-weighted assets	6.52	9.89	10.00
Liability / Equity (multiple)	24.98	14.24	13.67
Equity / Asset	3.85	6.56	6.82
【 A 】			
Non-performing loan ratio	4.16	8.27	-
Loans under surveillance/Loans	1.01	-	-
Loan loss reserves / NPLs	27.08	13.31	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-61.22	5.76	7.46
(NIBT + loan loss provision)			
/ Average equity	25.93	23.84	20.83
NIBT / Average asset	-2.84	0.37	0.51
(NIBT + loan loss provision)			
/ Average asset	1.20	1.55	1.44
Net interest income / NIBT	-	440.25	329.83
NIBT / Operating revenue	-74.01	6.55	7.99
NIBT / Employees			
(in thousand of NT dollars)	-5,939.67	723.41	923.85
【 L 】			
Liquidity ratio			
(monthly average of daily data)	23.17	13.70	11.20
Loans / Deposits	75.97	82.52	88.87
Time deposits / Deposits	55.76	59.68	62.98
NCDs / Time deposits	1.84	2.20	5.26
Accumulated gap of assets and liabilities(180 days) / Equity	9.37	-22.01	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.48	96.20	101.26
Interest rate sensitivity gap/Equity	-45.80	-39.59	12.52
【 G 】			

Deposit growth rate	7.05	7.77	8.77
Loan growth rate	-1.88	-0.12	10.37
Investment growth rate	64.12	14.92	-16.69
Guarantee growth rate	5.05	0.11	16.41

Unit:%,

12/31/99	12/31/98
10.60	11.06
10.60	10.32
13.09	13.69
7.10	6.81
-	-
-	-
-	-
7.92	13.03
18.98	18.88
0.56	0.80
1.34	1.16
276.43	197.33
8.66	11.08
950.66	1,282.83
16.50	15.00
87.32	86.13
62.87	65.18
2.67	5.07
-	-
87.12	96.79
-126.45	-31.75

4.49	8.34
7.95	3.04
9.86	33.69
36.03	18.14

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Chang Hwa Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.35	9.10	9.08
Tier 1 capital			
/ Risk-weighted assets	5.80	8.98	8.90
Liability / Equity (multiple)	26.60	14.51	13.59
Equity / Asset	3.62	6.45	6.85
【 A 】			
Non-performing loan ratio	6.97	8.98	-
Loans under surveillance/Loans	5.06	-	-
Loan loss reserves / NPLs	21.37	16.05	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-51.24	3.53	5.08
(NIBT + loan loss provision)			
/ Average equity	20.02	15.69	17.38
NIBT / Average asset	-2.70	0.23	0.33
(NIBT + loan loss provision)			
/ Average asset	1.05	1.04	1.12
Net interest income / NIBT	-	733.04	567.80
NIBT / Operating revenue	-67.75	4.32	5.09
NIBT / Employees			
(in thousand of NT dollars)	-5,775.30	445.91	591.27
【 L 】			
Liquidity ratio			
(monthly average of daily data)	23.34	12.30	10.80
Loans / Deposits	82.82	88.15	93.98
Time deposits / Deposits	59.39	62.85	64.99
NCDs / Time deposits	2.51	2.55	3.55
Accumulated gap of assets and liabilities(180 days) / Equity	-27.84	-34.75	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	77.54	81.23	84.37
Interest rate sensitivity gap/Equity	-425.04	-196.28	-151.63
【 G 】			

Deposit growth rate	1.86	9.03	5.79
Loan growth rate	-4.80	1.76	8.14
Investment growth rate	24.57	-14.71	-14.70
Guarantee growth rate	-2.38	-7.88	4.59

Unit:%,

12/31/99	12/31/98
9.20	9.52
9.10	9.50
14.85	14.89
6.30	6.29
-	-
-	-
-	-
7.65	7.41
19.86	15.00
0.49	0.41
1.28	0.83
352.20	379.92
7.71	5.97
842.23	644.66
12.80	11.40
93.42	93.49
64.06	65.58
2.98	4.88
-	-
82.26	86.81
-187.34	-136.09

6.41	6.74
9.04	8.17
17.02	14.94
31.71	42.47

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Bank Of Overseas Chinese

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	5.53	5.05	6.01
Tier 1 capital			
/ Risk-weighted assets	5.71	5.17	6.18
Liability / Equity (multiple)	23.73	26.43	18.97
Equity / Asset	4.04	3.65	5.01
【 A 】			
Non-performing loan ratio	13.98	17.80	-
Loans under surveillance/Loans	5.12	-	-
Loan loss reserves / NPLs	27.32	18.97	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-2.52	-22.12	-15.40
(NIBT + loan loss provision)			
/ Average equity	24.02	11.67	14.61
NIBT / Average asset	-0.09	-0.97	-0.80
(NIBT + loan loss provision)			
/ Average asset	0.82	0.51	0.75
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-1.96	-15.53	-11.69
NIBT / Employees			
(in thousand of NT dollars)	-123.52	-1,343.52	-1,107.16
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.14	18.10	7.60
Loans / Deposits	76.07	73.20	86.81
Time deposits / Deposits	64.07	68.21	71.89
NCDs / Time deposits	3.60	5.35	9.31
Accumulated gap of assets and liabilities(180 days) / Equity	-230.55	-357.52	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	55.56	53.30	63.28
Interest rate sensitivity gap/Equity	-798.40	-917.04	-532.26
【 G 】			

Deposit growth rate	1.21	4.50	-13.86
Loan growth rate	3.57	-11.87	-7.27
Investment growth rate	11.71	94.80	-38.15
Guarantee growth rate	-29.63	-21.94	-20.47

Unit:%,

12/31/99	12/31/98
7.30	8.01
7.50	8.02
18.08	15.35
5.20	6.12
-	-
-	-
-	-
-10.10	1.35
17.69	11.71
-0.60	0.09
1.04	0.79
-	1,932.63
-8.63	1.24
-837.52	115.23
12.00	9.20
83.39	89.34
71.95	75.47
7.84	8.30
-	-
69.53	84.45
-426.69	-186.56

3.67	24.33
-1.45	24.34
132.87	54.32
-14.20	65.29

The Main Financial and Performance Ratios

December 31,2002

Bank's name : The Shanghai Commercial & Savings E

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.44	8.94	9.43
Tier 1 capital			
/ Risk-weighted assets	17.93	18.49	17.15
Liability / Equity (multiple)	7.37	7.17	7.71
Equity / Asset	11.95	12.24	11.48
【 A 】			
Non-performing loan ratio	3.88	4.63	-
Loans under surveillance/Loans	1.58	-	-
Loan loss reserves / NPLs	19.90	23.95	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.19	3.95	3.79
(NIBT + loan loss provision)			
/ Average equity	15.72	16.81	14.52
NIBT / Average asset	0.15	0.50	0.46
(NIBT + loan loss provision)			
/ Average asset	1.99	2.14	1.78
Net interest income / NIBT	1,099.45	323.95	328.84
NIBT / Operating revenue	3.10	7.66	6.60
NIBT / Employees			
(in thousand of NT dollars)	291.80	915.53	792.78
【 L 】			
Liquidity ratio			
(monthly average of daily data)	17.83	17.30	12.20
Loans / Deposits	67.61	67.56	74.13
Time deposits / Deposits	57.46	63.97	68.53
NCDs / Time deposits	3.73	4.04	5.15
Accumulated gap of assets and liabilities(180 days) / Equity	-82.13	-85.58	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	98.49	101.50	100.95
Interest rate sensitivity gap/Equity	-7.10	7.17	5.06
【 G 】			

Deposit growth rate	0.58	3.82	7.24
Loan growth rate	-0.43	-6.57	5.91
Investment growth rate	-12.12	2.64	-11.45
Guarantee growth rate	-25.88	-5.90	0.96

Unit:%,

12/31/99	12/31/98
10.00	9.65
16.70	14.14
7.81	7.74
11.30	11.45
-	-
-	-
-	-
7.54	9.59
12.46	12.59
0.91	1.14
1.50	1.49
166.26	129.54
12.79	14.80
1,472.63	1,664.77
17.80	15.50
74.63	76.64
70.29	73.37
5.03	8.19
-	-
105.44	110.02
29.62	53.29

7.24	22.03
4.27	8.99
11.42	42.25
-31.65	41.30

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Taipei bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	14.00	13.32	16.15
Tier 1 capital			
/ Risk-weighted assets	14.88	12.85	15.81
Liability / Equity (multiple)	12.56	13.28	11.57
Equity / Asset	7.37	7.00	7.96
【 A 】			
Non-performing loan ratio	2.99	3.03	-
Loans under surveillance/Loans	1.16	-	-
Loan loss reserves / NPLs	30.54	32.19	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.62	8.21	9.02
(NIBT + loan loss provision)			
/ Average equity	18.35	14.59	13.25
NIBT / Average asset	0.91	0.66	0.73
(NIBT + loan loss provision)			
/ Average asset	1.33	1.17	1.07
Net interest income / NIBT	160.91	264.89	214.56
NIBT / Operating revenue	18.99	11.48	11.25
NIBT / Employees			
(in thousand of NT dollars)	1,694.95	1,116.85	1,211.70
【 L 】			
Liquidity ratio			
(monthly average of daily data)	37.70	30.40	28.30
Loans / Deposits	74.07	77.86	78.21
Time deposits / Deposits	52.68	50.51	56.04
NCDs / Time deposits	0.86	0.88	0.52
Accumulated gap of assets and liabilities(180 days) / Equity	-26.19	85.88	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	104.03	110.01	101.70
Interest rate sensitivity gap/Equity	36.97	94.31	14.91
【 G 】			

Deposit growth rate	-3.76	8.83	5.18
Loan growth rate	-9.43	8.44	0.93
Investment growth rate	20.67	39.28	-10.16
Guarantee growth rate	9.77	55.85	29.92

Unit:%,

12/31/99	12/31/98
16.40	15.50
15.90	14.98
12.45	12.61
7.40	7.35
-	-
-	-
-	-
8.97	11.93
15.14	14.63
0.66	0.89
1.11	1.09
214.19	128.06
10.12	12.38
1,100.88	1,334.39
26.10	29.50
81.12	77.56
56.78	66.39
0.65	1.68
-	-
99.62	100.58
-3.79	5.64

3.82	7.80
11.61	-0.18
-6.57	28.14
18.84	22.41

The Main Financial and Performance Ratios

December 31,2002

Bank's name : United World Chinese Commercial Bar

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.79	10.40	10.93
Tier 1 capital			
/ Risk-weighted assets	11.64	12.86	12.59
Liability / Equity (multiple)	11.46	9.54	9.07
Equity / Asset	8.02	9.49	9.93
【 A 】			
Non-performing loan ratio	3.04	6.17	-
Loans under surveillance/Loans	1.93	-	-
Loan loss reserves / NPLs	52.41	15.14	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-20.58	10.74	13.65
(NIBT + loan loss provision)			
/ Average equity	20.91	27.24	18.28
NIBT / Average asset	-1.76	0.94	1.33
(NIBT + loan loss provision)			
/ Average asset	1.78	2.37	1.79
Net interest income / NIBT	-	253.14	190.47
NIBT / Operating revenue	-36.35	15.18	20.03
NIBT / Employees			
(in thousand of NT dollars)	-4,740.37	2,362.95	3,118.09
【 L 】			
Liquidity ratio			
(monthly average of daily data)	21.45	25.80	19.50
Loans / Deposits	74.75	71.79	77.67
Time deposits / Deposits	50.83	53.40	57.13
NCDs / Time deposits	1.93	3.37	7.29
Accumulated gap of assets and liabilities(180 days) / Equity	137.30	153.78	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.44	124.42	70.58
Interest rate sensitivity gap/Equity	-13.73	112.42	-229.21
【 G 】			

Deposit growth rate	-11.01	8.89	7.39
Loan growth rate	-7.19	0.47	14.09
Investment growth rate	-21.03	22.00	-15.75
Guarantee growth rate	-51.90	-5.33	11.59

Unit:%,

12/31/99	12/31/98
12.60	13.95
13.90	14.60
8.96	8.57
10.00	10.45
-	-
-	-
-	-
12.76	13.60
16.17	15.38
1.33	1.34
1.68	1.52
180.26	168.34
19.42	18.74
2,801.61	2,718.50
28.00	24.30
72.52	76.50
52.42	56.82
4.94	14.70
-	-
84.65	88.15
-109.83	-83.95

17.38	10.00
9.94	10.97
37.33	20.88
-10.49	47.76

The Main Financial and Performance Ratios

December 31,2002

Bank's name : The Export-Import Bank of the Republic

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	44.53	40.45	39.47
Tier 1 capital			
/ Risk-weighted assets	43.46	39.30	38.21
Liability / Equity (multiple)	5.69	6.28	6.59
Equity / Asset	14.94	13.74	13.18
【 A 】			
Non-performing loan ratio	0.26	0.55	-
Loans under surveillance/Loans	0.16	-	-
Loan loss reserves / NPLs	314.55	134.31	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.69	5.99	6.43
(NIBT + loan loss provision)			
/ Average equity	7.26	8.07	8.28
NIBT / Average asset	0.78	0.79	0.83
(NIBT + loan loss provision)			
/ Average asset	1.00	1.06	1.07
Net interest income / NIBT	160.71	172.77	165.91
NIBT / Operating revenue	19.37	13.23	12.39
NIBT / Employees			
(in thousand of NT dollars)	4,514.15	4,516.43	4,617.22
【 L 】			
Liquidity ratio			
(monthly average of daily data)	-	-	-
Loans / Deposits	-	-	-
Time deposits / Deposits	-	-	-
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	60.19	30.58	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	133.57	124.52	124.73
Interest rate sensitivity gap/Equity	100.39	78.61	85.47
【 G 】			

Deposit growth rate	-	-	-
Loan growth rate	-6.25	-2.12	9.55
Investment growth rate	25.68	604.46	-83.13
Guarantee growth rate	-36.90	15.71	111.87

Unit:%,

12/31/99	12/31/98
50.00	42.91
48.70	41.69
6.53	6.78
13.30	12.85
-	-
-	-
-	-
6.24	7.04
6.48	6.82
0.81	0.88
0.84	0.85
155.84	168.03
12.93	12.84
4,344.50	5,020.51
-	-
-	-
-	-
-	-
-	-
-	-
125.54	119.44
92.68	75.22

-	-
-1.05	2.79
51.75	522.34
-45.28	-40.56

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Bank of Kaohsiung

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.55	11.63	11.43
Tier 1 capital			
/ Risk-weighted assets	12.59	13.03	12.47
Liability / Equity (multiple)	17.20	18.73	18.11
Equity / Asset	5.49	5.07	5.23
【 A 】			
Non-performing loan ratio	2.38	2.86	-
Loans under surveillance/Loans	1.02	-	-
Loan loss reserves / NPLs	38.59	18.93	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.87	10.22	3.33
(NIBT + loan loss provision)			
/ Average equity	25.36	24.63	15.80
NIBT / Average asset	0.10	0.52	0.19
(NIBT + loan loss provision)			
/ Average asset	1.35	1.24	0.90
Net interest income / NIBT	1,754.87	340.90	826.43
NIBT / Operating revenue	2.16	8.49	2.84
NIBT / Employees			
(in thousand of NT dollars)	230.22	1,273.28	410.10
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.70	11.90	9.90
Loans / Deposits	95.30	87.27	92.25
Time deposits / Deposits	68.81	76.55	76.86
NCDs / Time deposits	1.61	12.95	14.10
Accumulated gap of assets and liabilities(180 days) / Equity	-24.19	-48.79	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	102.16	96.80	96.76
Interest rate sensitivity gap/Equity	30.76	-51.00	-50.89
【 G 】			

Deposit growth rate	-22.45	12.45	17.10
Loan growth rate	-13.96	5.98	20.52
Investment growth rate	66.49	17.40	-42.69
Guarantee growth rate	-22.24	-7.25	13.03

Unit:%,

12/31/99	12/31/98
14.60	18.67
15.10	18.29
15.96	12.65
5.90	7.33
-	-
-	-
-	-
-9.95	4.47
17.30	6.86
-0.69	0.32
1.19	0.49
-	272.16
-9.79	4.49
-1,072.51	450.34
12.80	13.80
89.58	89.23
76.56	78.20
7.03	4.66
-	-
22.78	92.73
-1,065.31	-74.15

14.89	15.49
18.95	2.20
-1.18	31.47
40.25	74.55

The Main Financial and Performance Ratios

December 31,2002

Bank's name : The International Commercial Bank of (

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.01	11.69	10.03
Tier 1 capital			
/ Risk-weighted assets	10.71	11.31	10.56
Liability / Equity (multiple)	14.33	13.71	13.59
Equity / Asset	6.52	6.80	6.85
【 A 】			
Non-performing loan ratio	2.38	3.75	-
Loans under surveillance/Loans	0.82	-	-
Loan loss reserves / NPLs	49.16	47.54	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	7.46	8.14	10.06
(NIBT + loan loss provision)			
/ Average equity	17.58	19.47	15.97
NIBT / Average asset	0.43	0.59	0.85
(NIBT + loan loss provision)			
/ Average asset	1.01	1.41	1.35
Net interest income / NIBT	315.64	287.53	249.94
NIBT / Operating revenue	12.81	11.01	11.97
NIBT / Employees			
(in thousand of NT dollars)	1,413.69	1,580.90	1,826.60
【 L 】			
Liquidity ratio			
(monthly average of daily data)	33.14	21.00	24.70
Loans / Deposits	79.27	80.14	90.90
Time deposits / Deposits	59.52	64.08	66.44
NCDs / Time deposits	2.03	0.81	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	-164.81	-42.12	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.16	102.37	124.55
Interest rate sensitivity gap/Equity	-17.79	13.26	132.15
【 G 】			

Deposit growth rate	8.85	10.31	17.56
Loan growth rate	7.17	-3.88	8.09
Investment growth rate	56.74	9.12	23.20
Guarantee growth rate	-10.16	-17.57	-2.10

Unit:%,

12/31/99	12/31/98
10.80	10.75
10.80	10.46
11.38	10.91
8.10	8.40
-	-
-	-
-	-
9.48	13.30
21.00	27.19
0.81	1.00
1.78	2.05
255.93	219.91
10.31	12.53
1,618.91	1,810.52
15.80	20.10
98.14	98.17
65.98	67.54
1.08	2.23
-	-
102.44	116.54
13.20	79.14

9.91	6.00
14.98	6.85
-6.14	35.01
1.82	45.44

The Main Financial and Performance Ratios

December 31,2002

Bank's name : China Development Industrial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	35.02	41.68	36.44
Tier 1 capital			
/ Risk-weighted assets	106.77	113.40	102.49
Liability / Equity (multiple)	0.47	0.48	0.60
Equity / Asset	68.16	67.74	62.53
【 A 】			
Non-performing loan ratio	1.80	2.74	-
Loans under surveillance/Loans	0.56	-	-
Loan loss reserves / NPLs	91.91	69.96	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.10	10.63	12.22
(NIBT + loan loss provision)			
/ Average equity	6.13	12.39	14.44
NIBT / Average asset	3.26	6.69	7.82
(NIBT + loan loss provision)			
/ Average asset	3.92	7.80	9.25
Net interest income / NIBT	29.73	20.68	22.99
NIBT / Operating revenue	89.71	177.30	167.84
NIBT / Employees			
(in thousand of NT dollars)	12,016.81	19,858.22	21,119.38
【 L 】			
Liquidity ratio			
(monthly average of daily data)	37.53	107.30	78.50
Loans / Deposits	176.28	203.91	212.27
Time deposits / Deposits	84.31	86.39	92.44
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	0.81	8.31	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	170.94	202.87	209.02
Interest rate sensitivity gap/Equity	23.14	31.22	42.44
【 G 】			

Deposit growth rate	37.93	-4.21	-51.55
Loan growth rate	2.33	0.57	9.81
Investment growth rate	13.01	25.39	14.50
Guarantee growth rate	37.45	-26.86	-0.25

Unit:%,

12/31/99	12/31/98
42.90	-
87.30	-
0.71	-
58.60	-
-	-
-	-
-	-
13.62	-
16.51	-
7.51	-
8.85	-
17.43	-
144.77	-
19,506.56	-
95.40	-
135.87	-
70.51	-
-	-
-	-
181.04	-
42.11	-

-	-
-	-
-	-
-	-

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Industrial Bank of Taiwan

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	23.02	25.22	27.50
Tier 1 capital			
/ Risk-weighted assets	45.61	50.59	56.49
Liability / Equity (multiple)	1.13	1.00	0.88
Equity / Asset	46.89	50.07	53.12
【 A 】			
Non-performing loan ratio	-	-	-
Loans under surveillance/Loans	2.18	-	-
Loan loss reserves / NPLs	-	-	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-6.32	4.44	2.20
(NIBT + loan loss provision)			
/ Average equity	-5.96	4.78	2.65
NIBT / Average asset	-3.17	2.28	1.36
(NIBT + loan loss provision)			
/ Average asset	-2.99	2.45	1.63
Net interest income / NIBT	-	100.28	123.58
NIBT / Operating revenue	-79.85	40.03	23.26
NIBT / Employees			
(in thousand of NT dollars)	-7,156.68	5,146.92	2,284.48
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.62	17.70	32.60
Loans / Deposits	124.62	127.67	124.73
Time deposits / Deposits	88.09	97.19	83.00
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-25.24	-26.55	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	38.73	49.49	54.78
Interest rate sensitivity gap/Equity	-62.45	-49.06	-38.46
【 G 】			

Deposit growth rate	5.95	0.54	85.92
Loan growth rate	5.29	23.29	236.84
Investment growth rate	-6.19	4.52	-29.61
Guarantee growth rate	-32.56	37.77	506.50

Unit:%,

12/31/99	12/31/98
117.50	-
143.20	-
0.36	-
73.70	-
-	-
-	-
-	-
1.70	-
1.90	-
1.39	-
1.55	-
263.43	-
19.45	-
687.18	-
330.50	-
84.64	-
77.28	-
-	-
-	-
382.91	-
62.32	-

-	-
-	-
-	-
-	-

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Taiwan Business Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.49	10.00	9.17
Tier 1 capital			
/ Risk-weighted assets	6.64	7.10	8.97
Liability / Equity (multiple)	22.46	25.03	15.22
Equity / Asset	4.26	3.84	6.16
【 A 】			
Non-performing loan ratio	9.76	9.97	-
Loans under surveillance/Loans	1.97	-	-
Loan loss reserves / NPLs	17.67	13.63	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	0.33	-31.05	6.56
(NIBT + loan loss provision)			
/ Average equity	15.72	14.38	12.92
NIBT / Average asset	0.01	-1.80	0.42
(NIBT + loan loss provision)			
/ Average asset	0.67	0.83	0.82
Net interest income / NIBT	12,921.09	-	411.51
NIBT / Operating revenue	0.35	-33.51	6.80
NIBT / Employees			
(in thousand of NT dollars)	26.66	-3,391.03	678.83
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.82	18.00	11.30
Loans / Deposits	88.54	91.08	96.29
Time deposits / Deposits	60.98	61.75	62.42
NCDs / Time deposits	3.00	1.50	4.10
Accumulated gap of assets and liabilities(180 days) / Equity	-95.26	9.22	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.92	85.72	94.59
Interest rate sensitivity gap/Equity	-287.12	-287.33	-66.18
【 G 】			

Deposit growth rate	8.88	7.09	7.62
Loan growth rate	0.15	-0.79	6.66
Investment growth rate	-28.50	38.14	-20.63
Guarantee growth rate	-13.05	2.36	-0.65

Unit:%,

12/31/99	12/31/98
9.00	9.39
8.70	8.60
15.33	15.48
6.10	6.07
-	-
-	-
-	-
8.78	11.70
15.06	13.46
0.55	0.64
0.94	0.73
309.94	280.23
8.37	9.03
855.70	950.81
15.80	14.10
95.04	95.43
62.09	67.17
1.02	7.06
-	-
92.87	91.72
-89.27	-103.15

6.84	0.77
9.18	-0.68
8.13	43.27
-0.60	15.16

The Main Financial and Performance Ratios

December 31,2002

Bank's name : International Bank of Taipei

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.37	13.18	11.56
Tier 1 capital			
/ Risk-weighted assets	12.49	12.06	11.15
Liability / Equity (multiple)	9.54	9.85	10.62
Equity / Asset	9.49	9.21	8.61
【 A 】			
Non-performing loan ratio	4.30	4.83	-
Loans under surveillance/Loans	1.26	-	-
Loan loss reserves / NPLs	29.51	28.64	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.69	9.12	9.47
(NIBT + loan loss provision)			
/ Average equity	15.30	18.52	15.84
NIBT / Average asset	0.80	0.82	0.82
(NIBT + loan loss provision)			
/ Average asset	1.40	1.67	1.37
Net interest income / NIBT	207.18	171.14	170.20
NIBT / Operating revenue	17.51	13.06	12.30
NIBT / Employees			
(in thousand of NT dollars)	1,261.56	1,190.28	1,158.94
【 L 】			
Liquidity ratio			
(monthly average of daily data)	27.90	24.60	24.20
Loans / Deposits	78.48	79.86	80.84
Time deposits / Deposits	64.53	67.63	69.43
NCDs / Time deposits	2.68	3.45	4.12
Accumulated gap of assets and liabilities(180 days) / Equity	-15.84	8.06	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	80.40	86.38	84.57
Interest rate sensitivity gap/Equity	-157.51	-114.88	-137.14
【 G 】			

Deposit growth rate	3.43	1.78	5.34
Loan growth rate	3.02	0.89	6.81
Investment growth rate	25.15	1.61	6.81
Guarantee growth rate	-30.29	-1.44	-3.78

Unit:%,

12/31/99	12/31/98
13.50	12.13
12.90	11.64
10.53	11.02
8.70	8.32
-	-
-	-
-	-
13.52	13.05
20.01	15.89
1.18	1.05
1.74	1.28
123.17	128.18
16.57	13.73
1,499.29	1,288.14
23.90	18.40
81.43	82.44
70.78	72.68
5.61	5.75
-	-
94.62	92.00
-48.66	-75.46

5.79	8.58
5.50	3.74
18.65	51.90
-23.35	146.48

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Hsinchu International Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.86	8.74	9.25
Tier 1 capital			
/ Risk-weighted assets	6.56	8.65	9.42
Liability / Equity (multiple)	22.08	16.29	14.79
Equity / Asset	4.33	5.78	6.33
【 A 】			
Non-performing loan ratio	4.46	7.92	-
Loans under surveillance/Loans	3.31	-	-
Loan loss reserves / NPLs	23.08	12.95	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-18.74	4.71	5.24
(NIBT + loan loss provision)			
/ Average equity	30.13	23.78	25.45
NIBT / Average asset	-1.04	0.28	0.33
(NIBT + loan loss provision)			
/ Average asset	1.67	1.43	1.61
Net interest income / NIBT	-	533.75	548.16
NIBT / Operating revenue	-20.89	4.60	4.88
NIBT / Employees			
(in thousand of NT dollars)	-1,556.31	400.91	439.80
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.83	13.00	10.00
Loans / Deposits	79.41	82.06	83.20
Time deposits / Deposits	66.34	68.81	70.72
NCDs / Time deposits	1.22	2.60	3.49
Accumulated gap of assets and liabilities(180 days) / Equity	-258.03	-284.57	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	86.14	82.36	84.31
Interest rate sensitivity gap/Equity	-275.47	-266.14	-215.51
【 G 】			

Deposit growth rate	2.70	8.85	-0.50
Loan growth rate	0.37	8.38	0.71
Investment growth rate	49.00	-7.55	10.45
Guarantee growth rate	51.40	44.28	-13.39

Unit:%,

12/31/99	12/31/98
9.70	9.22
9.80	9.20
14.73	14.89
6.40	6.29
-	-
-	-
-	-
4.79	10.50
20.43	16.15
0.30	0.66
1.28	1.02
526.74	234.04
4.28	8.79
399.71	796.72
11.40	9.80
82.96	86.00
69.90	74.00
1.13	2.74
-	-
85.30	88.27
-201.04	-160.82

0.92	12.53
-2.07	12.14
-3.57	16.46
7.54	174.88

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Taichung Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.61	11.62	12.83
Tier 1 capital			
/ Risk-weighted assets	8.47	11.59	12.82
Liability / Equity (multiple)	16.29	11.73	11.16
Equity / Asset	5.78	7.86	8.23
【 A 】			
Non-performing loan ratio	11.47	15.75	-
Loans under surveillance/Loans	10.85	-	-
Loan loss reserves / NPLs	14.57	9.63	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-29.56	4.64	1.31
(NIBT + loan loss provision)			
/ Average equity	17.00	9.64	7.87
NIBT / Average asset	-1.98	0.37	0.11
(NIBT + loan loss provision)			
/ Average asset	1.14	0.76	0.64
Net interest income / NIBT	-	432.37	1,388.21
NIBT / Operating revenue	-42.75	6.28	1.76
NIBT / Employees			
(in thousand of NT dollars)	-2,271.68	399.70	111.17
【 L 】			
Liquidity ratio			
(monthly average of daily data)	18.04	18.40	12.50
Loans / Deposits	77.58	79.19	86.29
Time deposits / Deposits	66.90	70.25	71.92
NCDs / Time deposits	0.44	0.41	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-361.29	-159.04	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	61.16	77.14	82.16
Interest rate sensitivity gap/Equity	-577.40	-240.21	-177.83
【 G 】			

Deposit growth rate	3.07	9.96	-2.86
Loan growth rate	1.07	1.54	0.77
Investment growth rate	-53.90	-35.10	-12.08
Guarantee growth rate	1.70	31.20	13.31

Unit:%,

12/31/99	12/31/98
12.50	9.65
12.70	9.54
11.04	13.84
8.30	6.74
-	-
-	-
-	-
5.79	-22.32
12.00	8.12
0.43	-2.03
0.89	0.74
339.20	-90.49
6.25	-26.81
451.46	-2,079.39
16.20	11.90
84.02	86.39
71.11	79.62
0.26	33.28
-	-
87.79	84.69
-121.37	-200.14

-10.06	1.48
-12.21	5.02
11.46	-16.18
-16.43	13.91

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Tainan Business Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.04	9.84	10.28
Tier 1 capital			
/ Risk-weighted assets	7.23	9.51	10.20
Liability / Equity (multiple)	18.91	14.62	14.25
Equity / Asset	5.02	6.40	6.56
【 A 】			
Non-performing loan ratio	9.50	10.79	-
Loans under surveillance/Loans	3.65	-	-
Loan loss reserves / NPLs	11.03	14.37	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-22.86	3.06	-2.26
(NIBT + loan loss provision)			
/ Average equity	18.04	12.25	7.42
NIBT / Average asset	-1.45	0.20	-0.15
(NIBT + loan loss provision)			
/ Average asset	1.14	0.78	0.48
Net interest income / NIBT	-	896.85	-
NIBT / Operating revenue	-30.62	3.27	-2.20
NIBT / Employees			
(in thousand of NT dollars)	-1,524.82	206.50	-153.06
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.03	13.20	9.20
Loans / Deposits	85.35	83.39	83.39
Time deposits / Deposits	68.85	72.62	75.28
NCDs / Time deposits	0.89	0.84	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	-188.53	-195.71	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	93.28	90.90	94.05
Interest rate sensitivity gap/Equity	-114.42	-123.67	-76.93
【 G 】			

Deposit growth rate	-1.01	2.77	-7.27
Loan growth rate	1.38	3.02	1.53
Investment growth rate	18.43	-17.78	-34.12
Guarantee growth rate	-17.38	-6.58	-27.32

Unit:%,

12/31/99	12/31/98
11.40	12.85
10.60	11.07
15.10	13.61
6.20	6.85
-	-
-	-
-	-
-13.63	2.50
11.44	10.24
-0.94	0.17
0.79	0.71
-	991.84
-13.61	2.30
-959.53	181.08
13.80	11.50
76.22	78.09
75.65	78.69
2.66	1.11
-	-
53.64	83.59
-662.04	-211.90

-3.48	-0.03
-5.38	4.29
-36.20	-37.63
-8.51	21.39

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Kaohsiung Business Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-21.74	-12.05	1.18
Tier 1 capital			
/ Risk-weighted assets	-21.50	-8.46	1.30
Liability / Equity (multiple)	-	-	39.08
Equity / Asset	-14.01	-4.77	2.49
【 A 】			
Non-performing loan ratio	43.50	33.86	-
Loans under surveillance/Loans	4.70	-	-
Loan loss reserves / NPLs	28.61	22.70	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-	-1,435.55	-58.98
(NIBT + loan loss provision)			
/ Average equity	-	224.44	-3.07
NIBT / Average asset	-0.55	-5.25	-1.90
(NIBT + loan loss provision)			
/ Average asset	3.69	0.82	-0.10
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-13.03	-100.82	-21.55
NIBT / Employees			
(in thousand of NT dollars)	-504.15	-4,994.63	-1,917.47
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.32	12.80	4.50
Loans / Deposits	69.49	77.02	87.53
Time deposits / Deposits	76.20	77.27	77.28
NCDs / Time deposits	0.08	0.32	0.77
Accumulated gap of assets and liabilities(180 days) / Equity	-	-	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	56.06	64.73	35.61
Interest rate sensitivity gap/Equity	-	-	-2,369.09
【 G 】			

Deposit growth rate	-12.82	2.44	-9.50
Loan growth rate	-21.47	-9.64	-4.91
Investment growth rate	-17.48	109.01	-55.01
Guarantee growth rate	-26.17	-32.76	-48.03

Unit:%,

12/31/99	12/31/98
5.70	13.40
5.80	5.91
22.91	14.36
4.20	6.51
-	-
-	-
-	-
-34.87	-19.20
-6.99	-19.15
-1.78	-1.46
-0.36	-1.45
-	-
-28.52	-21.18
-1,607.08	-1,111.47
9.90	11.50
83.75	85.75
75.55	77.99
4.03	0.70
-	-
35.02	82.63
-1,418.43	-238.48

4.29	6.00
2.30	3.04
-28.83	-19.07
-29.10	14.90

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Enterprise Bank of Hualien

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	7.46	6.49	5.86
Tier 1 capital			
/ Risk-weighted assets	7.62	6.67	6.04
Liability / Equity (multiple)	20.70	22.09	18.06
Equity / Asset	4.61	4.33	5.25
【 A 】			
Non-performing loan ratio	27.87	27.69	-
Loans under surveillance/Loans	16.73	-	-
Loan loss reserves / NPLs	9.88	12.79	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	13.95	14.47	-1.09
(NIBT + loan loss provision)			
/ Average equity	43.47	47.89	10.06
NIBT / Average asset	0.61	0.68	-0.06
(NIBT + loan loss provision)			
/ Average asset	1.89	2.26	0.55
Net interest income / NIBT	459.18	275.73	-
NIBT / Operating revenue	9.86	9.39	-0.94
NIBT / Employees			
(in thousand of NT dollars)	428.57	500.00	-46.08
【 L 】			
Liquidity ratio			
(monthly average of daily data)	19.56	20.70	11.10
Loans / Deposits	73.10	73.20	81.42
Time deposits / Deposits	75.90	75.77	76.62
NCDs / Time deposits	0.33	0.37	3.54
Accumulated gap of assets and liabilities(180 days) / Equity	-488.21	-403.50	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	43.17	62.72	71.75
Interest rate sensitivity gap/Equity	-1,016.64	-761.31	-479.08
【 G 】			

Deposit growth rate	-1.85	4.60	-10.96
Loan growth rate	-1.96	-6.04	-10.72
Investment growth rate	-24.38	60.55	-7.85
Guarantee growth rate	-7.30	-73.59	-24.61

Unit:%,

12/31/99	12/31/98
8.60	9.18
7.80	8.43
18.30	16.02
5.20	5.88
-	-
-	-
-	-
-0.50	-10.74
23.67	-10.38
-0.03	-0.65
1.27	-0.63
-	-254.22
-0.41	-9.22
-25.41	-512.35
17.30	11.70
81.06	81.82
75.94	78.95
0.41	2.15
-	-
93.62	46.74
-110.14	-809.38

-8.28	24.13
-8.35	28.97
325.76	-65.51
-45.92	8.11

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Taitung Business Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	1.04	12.79	19.77
Tier 1 capital			
/ Risk-weighted assets	0.89	12.50	19.19
Liability / Equity (multiple)	51.46	9.78	5.93
Equity / Asset	1.91	9.27	14.44
【 A 】			
Non-performing loan ratio	20.07	30.20	-
Loans under surveillance/Loans	11.44	-	-
Loan loss reserves / NPLs	32.55	16.59	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-107.41	-27.95	-19.94
(NIBT + loan loss provision)			
/ Average equity	6.92	-9.42	-4.46
NIBT / Average asset	-6.73	-3.22	-3.13
(NIBT + loan loss provision)			
/ Average asset	0.43	-1.09	-0.70
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-138.70	-66.13	-55.52
NIBT / Employees			
(in thousand of NT dollars)	-3,774.07	-2,487.48	-2,853.75
【 L 】			
Liquidity ratio			
(monthly average of daily data)	10.24	21.10	13.60
Loans / Deposits	85.00	81.02	92.21
Time deposits / Deposits	83.70	84.15	84.86
NCDs / Time deposits	0.02	0.08	0.42
Accumulated gap of assets and liabilities(180 days) / Equity	-1,630.70	-228.41	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	45.21	39.34	51.89
Interest rate sensitivity gap/Equity	-2,236.81	-544.05	-256.59
【 G 】			

Deposit growth rate	7.73	11.60	1.34
Loan growth rate	12.40	-1.39	-5.66
Investment growth rate	-15.22	114.20	6.48
Guarantee growth rate	-56.61	-39.73	-23.32

Unit:%,

12/31/99	12/31/98
24.10	31.33
22.30	30.94
4.67	3.76
17.60	21.00
-	-
-	-
-	-
-25.69	-19.05
-11.41	-18.49
-4.94	-3.97
-2.19	-3.85
-	-42.94
-84.40	-59.76
-4,354.78	-3,370.31
8.80	25.00
98.57	85.28
83.62	86.08
0.57	0.02
-	-
97.92	111.31
-9.17	35.59

-6.00	8.57
7.44	2.21
-80.30	-9.14
147.59	373.17

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Hwatai Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	12.09	11.52	12.54
Tier 1 capital			
/ Risk-weighted assets	11.74	11.00	11.53
Liability / Equity (multiple)	11.33	11.74	11.31
Equity / Asset	8.11	7.85	8.13
【 A 】			
Non-performing loan ratio	4.67	4.09	-
Loans under surveillance/Loans	4.40	-	-
Loan loss reserves / NPLs	21.61	17.55	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	6.65	6.82	5.70
(NIBT + loan loss provision)			
/ Average equity	13.45	9.68	8.79
NIBT / Average asset	0.56	0.55	0.55
(NIBT + loan loss provision)			
/ Average asset	1.13	0.78	0.85
Net interest income / NIBT	438.93	299.25	400.59
NIBT / Operating revenue	11.19	8.60	8.13
NIBT / Employees			
(in thousand of NT dollars)	593.93	561.45	490.54
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.58	14.30	14.40
Loans / Deposits	84.05	82.78	83.11
Time deposits / Deposits	72.36	73.48	72.63
NCDs / Time deposits	9.87	8.72	9.57
Accumulated gap of assets and liabilities(180 days) / Equity	-477.75	-217.19	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	49.58	81.16	89.52
Interest rate sensitivity gap/Equity	-512.64	-201.59	-89.80
【 G 】			

Deposit growth rate	0.73	4.40	28.52
Loan growth rate	2.31	5.32	29.91
Investment growth rate	3.88	-8.71	13.53
Guarantee growth rate	-18.65	44.46	428.19

Unit:%,

12/31/99	12/31/98
18.10	-
17.10	-
8.65	-
10.40	-
-	-
-	-
-	-
5.19	-
7.40	-
0.56	-
0.80	-
325.08	-
8.32	-
550.70	-
20.50	-
83.05	-
75.21	-
-	-
-	-
72.21	-
-216.15	-

-	-
-	-
-	-
-	-

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Macoto Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.28	11.11	8.60
Tier 1 capital			
/ Risk-weighted assets	7.69	7.73	8.54
Liability / Equity (multiple)	15.27	15.56	13.79
Equity / Asset	6.15	6.04	6.76
【 A 】			
Non-performing loan ratio	4.73	7.90	-
Loans under surveillance/Loans	5.50	-	-
Loan loss reserves / NPLs	23.27	16.70	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.82	3.81	-3.55
(NIBT + loan loss provision)			
/ Average equity	6.73	28.65	5.26
NIBT / Average asset	0.12	0.25	-0.26
(NIBT + loan loss provision)			
/ Average asset	0.44	1.85	0.39
Net interest income / NIBT	2,675.50	910.50	-
NIBT / Operating revenue	1.92	3.56	-3.70
NIBT / Employees			
(in thousand of NT dollars)	78.43	179.05	-210.53
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.67	15.70	6.40
Loans / Deposits	70.22	75.63	82.00
Time deposits / Deposits	71.09	74.55	73.67
NCDs / Time deposits	3.56	4.34	4.85
Accumulated gap of assets and liabilities(180 days) / Equity	-55.41	-52.62	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	44.13	49.45	42.23
Interest rate sensitivity gap/Equity	-721.66	-681.77	-720.65
【 G 】			

Deposit growth rate	-2.81	14.11	7.30
Loan growth rate	-9.32	5.48	9.43
Investment growth rate	0.77	138.28	-3.80
Guarantee growth rate	-27.36	-16.44	-58.80

Unit:%,

12/31/99	12/31/98
10.10	7.12
9.30	4.20
12.24	12.23
7.60	7.56
-	-
-	-
-	-
6.09	1.36
9.51	4.40
0.42	0.09
0.68	0.28
406.88	1,143.96
5.65	1.20
350.07	62.33
11.60	10.20
81.17	81.03
75.37	76.85
3.97	6.65
-	-
100.68	93.57
3.94	-73.51

19.37	50.05
20.88	50.92
-42.70	31.51
-6.36	263.24

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Sunny Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.16	9.71	11.39
Tier 1 capital			
/ Risk-weighted assets	7.98	9.35	10.60
Liability / Equity (multiple)	16.78	15.61	14.16
Equity / Asset	5.62	6.02	6.60
【 A 】			
Non-performing loan ratio	3.84	3.24	-
Loans under surveillance/Loans	2.20	-	-
Loan loss reserves / NPLs	25.42	22.10	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.78	10.57	6.68
(NIBT + loan loss provision)			
/ Average equity	69.60	110.64	9.41
NIBT / Average asset	0.72	0.65	0.42
(NIBT + loan loss provision)			
/ Average asset	3.92	6.81	0.59
Net interest income / NIBT	291.40	312.18	509.98
NIBT / Operating revenue	15.35	10.69	6.33
NIBT / Employees			
(in thousand of NT dollars)	663.01	656.74	465.20
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.06	16.10	11.50
Loans / Deposits	80.96	76.15	81.09
Time deposits / Deposits	71.07	73.71	75.13
NCDs / Time deposits	3.92	2.98	2.34
Accumulated gap of assets and liabilities(180 days) / Equity	-484.89	-405.11	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	49.10	51.87	171.62
Interest rate sensitivity gap/Equity	-768.64	-702.51	310.64
【 G 】			

Deposit growth rate	16.02	19.32	7.90
Loan growth rate	23.47	12.80	17.73
Investment growth rate	0.97	145.42	-38.38
Guarantee growth rate	3.15	-35.49	-20.64

Unit:%,

12/31/99	12/31/98
11.80	8.96
10.60	7.92
14.49	15.76
6.50	5.96
-	-
-	-
-	-
8.05	3.72
13.40	11.74
0.49	0.24
0.83	0.75
436.07	867.96
7.33	3.23
532.42	243.94
13.90	14.20
74.66	75.15
74.05	73.73
3.16	5.16
-	-
64.55	94.98
-471.35	-76.24

9.86	14.52
10.06	20.42
-22.73	87.39
43.07	11,906.45

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Bank of Panhsin

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.38	9.51	9.91
Tier 1 capital			
/ Risk-weighted assets	9.24	9.24	9.90
Liability / Equity (multiple)	11.27	10.99	10.51
Equity / Asset	8.15	8.34	8.69
【 A 】			
Non-performing loan ratio	8.55	10.98	-
Loans under surveillance/Loans	3.91	-	-
Loan loss reserves / NPLs	13.18	7.90	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.83	1.70	1.92
(NIBT + loan loss provision)			
/ Average equity	11.80	5.72	4.71
NIBT / Average asset	0.15	0.14	0.19
(NIBT + loan loss provision)			
/ Average asset	0.99	0.49	0.47
Net interest income / NIBT	1,273.25	1,109.03	1,055.09
NIBT / Operating revenue	3.12	2.45	2.78
NIBT / Employees			
(in thousand of NT dollars)	154.38	153.85	187.22
【 L 】			
Liquidity ratio			
(monthly average of daily data)	10.11	15.20	8.80
Loans / Deposits	85.52	80.39	83.63
Time deposits / Deposits	73.47	75.60	78.49
NCDs / Time deposits	10.49	9.66	12.30
Accumulated gap of assets and liabilities(180 days) / Equity	-327.54	-143.84	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	89.15	86.95	88.08
Interest rate sensitivity gap/Equity	-112.97	-137.06	-120.46
【 G 】			

Deposit growth rate	3.50	4.09	7.39
Loan growth rate	9.97	1.14	15.61
Investment growth rate	6.99	-26.01	-27.49
Guarantee growth rate	-35.50	0.17	38.30

Unit:%,

12/31/99	12/31/98
10.10	12.33
10.70	12.10
9.30	9.17
9.70	9.83
-	-
-	-
-	-
3.76	1.75
6.04	1.87
0.38	0.17
0.60	0.18
450.15	231.13
5.69	2.52
381.90	198.95
15.90	17.40
79.27	76.05
79.08	78.09
7.28	1.92
-	-
49.35	84.68
-450.72	-135.94

0.81	4.94
6.37	9.25
-41.33	7.78
166.93	-

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Cota Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	12.73	15.20	20.16
Tier 1 capital			
/ Risk-weighted assets	12.86	15.56	19.53
Liability / Equity (multiple)	11.74	11.98	8.59
Equity / Asset	7.85	7.70	10.43
【 A 】			
Non-performing loan ratio	6.27	7.95	-
Loans under surveillance/Loans	2.26	-	-
Loan loss reserves / NPLs	23.63	14.21	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	4.85	-19.15	4.80
(NIBT + loan loss provision)			
/ Average equity	11.93	6.60	8.73
NIBT / Average asset	0.38	-1.87	0.50
(NIBT + loan loss provision)			
/ Average asset	0.93	0.65	0.91
Net interest income / NIBT	564.94	-	445.10
NIBT / Operating revenue	8.43	-33.07	7.92
NIBT / Employees			
(in thousand of NT dollars)	349.47	-2,040.07	522.85
【 L 】			
Liquidity ratio			
(monthly average of daily data)	11.47	20.10	15.00
Loans / Deposits	83.21	66.22	76.39
Time deposits / Deposits	69.84	73.22	74.07
NCDs / Time deposits	0.80	1.25	0.80
Accumulated gap of assets and liabilities(180 days) / Equity	-273.28	-362.15	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	86.38	87.74	62.08
Interest rate sensitivity gap/Equity	-153.03	-140.52	-308.90
【 G 】			

Deposit growth rate	4.35	7.77	-0.15
Loan growth rate	31.14	-6.47	9.82
Investment growth rate	-45.08	46.03	-27.54
Guarantee growth rate	-8.17	-35.59	262.78

Unit:%,

12/31/99	12/31/98
22.30	-
21.30	-
8.63	-
10.40	-
-	-
-	-
-	-
5.21	-
8.54	-
0.53	-
0.86	-
421.85	-
7.75	-
606.43	-
22.60	-
69.59	-
75.22	-
-	-
-	-
58.29	-
-343.50	-

-	-
-	-
-	-
-	-

The Main Financial and Performance Ratios

December 31,2002

Bank's name : United-Credit Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.67	13.47	13.02
Tier 1 capital			
/ Risk-weighted assets	13.87	13.64	13.05
Liability / Equity (multiple)	10.17	10.71	11.95
Equity / Asset	8.96	8.54	7.72
【 A 】			
Non-performing loan ratio	13.16	8.90	-
Loans under surveillance/Loans	2.46	-	-
Loan loss reserves / NPLs	8.77	11.63	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.27	3.26	4.02
(NIBT + loan loss provision)			
/ Average equity	14.64	11.66	12.48
NIBT / Average asset	0.30	0.27	0.31
(NIBT + loan loss provision)			
/ Average asset	1.33	0.96	0.97
Net interest income / NIBT	783.33	630.94	531.53
NIBT / Operating revenue	6.17	4.66	4.96
NIBT / Employees			
(in thousand of NT dollars)	277.61	260.81	159.03
【 L 】			
Liquidity ratio			
(monthly average of daily data)	10.55	10.30	16.50
Loans / Deposits	84.47	79.03	75.99
Time deposits / Deposits	68.51	71.16	74.99
NCDs / Time deposits	0.24	0.01	-
Accumulated gap of assets and liabilities(180 days) / Equity	-320.38	-359.41	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	32.34	32.35	47.45
Interest rate sensitivity gap/Equity	-655.94	-701.29	-598.86
【 G 】			

Deposit growth rate	-4.43	-6.37	-
Loan growth rate	2.15	-2.63	-
Investment growth rate	-0.61	-23.16	-
Guarantee growth rate	35.03	271.70	-

Unit:%,

12/31/99	12/31/98
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-

-	-
-	-
-	-
-	-

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Lucky Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.86	11.61	12.91
Tier 1 capital			
/ Risk-weighted assets	8.51	11.84	12.17
Liability / Equity (multiple)	22.43	14.19	13.67
Equity / Asset	4.27	6.58	6.82
【 A 】			
Non-performing loan ratio	6.77	9.85	-
Loans under surveillance/Loans	2.79	-	-
Loan loss reserves / NPLs	15.58	10.05	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-36.30	4.80	6.12
(NIBT + loan loss provision)			
/ Average equity	10.63	9.68	9.36
NIBT / Average asset	-2.22	0.32	0.42
(NIBT + loan loss provision)			
/ Average asset	0.65	0.64	0.64
Net interest income / NIBT	-	426.01	361.86
NIBT / Operating revenue	-56.36	5.77	6.90
NIBT / Employees			
(in thousand of NT dollars)	-2,643.05	336.21	407.36
【 L 】			
Liquidity ratio			
(monthly average of daily data)	17.54	14.10	16.00
Loans / Deposits	63.77	71.03	71.24
Time deposits / Deposits	66.23	69.29	71.94
NCDs / Time deposits	2.27	3.00	2.33
Accumulated gap of assets and liabilities(180 days) / Equity	112.63	-356.53	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.01	88.82	89.47
Interest rate sensitivity gap/Equity	-373.05	-149.89	-138.38
【 G 】			

Deposit growth rate	-0.68	3.72	2.98
Loan growth rate	-10.82	3.45	2.77
Investment growth rate	25.83	7.23	11.38
Guarantee growth rate	1.58	-19.46	-7.39

Unit:%,

12/31/99	12/31/98
11.90	12.77
11.30	12.06
12.97	12.52
7.20	7.40
-	-
-	-
-	-
9.37	7.73
11.81	13.12
0.71	0.53
0.90	0.90
207.64	214.13
10.34	7.33
603.73	385.80
18.40	15.00
71.42	70.83
72.54	76.15
2.39	3.34
-	-
86.97	90.84
-161.34	-110.95

9.32	19.46
10.37	23.02
15.65	16.37
170.80	2,172.73

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Kao Shin Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.59	10.57	9.53
Tier 1 capital			
/ Risk-weighted assets	8.78	10.65	9.58
Liability / Equity (multiple)	18.74	15.39	13.60
Equity / Asset	5.06	6.10	6.85
【 A 】			
Non-performing loan ratio	16.47	19.22	-
Loans under surveillance/Loans	2.66	-	-
Loan loss reserves / NPLs	16.36	12.84	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-3.26	-11.57	3.89
(NIBT + loan loss provision)			
/ Average equity	15.68	8.34	8.94
NIBT / Average asset	-0.18	-0.72	0.26
(NIBT + loan loss provision)			
/ Average asset	0.87	0.52	0.59
Net interest income / NIBT	-	-	379.56
NIBT / Operating revenue	-4.07	-12.81	4.13
NIBT / Employees			
(in thousand of NT dollars)	-158.25	-631.23	216.77
【 L 】			
Liquidity ratio			
(monthly average of daily data)	17.98	21.70	17.70
Loans / Deposits	76.73	71.63	75.76
Time deposits / Deposits	75.40	77.64	79.01
NCDs / Time deposits	0.37	0.59	0.54
Accumulated gap of assets and liabilities(180 days) / Equity	-505.82	-325.82	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	86.21	55.43	64.93
Interest rate sensitivity gap/Equity	-228.88	-630.16	-448.54
【 G 】			

Deposit growth rate	-3.41	-0.13	-1.50
Loan growth rate	3.46	-5.58	5.67
Investment growth rate	-17.98	16.47	-11.80
Guarantee growth rate	6.58	97.40	60.42

Unit:%,

12/31/99	12/31/98
11.00	10.87
10.80	5.20
12.38	12.25
7.50	7.54
-	-
-	-
-	-
1.09	6.02
5.81	9.89
0.08	0.45
0.43	0.73
1,040.91	257.45
1.22	6.20
68.43	430.40
21.20	15.00
70.62	69.88
80.03	81.92
0.53	0.35
-	-
71.39	64.10
-337.05	-427.58

-0.84	2.91
0.21	11.77
36.59	135.94
-9.43	-

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Grand Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.73	8.38	9.78
Tier 1 capital			
/ Risk-weighted assets	10.44	10.05	10.87
Liability / Equity (multiple)	11.47	12.40	10.15
Equity / Asset	8.02	7.46	8.97
【 A 】			
Non-performing loan ratio	5.30	4.48	-
Loans under surveillance/Loans	6.81	-	-
Loan loss reserves / NPLs	26.14	27.68	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.28	-20.68	6.97
(NIBT + loan loss provision)			
/ Average equity	20.26	11.81	11.95
NIBT / Average asset	0.10	-1.66	0.63
(NIBT + loan loss provision)			
/ Average asset	1.65	0.95	1.08
Net interest income / NIBT	1,910.84	-	263.01
NIBT / Operating revenue	1.95	-26.15	9.08
NIBT / Employees			
(in thousand of NT dollars)	140.87	-2,329.19	947.67
【 L 】			
Liquidity ratio			
(monthly average of daily data)	11.02	13.00	9.30
Loans / Deposits	85.15	83.17	86.16
Time deposits / Deposits	65.21	71.20	76.66
NCDs / Time deposits	2.93	3.67	5.38
Accumulated gap of assets and liabilities(180 days) / Equity	60.61	75.26	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	95.06	88.89	93.34
Interest rate sensitivity gap/Equity	-46.85	-114.96	-55.46
【 G 】			

Deposit growth rate	-2.12	-4.56	11.14
Loan growth rate	0.62	-7.16	0.41
Investment growth rate	-11.88	-15.40	-14.09
Guarantee growth rate	-39.26	-33.30	-25.44

Unit:%,

12/31/99	12/31/98
9.60	8.99
10.70	10.03
9.86	9.53
9.20	9.50
-	-
-	-
-	-
10.74	7.71
18.78	10.28
1.01	0.78
1.76	1.04
165.88	186.59
13.22	9.92
1,617.65	1,205.74
10.20	8.10
93.80	96.28
76.13	78.68
5.51	7.29
-	-
99.28	117.60
-5.95	112.38

13.90	18.95
12.15	20.59
16.05	-8.32
-39.71	91.18

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Union Bank of Taiwan

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	12.62	10.40	10.27
Tier 1 capital			
/ Risk-weighted assets	11.93	12.71	11.75
Liability / Equity (multiple)	10.56	10.22	9.94
Equity / Asset	8.65	8.92	9.14
【 A 】			
Non-performing loan ratio	4.12	3.91	-
Loans under surveillance/Loans	3.62	-	-
Loan loss reserves / NPLs	46.76	22.53	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-8.03	0.34	7.21
(NIBT + loan loss provision)			
/ Average equity	4.79	12.55	17.48
NIBT / Average asset	-0.76	0.03	0.64
(NIBT + loan loss provision)			
/ Average asset	0.45	1.13	1.56
Net interest income / NIBT	-	5,364.41	335.32
NIBT / Operating revenue	-12.10	0.42	7.64
NIBT / Employees			
(in thousand of NT dollars)	-615.25	32.58	693.25
【 L 】			
Liquidity ratio			
(monthly average of daily data)	9.52	13.80	9.10
Loans / Deposits	73.61	79.52	91.02
Time deposits / Deposits	70.25	75.93	78.13
NCDs / Time deposits	2.19	7.24	11.00
Accumulated gap of assets and liabilities(180 days) / Equity	-333.00	-255.96	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	61.96	78.98	84.60
Interest rate sensitivity gap/Equity	-336.89	-187.08	-132.76
【 G 】			

Deposit growth rate	-5.85	-0.04	-2.18
Loan growth rate	-13.17	-10.75	-2.69
Investment growth rate	-16.41	9.37	-1.12
Guarantee growth rate	-34.07	-51.08	-28.14

Unit:%,

12/31/99	12/31/98
9.30	8.38
11.00	9.77
10.67	10.80
8.60	8.48
-	-
-	-
-	-
8.93	6.58
14.94	7.81
0.75	0.60
1.26	0.71
269.77	266.96
9.01	6.93
860.84	690.75
12.50	8.30
91.04	95.66
78.98	80.87
10.09	4.64
-	-
96.93	108.12
-26.12	60.33

7.30	32.57
1.69	26.68
25.89	9.40
-28.94	87.62

The Main Financial and Performance Ratios

December 31,2002

Bank's name : The Chinese Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.77	8.62	9.81
Tier 1 capital			
/ Risk-weighted assets	10.78	9.88	10.99
Liability / Equity (multiple)	12.51	12.83	11.76
Equity / Asset	7.40	7.23	7.84
【 A 】			
Non-performing loan ratio	8.58	5.44	-
Loans under surveillance/Loans	7.99	-	-
Loan loss reserves / NPLs	20.32	23.29	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	0.33	-4.39	0.66
(NIBT + loan loss provision)			
/ Average equity	7.44	7.70	9.80
NIBT / Average asset	0.03	-0.34	0.06
(NIBT + loan loss provision)			
/ Average asset	0.57	0.60	0.82
Net interest income / NIBT	8,830.19	-	3,440.34
NIBT / Operating revenue	0.48	-5.60	0.83
NIBT / Employees			
(in thousand of NT dollars)	29.48	-494.69	90.22
【 L 】			
Liquidity ratio			
(monthly average of daily data)	10.65	9.40	10.70
Loans / Deposits	83.63	91.22	91.18
Time deposits / Deposits	84.90	88.06	89.72
NCDs / Time deposits	13.95	7.72	6.16
Accumulated gap of assets and liabilities(180 days) / Equity	-151.51	-147.89	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	85.67	93.53	96.85
Interest rate sensitivity gap/Equity	-159.83	-74.70	-34.25
【 G 】			

Deposit growth rate	-3.00	-0.60	14.43
Loan growth rate	-11.07	-0.46	8.19
Investment growth rate	29.87	-5.77	16.64
Guarantee growth rate	-41.22	-30.70	-9.94

Unit:%,

12/31/99	12/31/98
9.90	9.96
10.30	10.29
10.34	9.29
8.80	9.72
-	-
-	-
-	-
4.63	7.66
7.44	8.03
0.45	0.72
0.72	0.76
370.94	145.10
6.36	9.41
685.23	1,038.25
11.40	14.50
94.54	91.57
86.57	83.94
9.00	2.09
-	-
95.04	109.37
-45.84	73.73

14.18	39.95
16.31	33.28
-64.11	24.41
-57.40	38.28

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Far Eastern International Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.28	12.48	12.90
Tier 1 capital			
/ Risk-weighted assets	9.15	12.79	12.96
Liability / Equity (multiple)	17.09	10.46	8.78
Equity / Asset	5.53	8.72	10.22
【 A 】			
Non-performing loan ratio	4.25	5.99	-
Loans under surveillance/Loans	1.36	-	-
Loan loss reserves / NPLs	33.99	18.07	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-32.29	2.91	2.96
(NIBT + loan loss provision)			
/ Average equity	14.85	11.61	15.61
NIBT / Average asset	-2.84	0.29	0.32
(NIBT + loan loss provision)			
/ Average asset	1.31	1.17	1.67
Net interest income / NIBT	-	723.17	706.12
NIBT / Operating revenue	-47.90	4.15	4.28
NIBT / Employees			
(in thousand of NT dollars)	-3,581.65	383.70	429.75
【 L 】			
Liquidity ratio			
(monthly average of daily data)	8.20	11.20	8.90
Loans / Deposits	87.13	95.98	87.77
Time deposits / Deposits	79.96	80.22	79.07
NCDs / Time deposits	15.65	7.62	16.66
Accumulated gap of assets and liabilities(180 days) / Equity	-528.29	-93.95	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	86.78	92.90	99.17
Interest rate sensitivity gap/Equity	-183.13	-63.18	-6.10
【 G 】			

Deposit growth rate	8.42	2.18	0.44
Loan growth rate	-3.17	12.63	7.91
Investment growth rate	16.76	32.98	-41.03
Guarantee growth rate	1.69	-55.10	6.37

Unit:%,

12/31/99	12/31/98
12.50	12.73
12.70	12.58
9.01	8.68
10.00	10.33
-	-
-	-
-	-
2.11	6.21
2.56	6.53
0.23	0.63
0.27	0.67
831.75	269.48
2.98	8.02
330.88	867.62
18.50	12.10
82.15	89.87
82.08	83.72
10.57	17.17
-	-
96.50	106.24
-26.83	44.48

9.19	28.73
0.03	24.30
-25.12	24.48
-17.90	-10.09

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Fuhwa Commercial Bank Co. Ltd.

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.04	10.94	11.42
Tier 1 capital			
/ Risk-weighted assets	7.78	10.49	11.60
Liability / Equity (multiple)	16.72	10.95	12.03
Equity / Asset	5.64	8.37	7.67
【 A 】			
Non-performing loan ratio	4.22	5.72	-
Loans under surveillance/Loans	5.45	-	-
Loan loss reserves / NPLs	49.44	19.77	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-27.55	9.80	-11.66
(NIBT + loan loss provision)			
/ Average equity	25.13	15.75	16.27
NIBT / Average asset	-2.01	0.79	-1.05
(NIBT + loan loss provision)			
/ Average asset	1.84	1.27	1.47
Net interest income / NIBT	-	188.73	-
NIBT / Operating revenue	-39.23	12.94	-15.38
NIBT / Employees			
(in thousand of NT dollars)	-2,711.35	1,248.50	-1,576.70
【 L 】			
Liquidity ratio			
(monthly average of daily data)	21.27	20.40	20.80
Loans / Deposits	81.99	82.10	78.48
Time deposits / Deposits	73.75	76.27	79.06
NCDs / Time deposits	3.12	4.19	9.01
Accumulated gap of assets and liabilities(180 days) / Equity	-53.41	19.28	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	78.76	83.26	90.71
Interest rate sensitivity gap/Equity	-299.62	-161.97	-100.93
【 G 】			

Deposit growth rate	6.82	-0.90	0.31
Loan growth rate	5.33	7.27	3.28
Investment growth rate	52.65	-53.92	-17.44
Guarantee growth rate	-5.10	4.16	-28.61

Unit:%,

12/31/99	12/31/98
13.40	13.95
13.70	14.19
10.03	9.21
9.10	9.80
-	-
-	-
-	-
6.97	9.08
14.01	13.35
0.65	0.90
1.31	1.33
191.73	124.60
9.05	11.69
933.53	1,182.27
20.10	19.90
77.87	84.64
77.90	79.66
7.98	9.05
-	-
93.22	98.89
-61.81	-9.17

12.95	19.04
5.00	16.32
30.39	24.60
14.18	41.41

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Bank Sinopac

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	12.85	14.37	14.34
Tier 1 capital			
/ Risk-weighted assets	13.55	14.68	14.63
Liability / Equity (multiple)	11.99	10.70	9.36
Equity / Asset	7.70	8.55	9.65
【 A 】			
Non-performing loan ratio	2.01	2.03	-
Loans under surveillance/Loans	1.11	-	-
Loan loss reserves / NPLs	39.84	37.45	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	11.30	8.71	10.25
(NIBT + loan loss provision)			
/ Average equity	16.21	12.99	12.35
NIBT / Average asset	0.92	0.78	1.02
(NIBT + loan loss provision)			
/ Average asset	1.32	1.17	1.23
Net interest income / NIBT	205.40	234.42	187.52
NIBT / Operating revenue	18.74	12.21	13.62
NIBT / Employees			
(in thousand of NT dollars)	1,293.21	1,137.18	1,311.06
【 L 】			
Liquidity ratio			
(monthly average of daily data)	32.17	15.00	33.70
Loans / Deposits	80.18	77.48	78.65
Time deposits / Deposits	65.11	68.73	73.83
NCDs / Time deposits	0.57	1.48	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-266.76	178.83	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	80.34	67.33	71.86
Interest rate sensitivity gap/Equity	-172.81	-128.57	-97.64
【 G 】			

Deposit growth rate	8.68	9.35	23.87
Loan growth rate	11.94	7.57	15.16
Investment growth rate	120.26	23.18	14.72
Guarantee growth rate	-21.43	-16.77	-14.34

Unit:%,

12/31/99	12/31/98
14.40	11.37
14.80	11.84
8.71	8.62
10.30	10.39
-	-
-	-
-	-
10.37	8.79
13.61	9.87
1.09	0.74
1.44	0.83
168.62	220.18
14.10	9.13
1,271.79	936.96
13.10	20.50
82.87	75.22
73.76	76.36
1.86	5.50
-	-
35.32	45.11
-433.03	-348.54

6.54	14.71
12.49	5.77
-8.23	52.55
-23.35	51.42

The Main Financial and Performance Ratios

December 31,2002

Bank's name : E. Sun Commercial Bank, Ltd.

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.38	11.01	10.56
Tier 1 capital			
/ Risk-weighted assets	9.36	12.30	12.50
Liability / Equity (multiple)	15.87	10.36	10.07
Equity / Asset	5.93	8.80	9.03
【 A 】			
Non-performing loan ratio	1.38	2.83	-
Loans under surveillance/Loans	0.88	-	-
Loan loss reserves / NPLs	70.67	32.17	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-19.96	11.80	8.48
(NIBT + loan loss provision)			
/ Average equity	19.25	21.17	16.62
NIBT / Average asset	-1.72	1.04	0.79
(NIBT + loan loss provision)			
/ Average asset	1.66	1.86	1.55
Net interest income / NIBT	-	201.56	228.42
NIBT / Operating revenue	-32.45	15.23	11.04
NIBT / Employees			
(in thousand of NT dollars)	-2,852.24	1,797.67	1,316.61
【 L 】			
Liquidity ratio			
(monthly average of daily data)	18.29	14.60	9.40
Loans / Deposits	76.36	80.34	85.38
Time deposits / Deposits	65.52	71.85	74.58
NCDs / Time deposits	0.89	1.82	4.13
Accumulated gap of assets and liabilities(180 days) / Equity	-402.12	-317.22	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.77	80.83	89.82
Interest rate sensitivity gap/Equity	-337.74	-159.82	-85.53
【 G 】			

Deposit growth rate	0.94	10.47	9.44
Loan growth rate	-4.65	4.13	8.67
Investment growth rate	19.76	47.30	13.79
Guarantee growth rate	-24.46	10.59	14.62

Unit:%,

12/31/99	12/31/98
11.30	9.35
13.10	10.77
9.82	12.07
9.20	7.65
-	-
-	-
-	-
9.86	10.68
16.08	15.80
0.82	0.89
1.34	1.31
162.88	137.43
11.14	10.96
1,314.40	1,354.42
9.50	16.50
84.62	80.80
75.88	77.96
9.71	3.53
-	-
87.33	93.01
-109.31	-70.45

9.50	31.07
13.83	16.57
-20.13	85.05
-36.87	32.77

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Cosmos Bank, Taiwan

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.15	8.25	8.03
Tier 1 capital			
/ Risk-weighted assets	10.11	9.07	9.00
Liability / Equity (multiple)	10.51	12.65	13.68
Equity / Asset	8.68	7.33	6.81
【 A 】			
Non-performing loan ratio	3.21	6.97	-
Loans under surveillance/Loans	3.32	-	-
Loan loss reserves / NPLs	31.90	17.09	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	11.39	10.53	-24.59
(NIBT + loan loss provision)			
/ Average equity	32.11	16.77	6.12
NIBT / Average asset	0.86	0.74	-2.12
(NIBT + loan loss provision)			
/ Average asset	2.44	1.18	0.53
Net interest income / NIBT	463.94	367.58	-
NIBT / Operating revenue	11.61	9.79	-28.25
NIBT / Employees			
(in thousand of NT dollars)	714.00	701.01	-2,280.32
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.88	12.00	8.50
Loans / Deposits	74.13	82.85	83.51
Time deposits / Deposits	82.00	80.80	81.35
NCDs / Time deposits	1.56	5.64	8.76
Accumulated gap of assets and liabilities(180 days) / Equity	-15.27	-147.85	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	78.68	68.76	60.76
Interest rate sensitivity gap/Equity	-182.30	-353.25	-486.14
【 G 】			

Deposit growth rate	11.87	10.60	-4.42
Loan growth rate	-1.58	8.57	-7.07
Investment growth rate	93.55	-0.91	-43.09
Guarantee growth rate	67.46	-21.26	57.79

Unit:%,

12/31/99	12/31/98
8.90	9.17
10.90	10.72
10.64	11.01
8.60	8.33
-	-
-	-
-	-
5.77	6.99
10.33	11.84
0.49	0.61
0.89	1.03
413.36	273.63
6.47	7.64
544.65	739.04
10.90	12.80
87.93	85.62
79.80	83.44
9.01	2.29
-	-
59.17	87.16
-386.43	-122.86

0.56	39.36
5.07	18.58
-26.65	102.84
-36.94	-17.43

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Pan Asia Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	5.56	6.58	7.73
Tier 1 capital			
/ Risk-weighted assets	6.51	6.98	8.43
Liability / Equity (multiple)	16.83	14.83	12.46
Equity / Asset	5.61	6.32	7.43
【 A 】			
Non-performing loan ratio	16.37	10.34	-
Loans under surveillance/Loans	19.22	-	-
Loan loss reserves / NPLs	16.99	17.91	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-10.51	-10.29	4.30
(NIBT + loan loss provision)			
/ Average equity	-7.90	-2.16	5.99
NIBT / Average asset	-0.63	-0.71	0.31
(NIBT + loan loss provision)			
/ Average asset	-0.47	-0.15	0.43
Net interest income / NIBT	-	-	505.33
NIBT / Operating revenue	-14.89	-12.67	4.60
NIBT / Employees			
(in thousand of NT dollars)	-892.01	-985.39	380.43
【 L 】			
Liquidity ratio			
(monthly average of daily data)	8.05	9.10	5.20
Loans / Deposits	86.89	85.72	89.34
Time deposits / Deposits	80.55	82.40	83.58
NCDs / Time deposits	4.38	13.32	13.28
Accumulated gap of assets and liabilities(180 days) / Equity	-226.18	-271.36	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	60.87	69.08	74.91
Interest rate sensitivity gap/Equity	-582.18	-410.89	-287.36
【 G 】			

Deposit growth rate	-5.12	7.23	-3.34
Loan growth rate	-3.66	2.27	-3.90
Investment growth rate	0.36	5.56	-2.99
Guarantee growth rate	-47.68	-42.23	-38.51

Unit:%,

12/31/99	12/31/98
6.30	6.14
7.20	7.37
13.13	12.60
7.10	7.35
-	-
-	-
-	-
3.92	-36.21
5.73	6.57
0.31	-3.58
0.46	0.65
515.40	-33.51
4.50	-47.21
394.92	-4,569.43
8.60	2.50
90.75	105.13
84.08	85.56
12.05	5.46
-	-
55.18	89.20
-537.62	-121.00

13.82	-0.90
-0.11	14.02
103.79	-63.04
-27.88	71.87

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Chung Shing Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-32.19	-20.77	1.11
Tier 1 capital			
/ Risk-weighted assets	-31.85	-20.48	0.67
Liability / Equity (multiple)	-	-	26.88
Equity / Asset	-23.61	-10.97	3.59
【 A 】			
Non-performing loan ratio	64.53	57.24	-
Loans under surveillance/Loans	5.90	-	-
Loan loss reserves / NPLs	36.71	28.26	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-	-1,219.35	-9.49
(NIBT + loan loss provision)			
/ Average equity	-	-480.95	69.28
NIBT / Average asset	-4.02	-8.98	-0.59
(NIBT + loan loss provision)			
/ Average asset	-1.41	-3.54	4.30
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-151.72	-227.24	-9.94
NIBT / Employees			
(in thousand of NT dollars)	-6,419.32	-14,984.32	-962.48
【 L 】			
Liquidity ratio			
(monthly average of daily data)	5.70	7.70	7.30
Loans / Deposits	110.78	98.28	91.95
Time deposits / Deposits	83.95	85.74	88.56
NCDs / Time deposits	16.12	28.20	41.82
Accumulated gap of assets and liabilities(180 days) / Equity	-	-	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	24.78	27.58	49.30
Interest rate sensitivity gap/Equity	-	-	-1,243.83
【 G 】			

Deposit growth rate	-27.06	-13.70	-15.36
Loan growth rate	-13.75	-6.60	-18.20
Investment growth rate	-17.44	-38.08	-16.65
Guarantee growth rate	-57.13	-47.95	-46.29

Unit:%,

12/31/99	12/31/98
8.90	9.07
8.80	9.05
12.10	10.66
7.60	8.58
-	-
-	-
-	-
1.13	7.00
12.70	8.98
0.09	0.66
1.00	0.85
1,777.94	216.34
1.30	8.66
151.22	1,088.95
7.50	7.90
95.92	97.15
79.81	82.74
11.07	14.27
-	-
71.79	91.53
-306.99	-79.17

18.33	31.23
15.65	36.56
-22.58	7.17
-46.56	54.34

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Taishin International Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.28	11.29	11.19
Tier 1 capital			
/ Risk-weighted assets	7.52	10.00	10.44
Liability / Equity (multiple)	12.14	9.45	8.36
Equity / Asset	7.61	9.57	10.69
【 A 】			
Non-performing loan ratio	2.45	3.60	-
Loans under surveillance/Loans	0.58	-	-
Loan loss reserves / NPLs	47.14	17.75	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	14.74	5.15	10.04
(NIBT + loan loss provision)			
/ Average equity	33.06	22.10	19.00
NIBT / Average asset	1.25	0.53	1.05
(NIBT + loan loss provision)			
/ Average asset	2.79	2.27	1.99
Net interest income / NIBT	339.63	629.86	310.07
NIBT / Operating revenue	14.46	5.89	11.26
NIBT / Employees			
(in thousand of NT dollars)	1,068.94	451.49	900.37
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.16	18.80	14.00
Loans / Deposits	90.04	86.09	85.13
Time deposits / Deposits	70.35	70.32	75.72
NCDs / Time deposits	1.22	2.25	2.90
Accumulated gap of assets and liabilities(180 days) / Equity	-128.61	-32.67	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	73.02	75.36	79.03
Interest rate sensitivity gap/Equity	-265.60	-193.65	-142.00
【 G 】			

Deposit growth rate	60.38	5.69	15.42
Loan growth rate	70.67	5.74	5.41
Investment growth rate	9.95	25.37	37.86
Guarantee growth rate	18.96	-35.03	-10.07

Unit:%,

12/31/99	12/31/98
9.60	10.12
9.20	8.98
9.59	11.71
9.40	7.87
-	-
-	-
-	-
11.22	12.04
21.45	17.02
0.95	0.88
1.65	1.25
308.81	246.07
10.38	10.06
950.28	913.56
10.70	13.60
91.93	84.97
74.65	79.44
5.92	3.60
-	-
80.44	87.52
-157.95	-121.33

1.05	28.87
8.27	25.72
-18.37	66.67
-25.80	21.35

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Fubon Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.89	11.47	12.56
Tier 1 capital			
/ Risk-weighted assets	15.45	15.43	15.17
Liability / Equity (multiple)	8.54	8.04	8.90
Equity / Asset	10.49	11.06	10.10
【 A 】			
Non-performing loan ratio	3.91	3.51	-
Loans under surveillance/Loans	0.93	-	-
Loan loss reserves / NPLs	45.92	30.40	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	2.64	10.64	11.20
(NIBT + loan loss provision)			
/ Average equity	11.76	22.84	18.36
NIBT / Average asset	0.31	1.13	1.02
(NIBT + loan loss provision)			
/ Average asset	1.37	2.43	1.67
Net interest income / NIBT	805.49	147.45	132.45
NIBT / Operating revenue	4.56	14.30	13.22
NIBT / Employees			
(in thousand of NT dollars)	435.63	1,716.00	1,533.33
【 L 】			
Liquidity ratio			
(monthly average of daily data)	32.81	26.90	22.60
Loans / Deposits	66.55	63.82	71.99
Time deposits / Deposits	57.62	63.16	71.09
NCDs / Time deposits	1.25	1.54	4.68
Accumulated gap of assets and liabilities(180 days) / Equity	-25.81	-56.73	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.61	69.97	48.16
Interest rate sensitivity gap/Equity	-193.35	-201.49	-383.49
【 G 】			

Deposit growth rate	-3.77	-0.02	21.90
Loan growth rate	0.35	-11.27	13.54
Investment growth rate	21.11	56.14	-33.62
Guarantee growth rate	-17.64	-42.89	4.19

Unit:%,

12/31/99	12/31/98
9.90	9.26
12.30	11.42
9.97	9.64
9.10	9.40
-	-
-	-
-	-
9.32	6.89
17.38	10.78
0.89	0.66
1.59	1.04
176.52	198.62
11.89	8.83
1,288.86	970.30
21.40	17.30
75.13	86.29
66.76	69.86
4.79	7.77
-	-
58.40	97.87
-329.61	-16.95

18.18	27.42
1.65	16.95
52.51	26.45
-46.18	166.63

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Ta Chong Bank Ltd.

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.25	9.50	8.30
Tier 1 capital			
/ Risk-weighted assets	6.14	8.75	9.36
Liability / Equity (multiple)	14.31	10.22	12.18
Equity / Asset	6.53	8.91	7.59
【 A 】			
Non-performing loan ratio	4.65	5.48	-
Loans under surveillance/Loans	3.36	-	-
Loan loss reserves / NPLs	18.08	16.31	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-21.77	4.31	2.74
(NIBT + loan loss provision)			
/ Average equity	-5.14	18.40	6.69
NIBT / Average asset	-1.79	0.37	0.22
(NIBT + loan loss provision)			
/ Average asset	-0.42	1.57	0.54
Net interest income / NIBT	-	542.43	838.42
NIBT / Operating revenue	-33.13	5.50	3.14
NIBT / Employees			
(in thousand of NT dollars)	-1,970.25	428.74	297.16
【 L 】			
Liquidity ratio			
(monthly average of daily data)	10.46	12.30	8.60
Loans / Deposits	89.57	87.26	89.78
Time deposits / Deposits	73.79	76.32	78.97
NCDs / Time deposits	4.57	9.10	15.85
Accumulated gap of assets and liabilities(180 days) / Equity	-186.75	-231.61	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.65	87.37	87.63
Interest rate sensitivity gap/Equity	-126.41	-108.53	-130.82
【 G 】			

Deposit growth rate	0.85	6.23	13.65
Loan growth rate	4.22	3.12	3.79
Investment growth rate	-8.51	-44.72	23.77
Guarantee growth rate	-46.59	-4.40	11.57

Unit:%,

12/31/99	12/31/98
9.20	8.52
9.80	10.68
11.10	11.03
8.30	8.32
-	-
-	-
-	-
2.20	5.82
10.08	9.41
0.18	0.49
0.83	0.79
867.55	257.99
2.60	6.41
233.02	619.48
9.00	9.20
97.91	91.53
76.84	80.13
10.10	4.51
-	-
90.02	93.38
-98.48	-61.96

10.06	17.41
18.10	9.05
2.61	45.88
-15.24	63.37

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Jih Sun International Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.71	8.68	9.98
Tier 1 capital			
/ Risk-weighted assets	7.01	9.11	10.51
Liability / Equity (multiple)	17.25	13.91	11.89
Equity / Asset	5.48	6.71	7.76
【 A 】			
Non-performing loan ratio	3.92	4.81	-
Loans under surveillance/Loans	5.54	-	-
Loan loss reserves / NPLs	40.87	20.19	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-17.97	2.39	2.81
(NIBT + loan loss provision)			
/ Average equity	16.62	12.45	13.19
NIBT / Average asset	-1.15	0.17	0.22
(NIBT + loan loss provision)			
/ Average asset	1.06	0.91	1.01
Net interest income / NIBT	-	885.43	926.50
NIBT / Operating revenue	-22.45	2.77	3.12
NIBT / Employees			
(in thousand of NT dollars)	-1,266.35	219.80	264.31
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.63	14.10	12.40
Loans / Deposits	86.96	86.69	88.53
Time deposits / Deposits	78.16	78.42	73.47
NCDs / Time deposits	16.62	17.74	13.51
Accumulated gap of assets and liabilities(180 days) / Equity	14.50	-90.96	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.59	77.94	80.54
Interest rate sensitivity gap/Equity	-388.87	-269.70	-201.78
【 G 】			

Deposit growth rate	10.63	19.79	-6.55
Loan growth rate	9.64	15.06	-9.18
Investment growth rate	-11.42	-52.98	96.61
Guarantee growth rate	-26.43	17.54	-33.18

Unit:%,

12/31/99	12/31/98
8.90	8.67
9.40	9.30
12.52	12.02
7.40	7.68
-	-
-	-
-	-
1.25	7.65
13.47	8.15
0.10	0.59
1.03	0.62
1,892.95	218.05
1.31	7.34
126.62	783.90
14.00	12.00
91.29	89.54
75.90	80.21
14.73	7.60
-	-
78.01	82.29
-247.10	-186.02

6.83	17.14
9.82	17.20
-58.38	57.42
-76.97	-12.29

The Main Financial and Performance Ratios

December 31,2002

Bank's name : EnTie Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.48	9.42	10.24
Tier 1 capital			
/ Risk-weighted assets	10.29	11.39	12.00
Liability / Equity (multiple)	12.39	11.26	10.50
Equity / Asset	7.47	8.15	8.69
【 A 】			
Non-performing loan ratio	4.79	5.75	-
Loans under surveillance/Loans	8.94	-	-
Loan loss reserves / NPLs	29.46	21.05	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-10.17	0.38	7.92
(NIBT + loan loss provision)			
/ Average equity	14.66	19.14	14.71
NIBT / Average asset	-0.88	0.03	0.68
(NIBT + loan loss provision)			
/ Average asset	1.27	1.58	1.26
Net interest income / NIBT	-	5,163.93	281.42
NIBT / Operating revenue	-16.28	0.49	9.63
NIBT / Employees			
(in thousand of NT dollars)	-1,155.35	42.33	955.96
【 L 】			
Liquidity ratio			
(monthly average of daily data)	8.52	10.70	10.00
Loans / Deposits	91.13	90.28	91.39
Time deposits / Deposits	71.26	76.81	81.48
NCDs / Time deposits	3.49	7.06	21.68
Accumulated gap of assets and liabilities(180 days) / Equity	233.71	-287.79	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	84.87	86.62	88.97
Interest rate sensitivity gap/Equity	-163.12	-137.68	-106.26
【 G 】			

Deposit growth rate	-3.74	-1.77	5.34
Loan growth rate	-2.74	-2.38	1.42
Investment growth rate	-29.24	6.47	-7.52
Guarantee growth rate	-33.44	-21.30	-40.35

Unit:%,

12/31/99	12/31/98
10.20	10.09
11.40	11.26
10.43	9.47
8.70	9.56
-	-
-	-
-	-
7.74	7.42
13.21	9.96
0.64	0.68
1.08	0.91
275.14	245.57
8.78	8.41
833.84	785.77
8.50	11.20
96.54	90.40
81.19	82.16
17.01	8.25
-	-
93.81	99.49
-60.29	-4.34

13.24	42.48
18.39	29.75
-3.49	55.94
-37.78	97.38

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Chinatrust Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	12.58	11.23	10.31
Tier 1 capital			
/ Risk-weighted assets	9.84	8.73	8.79
Liability / Equity (multiple)	9.27	9.82	9.36
Equity / Asset	9.74	9.24	9.65
【 A 】			
Non-performing loan ratio	2.48	2.93	-
Loans under surveillance/Loans	0.54	-	-
Loan loss reserves / NPLs	63.79	46.73	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	18.76	12.82	14.81
(NIBT + loan loss provision)			
/ Average equity	29.39	27.46	20.68
NIBT / Average asset	1.80	1.16	1.32
(NIBT + loan loss provision)			
/ Average asset	2.81	2.50	1.84
Net interest income / NIBT	192.24	259.58	225.66
NIBT / Operating revenue	25.04	11.50	12.32
NIBT / Employees			
(in thousand of NT dollars)	2,645.66	1,601.16	1,722.85
【 L 】			
Liquidity ratio			
(monthly average of daily data)	17.46	19.70	12.20
Loans / Deposits	80.17	78.01	81.16
Time deposits / Deposits	64.30	65.22	69.79
NCDs / Time deposits	2.19	5.30	8.68
Accumulated gap of assets and liabilities(180 days) / Equity	-88.11	-110.96	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	85.59	75.62	72.52
Interest rate sensitivity gap/Equity	-91.55	-177.49	-200.15
【 G 】			

Deposit growth rate	5.76	11.92	18.30
Loan growth rate	7.07	5.35	15.81
Investment growth rate	-7.49	59.30	9.86
Guarantee growth rate	-25.32	18.95	6.94

Unit:%,

12/31/99	12/31/98
9.90	9.84
9.30	4.55
10.89	10.90
8.40	8.40
-	-
-	-
-	-
11.10	13.87
21.68	26.22
0.98	1.00
1.62	1.88
256.94	212.64
10.42	10.41
1,310.52	1,320.57
13.40	16.00
81.25	79.53
66.55	72.05
10.27	5.68
-	-
72.14	77.19
-239.31	-202.04

11.71	12.52
12.11	11.69
-8.24	7.52
6.49	44.70

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Chinfon Commercial Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.41	9.43	8.71
Tier 1 capital			
/ Risk-weighted assets	7.82	8.70	8.28
Liability / Equity (multiple)	14.41	12.48	12.33
Equity / Asset	6.49	7.42	7.50
【 A 】			
Non-performing loan ratio	25.81	22.90	-
Loans under surveillance/Loans	1.77	-	-
Loan loss reserves / NPLs	7.30	7.62	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-19.23	2.30	1.76
(NIBT + loan loss provision)			
/ Average equity	16.49	18.38	9.21
NIBT / Average asset	-1.34	0.16	0.12
(NIBT + loan loss provision)			
/ Average asset	1.15	1.29	0.63
Net interest income / NIBT	-	938.26	1,566.05
NIBT / Operating revenue	-20.50	2.08	1.51
NIBT / Employees			
(in thousand of NT dollars)	-1,707.47	207.22	165.64
【 L 】			
Liquidity ratio			
(monthly average of daily data)	10.51	12.00	2.90
Loans / Deposits	83.14	84.98	92.98
Time deposits / Deposits	80.88	82.40	84.26
NCDs / Time deposits	4.28	8.81	7.73
Accumulated gap of assets and liabilities(180 days) / Equity	-185.00	-154.55	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	49.38	46.02	45.46
Interest rate sensitivity gap/Equity	-516.11	-583.64	-601.52
【 G 】			

Deposit growth rate	-6.61	0.86	-17.06
Loan growth rate	-8.17	-8.11	-6.67
Investment growth rate	-19.29	12.44	-32.53
Guarantee growth rate	-68.56	-32.88	-50.69

Unit:%,

12/31/99	12/31/98
7.90	8.60
7.30	4.03
14.44	11.92
6.50	7.74
-	-
-	-
-	-
-14.37	0.13
6.87	6.40
-1.09	0.01
0.51	0.55
-	13,584.21
-14.35	0.15
-1,502.68	13.87
10.40	8.20
85.95	90.41
82.71	85.05
7.66	4.29
-	-
80.96	87.45
-241.07	-123.74

8.58	15.31
4.72	12.00
-11.64	3.08
-22.73	52.82

The Main Financial and Performance Ratios

December 31,2002

Bank's name : Cathay United Bank

Items	12/31/02	12/31/01	12/31/00
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.10	9.47	9.53
Tier 1 capital			
/ Risk-weighted assets	9.19	9.11	9.38
Liability / Equity (multiple)	12.59	12.02	11.31
Equity / Asset	7.36	7.68	8.12
【 A 】			
Non-performing loan ratio	4.36	3.47	-
Loans under surveillance/Loans	5.83	-	-
Loan loss reserves / NPLs	40.31	56.58	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	10.83	10.49	-28.67
(NIBT + loan loss provision)			
/ Average equity	24.81	21.66	3.38
NIBT / Average asset	0.82	0.83	-3.11
(NIBT + loan loss provision)			
/ Average asset	1.89	1.72	0.37
Net interest income / NIBT	364.85	255.44	-
NIBT / Operating revenue	12.72	12.24	-45.88
NIBT / Employees			
(in thousand of NT dollars)	1,092.37	1,085.87	-4,664.40
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.75	14.00	8.70
Loans / Deposits	82.01	86.12	95.82
Time deposits / Deposits	82.99	82.47	84.37
NCDs / Time deposits	2.74	3.73	3.05
Accumulated gap of assets and liabilities(180 days) / Equity	-213.28	-378.78	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.32	36.19	97.16
Interest rate sensitivity gap/Equity	-196.22	-690.33	-29.59
【 G 】			

Deposit growth rate	14.89	24.07	1.01
Loan growth rate	8.62	13.47	19.91
Investment growth rate	107.48	11.34	-3.29
Guarantee growth rate	-17.86	-29.85	20.52

Unit:%,

12/31/99	12/31/98
14.50	20.35
14.50	19.94
7.70	7.40
11.50	11.91
-	-
-	-
-	-
0.49	8.12
3.57	19.76
0.06	1.52
0.77	3.69
3,004.29	548.26
0.80	4.07
97.77	290.04
28.90	187.40
83.00	64.59
91.46	97.21
0.34	0.06
-	-
53.55	101.65
-333.84	10.63

-4.49	-
27.54	-
-80.61	-
58.87	-