

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

January - June, 2005

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	TaipeiFubon Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC
OPERATING REVENUES														
Interest income	35,705	644	1,491	485	259	2,383	1,251	52	689	1,002	3,815	2,480	2,284	5,827
Loan & discount interest	17,806	641	623	199	76	1,131	327	49	360	211	1,766	919	1,288	3,255
Interest due from banks	7,624	-	347	166	137	384	373	3	25	157	1,203	754	580	1,380
Bonds interest	5,017	3	72	-	46	-	547	-	226	261	541	501	362	608
Other interset income	5,258	-	449	120	-	868	4	-	78	373	305	306	54	584
Gain on sales of securities	1,552	-	-	14	-	87	112	128	-	1	3	224	75	658
Gain on sales of stocks	12	-	-	-	-	-	-	-	-	-	-	-	-	11
Commission and service fees earned	3,299	7	88	17	2	144	52	1	29	10	280	205	267	624
Currency exchange gains	873	-	21	2	3	37	4	-	-	11	25	39	34	-
Other operating revenues	1,051	-	35	-	-	-	-	4	-	-	43	7	59	165
Total operating income	42,492	651	1,635	518	264	2,651	1,419	185	718	1,024	4,166	2,955	2,719	7,285
OPERATING EXPENSE														
Interest expenses	21,258	448	1,060	343	184	1,586	746	124	337	995	2,590	1,468	1,572	3,723
Deposits interest	5,411	-	98	58	4	175	53	4	38	50	477	355	280	1,398
Borrowing funds interest	10,826	448	856	285	180	1,137	693	120	300	724	1,248	906	46	1,817
Other interest expenses	5,021	-	106	-	-	274	-	-	-1	221	865	207	1,246	508
Loss on sales of securties	204	-	43	-	-	-	-	-	34	-	-	-	-	-
Loss on sales of stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	175	-	5	1	-	12	5	1	3	4	12	11	11	44
Provisions	181	29	-135	13	-	2	83	-	10	1	14	40	22	-151
Operating & administration expenses	3,206	28	111	52	14	351	86	5	71	18	325	174	219	642
Currency exchange losses	249	-	-	-	-	-	-	-	1	-	-	-	-	73
Other operating expenses	2,072	46	105	-	48	140	6	-	171	2	2	-	-	6
Total operating expenses	27,345	551	1,189	409	246	2,091	926	130	627	1,020	2,943	1,693	1,824	4,337
Operating income	15,147	100	446	109	18	560	493	55	91	4	1,223	1,262	895	2,948
Non-operating income														
Gain on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reversal amount of impairment loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	792	-	61	-	7	264	-	-	18	10	38	160	3	21
Total non-operating income	792	-	61	-	7	264	-	-	18	10	38	160	3	21
Non-operating loss														
Loss on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Impairment asset loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	47	-	-	1	-	1	-	-	-	-	-	-	-	16
Total non-operating losses	47	-	-	1	-	1	-	-	-	-	-	-	-	16
Net income before tax	15,892	100	507	108	25	823	493	55	109	14	1,261	1,422	898	2,953

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank	Bank Sinopac	E. Sun Com. Bank	Cosmos Bank	Bowa Bank	Taishin Intl. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank	Chinfon Com. Bank	Macoto Bank
1,384	400	550	249	103	291	344	1,551	968	96	38	835	445	131	51	3,143	228	136
700	270	524	46	58	290	250	704	387	75	14	498	348	87	51	1,539	163	15
8	3	18	29	1	-	3	262	91	-	7	224	11	15	-	675	59	-
111	127	1	123	44	1	90	166	415	21	17	54	33	26	-	178	4	121
565	-	7	51	-	-	1	419	75	-	-	59	53	3	-	751	2	-
14	-	-	-	-	1	-	62	12	-	-1	122	-	3	19	-	-	-
-	-	-	-	-	-	2	-	-	-3	2	-	-	-	-	-	-	-
62	64	253	4	1	11	8	316	49	1	3	88	72	10	3	492	27	3
-	3	15	-2	4	-	1	319	45	-	-	-	-	-	-	226	1	-
128	15	281	-	-	1	-	19	22	-	-	37	8	2	-	208	-	1
1,588	482	1,099	251	108	304	355	2,267	1,096	94	42	1,082	525	146	73	4,069	256	140
281	145	384	112	35	121	147	849	451	6	12	535	80	20	7	1,602	108	9
106	145	384	58	4	120	33	317	138	6	5	226	80	20	7	442	60	5
101	-	-	15	29	1	114	209	260	-	7	294	-	-	-	256	48	4
74	-	-	39	2	-	-	323	53	-	-	15	-	-	-	904	-	-
-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	45	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	1	3	-	-	1	-	10	2	-	-	4	9	-	-	24	1	-
16	12	10	-	-	53	3	80	4	-9	-	-9	-	-	-	145	-	-
80	6	31	3	3	6	-	214	63	7	2	93	3	2	4	405	26	-
3	-	-	-	-	-	-	-	-	-	-	147	4	14	-	-	-	-
417	-	3	20	66	76	86	137	21	95	12	125	164	-	40	-	24	44
801	175	431	135	104	257	236	1,290	541	99	26	895	260	36	51	2,221	159	53
787	307	668	116	4	47	119	977	555	-5	16	187	265	110	22	1,848	97	87
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	134	-	-	53	2	-	2	3	-	-	-	-	-	-	13	-	-
-	134	-	-	53	2	-	2	3	-	-	-	-	-	-	13	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	26	-	-	2	-	-	-	1	-	-
-	-	-	-	-	-	-	-	26	-	-	2	-	-	-	1	-	-
787	441	668	116	57	49	119	979	532	-5	16	185	265	110	22	1,860	97	87

Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Shin Kong	Agr. Bank
	Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank	of Taiwan
20	23	-	-	1,215	463	126	54	9	-	-	123	1	-	66	-	-
20	18	-	-	408	243	97	27	9	-	-	81	1	-	38	-	-
-	1	-	-	551	74	29	17	-	-	-	37	-	-	-	-	-
-	4	-	-	214	77	-	10	-	-	-	5	-	-	8	-	-
-	-	-	-	42	69	-	-	-	-	-	-	-	-	20	-	-
-	-	-	-	-	-	-	9	-	-	-	9	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	2	-	-	35	42	8	5	1	-	-	3	-	-	10	-	-
-	-	-	-	63	17	-	1	-	-	-	4	-	-	-	-	-
-	-	-	-	-	10	-	-	-	-	-	6	-	-	-	-	-
20	25	-	-	1,313	532	134	69	10	-	-	145	1	-	76	-	-
9	13	-	-	736	294	16	9	4	-	-	63	-	-	34	-	-
9	-	-	-	119	63	15	9	4	-	-	43	-	-	3	-	-
-	5	-	-	524	178	1	-	-	-	-	20	-	-	-	-	-
-	8	-	-	93	53	-	-	-	-	-	-	-	-	31	-	-
-	-	-	-	58	13	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	5	2	-	-	-	-	-	-	-	-	-	-	-
-	2	-	-	-65	-11	6	-	1	-	-	10	-	-	5	-	-
2	4	-	-	90	51	2	3	3	-	-	5	2	-	-	-	-
-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-
-	-	-	-	147	-	69	-	-	-	-	-	-	-	-	-	-
11	19	-	-	971	349	93	12	15	-	-	78	2	-	39	-	-
9	6	-	-	342	183	41	57	-5	-	-	67	-1	-	37	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	6	-	-	342	186	41	57	-5	-	-	67	-1	-	37	-	-