TABLE 7 (1)

The Main Financial and Performance Ratios

December 31,2004

The Peer-Group Average

Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.69	10.07	10.63	10.40	10.75
Tier 1 capital / Risk-weighted assets	9.48	9.19	9.17	10.64	10.82
Liability / Equity (multiple)	15.58	15.37	14.66	12.37	12.04
Equity / Asset	6.22	6.16	6.39	7.45	7.81
【A】					
Non-performing loan ratio					
1.Winsorized mean	2.78	4.13	5.48	6.63	5.06
2.Arithmetic mean	-	-	-	-	-
Loans under surveilance/Loans (Arithmetic mean)	0.79	1.58	2.98	-	-
Loan loss reserves / NPLs	46.68	34.70	28.08	20.78	24.05
The possible loss of classified assets / reserves	61.67	69.69	68.51	71.45	61.13
【E】					
Net income before tax(NIBT) / Average equity	8.81	6.52	-5.11	5.50	4.90
(NIBT + loan loss provision) / Average equity	17.87	19.14	16.95	16.78	12.96
NIBT / Average asset	0.58	0.47	-0.49	0.40	0.39
(NIBT + loan loss provision) / Average asset	1.07	1.20	1.24	1.24	1.07
Net interest income / NIBT	258.34	165.07	-	333.73	312.87
NIBT / Operating revenue	15.95	11.83	-8.97	6.44	5.94
NIBT / Employees (in thousand of NT dollars)	1,037.55	668.17	-588.93	624.50	616.78
【L】					
Liquidity ratio (monthly average of daily data)	17.88	16.55	16.21	16.37	12.41
Loans / Deposits	79.54	80.69	81.46	82.35	86.33
Time deposits / Deposits	64.20	66.00	70.25	73.27	75.76
NCDs / Time deposits	3.71	2.94	1.92	2.93	4.39
Accumulated gap of assets and liabilities(180 days) / Equity	-189.63	-192.86	-161.51	-141.87	-121.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.67	80.80	78.07	80.87	84.45
Interest rate sensitivity gap/Equity	-123.28	-180.13	-223.78	-164.39	-148.12
【G】					
Deposit growth rate	7.61	7.00	1.72	4.79	5.02
Loan growth rate	6.50	6.15	-0.73	0.90	5.69
Investment growth rate	10.53	7.22	5.55	14.90	-10.07
Guarantee growth rate	-0.37	0.09	-15.32	-12.27	-3.73

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

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

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	53.38	51.47	44.53	40.45	39.47
Tier 1 capital / Risk-weighted assets	52.36	50.46	43.46	39.30	38.21
Liability / Equity (multiple)	4.56	5.04	5.69	6.28	6.59
Equity / Asset	17.99	16.56	14.94	13.74	13.18
【A】					
Non-performing loan ratio	0.12	0.19	0.26	0.55	0.54
Loans under surveilance/Loans	-	0.18	0.16	-	-
Loan loss reserves / NPLs	480.58	460.11	314.55	134.31	145.81
【E】					
Net income before tax(NIBT) / Average equity	3.52	5.47	5.69	5.99	6.43
(NIBT + loan loss provision) / Average equity	2.69	5.75	7.26	8.07	8.28
NIBT / Average asset	0.60	0.84	0.78	0.79	0.83
(NIBT + loan loss provision) / Average asset	0.46	0.88	1.00	1.06	1.07
Net interest income / NIBT	141.72	142.69	160.71	172.77	165.91
NIBT / Operating revenue	22.37	25.91	19.37	13.23	12.39
NIBT / Employees (in thousand of NT dollars)	3,004.88	4,639.02	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	70.13	-164.94	60.19	30.58	33.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	134.20	138.14	133.57	124.52	124.73
Interest rate sensitivity gap/Equity	84.46	99.38	100.39	78.61	85.47
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-9.60	-11.79	-6.25	-2.12	9.55
Investment growth rate	8.47	28.79	25.68	604.46	-83.13
Guarantee growth rate	83.03	-19.10	-36.90	15.71	111.87

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Chiao Tung Bank Unit：％

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.05	10.96	13.83	14.71	14.68
Tier 1 capital / Risk-weighted assets	13.70	13.88	14.73	13.84	13.37
Liability / Equity (multiple)	8.86	8.96	9.68	9.07	9.25
Equity / Asset	10.14	10.04	9.36	9.93	9.76
【A】					
Non-performing loan ratio	2.23	2.40	3.07	4.36	2.49
Loans under surveilance/Loans	0.47	1.09	2.57	-	-
Loan loss reserves / NPLs	47.66	40.23	31.47	31.35	42.26
【E】					
Net income before tax(NIBT) / Average equity	12.30	11.51	7.35	9.35	12.92
(NIBT + loan loss provision) / Average equity	19.29	20.01	18.65	25.95	23.81
NIBT / Average asset	1.17	1.12	0.70	0.91	1.16
(NIBT + loan loss provision) / Average asset	1.83	1.94	1.78	2.52	2.14
Net interest income / NIBT	107.55	11.57	200.57	164.71	126.51
NIBT / Operating revenue	31.04	29.60	17.95	15.93	19.05
NIBT / Employees (in thousand of NT dollars)	5,369.68	5,115.81	3,006.74	3,566.45	4,343.04
【L】					
Liquidity ratio (monthly average of daily data)	15.93	21.12	23.70	17.90	16.60
Loans / Deposits	147.14	145.06	143.16	160.33	144.92
Time deposits / Deposits	69.21	72.46	76.49	78.98	81.95
NCDs / Time deposits	1.57	1.55	0.49	0.57	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	57.84	-73.04	-120.69	-93.88	-49.80
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.20	121.46	110.52	109.51	112.70
Interest rate sensitivity gap/Equity	43.76	111.24	59.96	55.44	79.70
【G】					
Deposit growth rate	2.53	4.33	6.15	-7.09	36.10
Loan growth rate	1.89	3.77	-4.12	3.15	4.70
Investment growth rate	10.88	3.22	68.10	-18.54	-13.55
Guarantee growth rate	0.16	-100.00	36.77	3.70	-4.65

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： The Farmers Bank of China   Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.55	8.36	8.66	9.11	9.86
Tier 1 capital / Risk-weighted assets	7.40	5.37	5.54	8.84	9.18
Liability / Equity (multiple)	26.23	37.60	32.95	19.68	18.84
Equity / Asset	3.67	2.59	2.95	4.84	5.04
【A】					
Non-performing loan ratio	4.73	7.03	10.70	12.48	8.28
Loans under surveilance/Loans	0.88	1.69	2.31	-	-
Loan loss reserves / NPLs	14.53	14.28	14.50	8.92	15.16
【E】					
Net income before tax(NIBT) / Average equity	7.68	3.01	-43.65	3.08	4.92
(NIBT + loan loss provision) / Average equity	20.21	35.99	21.49	17.95	14.75
NIBT / Average asset	0.27	0.10	-1.98	0.17	0.26
(NIBT + loan loss provision) / Average asset	0.72	1.18	0.98	0.97	0.79
Net interest income / NIBT	415.62	560.56	-	788.35	449.37
NIBT / Operating revenue	11.05	3.39	-51.83	3.09	4.38
NIBT / Employees (in thousand of NT dollars)	641.71	217.13	-4,386.05	361.39	594.91
【L】					
Liquidity ratio (monthly average of daily data)	11.18	20.36	28.69	27.20	28.20
Loans / Deposits	97.70	95.10	87.01	89.34	91.31
Time deposits / Deposits	58.51	55.67	55.26	57.12	60.83
NCDs / Time deposits	7.38	3.05	0.44	0.31	0.38
Accumulated gap of assets and liabilities(180 days) / Equity	-699.98	-458.26	-270.83	-16.34	-328.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.46	77.80	71.19	74.76	80.43
Interest rate sensitivity gap/Equity	-362.26	-680.17	-575.38	-419.04	-298.52
【G】					
Deposit growth rate	12.99	4.81	-1.87	1.84	1.79
Loan growth rate	12.64	11.90	-4.11	0.86	1.02
Investment growth rate	-22.27	-6.16	-27.30	19.01	-26.95
Guarantee growth rate	-16.21	-15.21	-21.70	-4.28	-14.60

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : Central Trust of China Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.90	10.84	11.58	14.11	13.13
Tier 1 capital / Risk-weighted assets	10.99	10.31	7.86	10.25	9.50
Liability / Equity (multiple)	29.63	40.89	204.45	43.78	41.66
Equity / Asset	3.26	2.39	0.49	2.23	2.34
【A】					
Non-performing loan ratio	2.45	3.31	4.12	7.10	4.71
Loans under surveilance/Loans	1.09	1.28	1.26	-	-
Loan loss reserves / NPLs	61.09	60.79	54.03	29.75	39.21
【E】					
Net income before tax(NIBT) / Average equity	41.68	19.07	-80.91	11.61	20.42
(NIBT + loan loss provision) / Average equity	54.76	47.65	56.24	53.55	59.79
NIBT / Average asset	0.93	0.42	-1.61	0.24	0.41
(NIBT + loan loss provision) / Average asset	1.22	1.05	1.12	1.12	1.19
Net interest income / NIBT	97.86	98.14	-	400.00	255.83
NIBT / Operating revenue	35.51	13.24	-39.68	4.23	5.89
NIBT / Employees (in thousand of NT dollars)	2,969.95	1,269.73	-4,935.74	750.28	1,196.70
【L】					
Liquidity ratio (monthly average of daily data)	25.23	30.77	22.52	25.00	9.10
Loans / Deposits	115.07	105.57	105.32	112.15	115.35
Time deposits / Deposits	66.38	70.08	73.50	78.00	81.38
NCDs / Time deposits	0.08	0.11	1.49	1.59	1.95
Accumulated gap of assets and liabilities(180 days) / Equity	-161.58	-634.75	-4,083.57	-765.56	-726.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.62	99.87	96.62	98.06	101.18
Interest rate sensitivity gap/Equity	-9.43	-4.08	-563.80	-65.50	39.97
【G】					
Deposit growth rate	1.73	-5.12	1.01	-5.42	13.29
Loan growth rate	9.02	-5.48	-5.45	-6.46	5.35
Investment growth rate	13.06	30.12	-56.85	69.15	-3.86
Guarantee growth rate	-17.07	-19.92	-20.79	-14.90	-7.63

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Bank of Taiwan　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	13.80	14.62	15.56	16.33	16.09
Tier 1 capital / Risk-weighted assets	15.78	16.35	13.97	13.36	13.13
Liability / Equity (multiple)	13.99	13.89	11.43	10.82	10.46
Equity / Asset	6.67	6.71	8.05	8.46	8.73
【A】					
Non-performing loan ratio	1.34	2.17	2.90	3.58	2.74
Loans under surveilance/Loans	0.66	0.98	0.71	-	-
Loan loss reserves / NPLs	64.73	44.38	33.96	34.66	40.64
【E】					
Net income before tax(NIBT) / Average equity	9.83	4.33	3.15	6.57	6.84
(NIBT + loan loss provision) / Average equity	9.84	6.78	10.17	12.15	10.63
NIBT / Average asset	0.63	0.31	0.26	0.55	0.60
(NIBT + loan loss provision) / Average asset	0.63	0.49	0.85	1.02	0.93
Net interest income / NIBT	14.99	26.33	317.16	155.13	130.73
NIBT / Operating revenue	31.10	11.32	7.02	10.80	10.44
NIBT / Employees (in thousand of NT dollars)	2,262.42	1,039.81	882.93	1,759.75	1,796.48
【L】					
Liquidity ratio (monthly average of daily data)	54.46	59.23	48.22	36.70	29.70
Loans / Deposits	61.17	53.85	61.41	69.21	77.02
Time deposits / Deposits	65.46	65.97	67.54	67.02	66.17
NCDs / Time deposits	0.12	0.14	0.17	0.18	0.20
Accumulated gap of assets and liabilities(180 days) / Equity	240.50	219.48	-101.97	-88.69	-105.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.28	105.02	62.05	57.06	54.67
Interest rate sensitivity gap/Equity	-17.77	33.74	-278.48	-290.93	-287.38
【G】					
Deposit growth rate	3.68	4.12	2.45	5.75	8.15
Loan growth rate	17.29	-8.93	-10.61	-4.89	4.74
Investment growth rate	-7.40	25.05	16.62	12.84	-0.44
Guarantee growth rate	9.17	16.65	-4.51	7.16	3.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Taipeibank　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	13.10	13.12	14.00	13.32	16.15
Tier 1 capital / Risk-weighted assets	14.68	13.86	14.88	12.85	15.81
Liability / Equity (multiple)	11.99	12.97	12.56	13.28	11.57
Equity / Asset	7.70	7.16	7.37	7.00	7.96
【A】					
Non-performing loan ratio	1.65	2.37	2.99	3.03	2.10
Loans under surveilance/Loans	0.43	0.72	1.16	-	-
Loan loss reserves / NPLs	52.95	32.98	30.54	32.19	37.60
【E】					
Net income before tax(NIBT) / Average equity	10.93	11.06	12.62	8.21	9.02
(NIBT + loan loss provision) / Average equity	12.60	15.93	18.35	14.59	13.25
NIBT / Average asset	0.78	0.81	0.91	0.66	0.73
(NIBT + loan loss provision) / Average asset	0.90	1.17	1.33	1.17	1.07
Net interest income / NIBT	115.41	23.16	160.91	264.89	214.56
NIBT / Operating revenue	21.60	21.52	18.99	11.48	11.25
NIBT / Employees (in thousand of NT dollars)	2,165.20	1,687.99	1,694.95	1,116.85	1,211.70
【L】					
Liquidity ratio (monthly average of daily data)	51.26	42.12	37.70	30.40	28.30
Loans / Deposits	65.62	72.85	74.07	77.86	78.21
Time deposits / Deposits	45.56	47.62	52.68	50.51	56.04
NCDs / Time deposits	0.72	0.75	0.86	0.88	0.52
Accumulated gap of assets and liabilities(180 days) / Equity	135.98	-32.67	-26.19	85.88	142.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.01	109.67	104.03	110.01	101.70
Interest rate sensitivity gap/Equity	46.23	86.02	36.97	94.31	14.91
【G】					
Deposit growth rate	-5.29	4.67	-3.76	8.83	5.18
Loan growth rate	-15.00	0.99	-9.43	8.44	0.93
Investment growth rate	19.11	17.27	20.67	39.28	-10.16
Guarantee growth rate	-4.57	9.01	9.77	55.85	29.92

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Bank of Kaohsiung Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	12.29	12.65	12.99	11.63	11.43
Tier 1 capital / Risk-weighted assets	12.90	12.77	12.54	13.03	12.47
Liability / Equity (multiple)	13.58	14.15	17.20	18.73	18.11
Equity / Asset	6.86	6.60	5.49	5.07	5.23
【A】					
Non-performing loan ratio	1.60	1.64	2.38	2.86	2.26
Loans under surveilance/Loans	0.26	0.79	1.02	-	-
Loan loss reserves / NPLs	48.12	46.84	38.59	18.93	12.56
【E】					
Net income before tax(NIBT) / Average equity	5.29	5.85	1.87	10.22	3.33
(NIBT + loan loss provision) / Average equity	9.99	13.39	25.36	24.63	15.80
NIBT / Average asset	0.35	0.35	0.10	0.52	0.19
(NIBT + loan loss provision) / Average asset	0.66	0.81	1.35	1.24	0.90
Net interest income / NIBT	343.44	381.52	1,754.87	340.90	826.43
NIBT / Operating revenue	12.70	10.64	2.16	8.49	2.84
NIBT / Employees (in thousand of NT dollars)	629.07	681.18	230.22	1,273.28	410.10
【L】					
Liquidity ratio (monthly average of daily data)	21.51	16.71	12.70	11.90	9.90
Loans / Deposits	83.63	90.93	95.30	87.27	92.25
Time deposits / Deposits	53.46	59.09	68.81	76.55	76.86
NCDs / Time deposits	0.77	1.00	1.61	12.95	14.10
Accumulated gap of assets and liabilities(180 days) / Equity	-94.11	-58.42	-24.19	-48.79	34.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.51	104.01	102.16	96.80	96.76
Interest rate sensitivity gap/Equity	50.82	45.39	30.76	-51.00	-50.89
【G】					
Deposit growth rate	1.73	-11.86	-22.45	12.45	17.10
Loan growth rate	-8.41	-17.04	-13.96	5.98	20.52
Investment growth rate	1.97	-36.74	66.49	17.40	-42.69
Guarantee growth rate	-37.23	3.53	-22.24	-7.25	13.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Land Bank of Taiwan

Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.89	10.25	10.08	9.65	9.82
Tier 1 capital / Risk-weighted assets	8.87	8.92	6.45	7.28	7.58
Liability / Equity (multiple)	21.11	21.05	18.22	17.08	16.33
Equity / Asset	4.52	4.54	5.20	5.53	5.77
【A】					
Non-performing loan ratio	3.41	4.57	7.07	7.37	4.85
Loans under surveilance/Loans	1.21	1.99	3.36	-	-
Loan loss reserves / NPLs	35.76	24.74	16.19	23.44	24.28
【E】					
Net income before tax(NIBT) / Average equity	5.03	4.00	2.59	9.07	8.19
(NIBT + loan loss provision) / Average equity	16.61	25.77	30.20	27.72	22.72
NIBT / Average asset	0.23	0.20	0.13	0.49	0.46
(NIBT + loan loss provision) / Average asset	0.75	1.26	1.54	1.50	1.29
Net interest income / NIBT	485.64	84.90	1,387.87	328.69	361.05
NIBT / Operating revenue	8.50	6.32	3.05	8.33	6.95
NIBT / Employees (in thousand of NT dollars)	689.92	532.19	333.77	1,265.63	1,155.25
【L】					
Liquidity ratio (monthly average of daily data)	20.32	20.52	20.86	18.00	11.70
Loans / Deposits	84.08	81.87	81.27	84.26	90.31
Time deposits / Deposits	67.90	67.96	71.66	74.92	78.13
NCDs / Time deposits	0.55	0.61	-	0.70	0.69
Accumulated gap of assets and liabilities(180 days) / Equity	-454.20	-432.38	-463.92	-444.37	-375.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.38	97.40	90.31	93.26	94.99
Interest rate sensitivity gap/Equity	-31.14	-49.03	-161.75	-104.53	-73.94
【G】					
Deposit growth rate	5.17	8.95	4.13	8.82	3.70
Loan growth rate	7.52	9.12	-2.73	-1.75	11.45
Investment growth rate	4.73	30.47	13.46	18.96	-38.87
Guarantee growth rate	16.33	23.33	-4.06	-1.19	-8.70

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : Taiwan Cooperative Bank Unit:%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.55	8.88	8.97	9.39	8.97
Tier 1 capital / Risk-weighted assets	6.24	6.29	6.47	5.91	6.05
Liability / Equity (multiple)	32.10	31.27	29.54	28.96	28.26
Equity / Asset	3.02	3.10	3.27	3.34	3.42
【A】					
Non-performing loan ratio	3.37	4.66	6.86	7.63	5.34
Loans under surveilance/Loans	1.33	2.31	2.52	-	-
Loan loss reserves / NPLs	38.96	27.75	15.40	21.16	18.90
【E】					
Net income before tax(NIBT) / Average equity	2.37	1.18	8.37	9.24	2.49
(NIBT + loan loss provision) / Average equity	19.22	6.69	45.08	37.40	23.21
NIBT / Average asset	0.08	0.18	0.27	0.32	0.09
(NIBT + loan loss provision) / Average asset	0.61	1.02	1.44	1.28	0.83
Net interest income / NIBT	1,075.57	86.38	502.95	425.15	1,304.12
NIBT / Operating revenue	3.25	7.13	6.47	5.68	1.46
NIBT / Employees (in thousand of NT dollars)	225.86	559.16	665.80	690.83	200.87
【L】					
Liquidity ratio (monthly average of daily data)	32.74	32.93	27.89	20.90	16.20
Loans / Deposits	75.61	75.45	78.89	84.27	91.78
Time deposits / Deposits	71.88	74.39	77.19	78.60	81.32
NCDs / Time deposits	0.16	0.23	0.49	0.31	0.36
Accumulated gap of assets and liabilities(180 days) / Equity	-384.16	-411.60	-510.17	-560.98	-570.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.10	99.57	97.00	97.81	98.22
Interest rate sensitivity gap/Equity	57.81	-11.13	-74.54	-54.26	-42.85
【G】					
Deposit growth rate	2.22	5.93	3.88	10.19	4.59
Loan growth rate	2.68	1.31	-2.32	1.24	11.29
Investment growth rate	34.53	-0.95	17.87	42.20	4.18
Guarantee growth rate	-13.75	8.71	2.11	14.15	4.10

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： First Commercial Bank

Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.35	8.96	8.99	9.28	9.18
Tier 1 capital / Risk-weighted assets	8.01	6.22	6.59	8.89	9.66
Liability / Equity (multiple)	21.09	26.30	26.59	14.87	14.59
Equity / Asset	4.53	3.66	3.62	6.30	6.42
【A】					
Non-performing loan ratio	1.27	1.46	3.77	8.72	6.08
Loans under surveilance/Loans	0.92	0.99	2.05	-	-
Loan loss reserves / NPLs	74.59	39.01	20.49	16.08	19.60
【E】					
Net income before tax(NIBT) / Average equity	19.46	-34.02	-47.82	4.26	6.13
(NIBT + loan loss provision) / Average equity	30.98	32.79	-28.13	21.51	22.75
NIBT / Average asset	0.80	-1.35	-2.43	0.28	0.42
(NIBT + loan loss provision) / Average asset	1.27	1.30	-1.43	1.40	1.57
Net interest income / NIBT	177.32	-	-	629.23	428.45
NIBT / Operating revenue	24.89	-40.32	-58.36	4.74	6.27
NIBT / Employees (in thousand of NT dollars)	1,735.69	-2,808.22	-4,821.90	546.26	776.42
【L】					
Liquidity ratio (monthly average of daily data)	30.50	28.13	19.11	14.00	10.90
Loans / Deposits	73.78	76.41	79.07	85.85	88.94
Time deposits / Deposits	48.08	51.07	57.86	59.64	63.89
NCDs / Time deposits	1.81	1.83	2.49	2.01	2.57
Accumulated gap of assets and liabilities(180 days) / Equity	-45.56	-248.66	-216.40	-150.24	-121.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.98	92.58	83.42	79.02	86.75
Interest rate sensitivity gap/Equity	-152.27	-130.17	-297.69	-211.37	-125.79
【G】					
Deposit growth rate	1.49	5.37	3.84	6.78	8.39
Loan growth rate	-2.10	1.49	-4.72	3.10	5.83
Investment growth rate	18.14	77.46	23.85	15.30	-22.11
Guarantee growth rate	-6.54	8.39	2.11	-9.29	7.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : Hua Nan Commercial Bank Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.91	11.22	9.07	10.68	9.81
Tier 1 capital / Risk-weighted assets	8.08	7.66	6.52	9.89	10.00
Liability / Equity (multiple)	22.35	22.95	24.98	14.24	13.67
Equity / Asset	4.28	4.18	3.85	6.56	6.82
【A】					
Non-performing loan ratio	2.27	3.33	4.16	8.27	6.04
Loans under surveilance/Loans	0.32	0.56	1.01	-	-
Loan loss reserves / NPLs	41.51	35.28	27.08	13.31	17.33
【E】					
Net income before tax(NIBT) / Average equity	21.60	21.48	-61.22	5.76	7.46
(NIBT + loan loss provision) / Average equity	31.72	41.26	25.93	23.84	20.83
NIBT / Average asset	0.88	0.85	-2.84	0.37	0.51
(NIBT + loan loss provision) / Average asset	1.29	1.64	1.20	1.55	1.44
Net interest income / NIBT	128.29	42.05	-	440.25	329.83
NIBT / Operating revenue	27.07	28.03	-74.01	6.55	7.99
NIBT / Employees (in thousand of NT dollars)	1,793.23	1,748.56	-5,939.67	723.41	923.85
【L】					
Liquidity ratio (monthly average of daily data)	30.27	27.74	23.17	13.70	11.20
Loans / Deposits	73.51	76.80	75.97	82.52	88.87
Time deposits / Deposits	46.06	49.31	55.76	59.68	62.98
NCDs / Time deposits	1.46	1.70	1.84	2.20	5.26
Accumulated gap of assets and liabilities(180 days) / Equity	84.16	89.91	9.37	-22.01	-27.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.93	101.53	97.48	96.20	101.26
Interest rate sensitivity gap/Equity	-1.11	24.95	-45.80	-39.59	12.52
【G】					
Deposit growth rate	8.30	6.44	7.05	7.77	8.77
Loan growth rate	2.88	6.50	-1.88	-0.12	10.37
Investment growth rate	39.58	-57.55	64.12	14.92	-16.69
Guarantee growth rate	0.24	22.16	5.05	0.11	16.41

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : Chang Hwa Commercial Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.18	11.21	8.35	9.10	9.08
Tier 1 capital / Risk-weighted assets	8.34	8.51	5.80	8.98	8.90
Liability / Equity (multiple)	16.56	16.98	26.60	14.51	13.59
Equity / Asset	5.69	5.56	3.62	6.45	6.85
【A】					
Non-performing loan ratio	3.87	4.93	6.97	8.98	6.85
Loans under surveilance/Loans	3.90	5.26	5.06	-	-
Loan loss reserves / NPLs	31.59	26.34	21.37	16.05	19.01
【E】					
Net income before tax(NIBT) / Average equity	2.28	6.65	-51.24	3.53	5.08
(NIBT + loan loss provision) / Average equity	20.35	38.22	20.02	15.69	17.38
NIBT / Average asset	0.13	0.28	-2.70	0.23	0.33
(NIBT + loan loss provision) / Average asset	1.17	1.64	1.05	1.04	1.12
Net interest income / NIBT	998.01	117.38	-	733.04	567.80
NIBT / Operating revenue	4.40	9.06	-67.75	4.32	5.09
NIBT / Employees (in thousand of NT dollars)	284.50	605.31	-5,775.30	445.91	591.27
【L】					
Liquidity ratio (monthly average of daily data)	19.67	24.62	23.34	12.30	10.80
Loans / Deposits	86.64	83.39	82.82	88.15	93.98
Time deposits / Deposits	49.81	53.49	59.39	62.85	64.99
NCDs / Time deposits	1.90	1.86	2.51	2.55	3.55
Accumulated gap of assets and liabilities(180 days) / Equity	362.01	33.97	-27.84	-34.75	4.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	79.17	81.85	77.54	81.23	84.37
Interest rate sensitivity gap/Equity	-245.14	-208.92	-425.04	-196.28	-151.63
【G】					
Deposit growth rate	1.93	4.33	1.86	9.03	5.79
Loan growth rate	5.53	4.61	-4.80	1.76	8.14
Investment growth rate	-36.41	-4.42	24.57	-14.71	-14.70
Guarantee growth rate	-4.06	5.58	-2.38	-7.88	4.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : The International Commercial Bank of China Unit:%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.82	10.22	11.01	11.69	10.03
Tier 1 capital / Risk-weighted assets	9.75	9.96	10.71	11.31	10.56
Liability / Equity (multiple)	14.89	14.47	14.33	13.71	13.59
Equity / Asset	6.29	6.46	6.52	6.80	6.85
【A】					
Non-performing loan ratio	0.77	1.74	2.38	3.75	2.98
Loans under surveilance/Loans	0.45	0.50	0.82	-	-
Loan loss reserves / NPLs	149.74	71.52	49.16	47.54	51.53
【E】					
Net income before tax(NIBT) / Average equity	15.95	13.90	7.46	8.14	10.06
(NIBT + loan loss provision) / Average equity	20.06	20.51	17.58	19.47	15.97
NIBT / Average asset	1.06	0.86	0.43	0.59	0.85
(NIBT + loan loss provision) / Average asset	1.33	1.26	1.01	1.41	1.35
Net interest income / NIBT	118.44	98.43	315.64	287.53	249.94
NIBT / Operating revenue	33.35	26.74	12.81	11.01	11.97
NIBT / Employees (in thousand of NT dollars)	3,491.92	2,710.66	1,413.69	1,580.90	1,826.60
【L】					
Liquidity ratio (monthly average of daily data)	51.27	50.37	33.14	21.00	24.70
Loans / Deposits	81.37	78.17	79.27	80.14	90.90
Time deposits / Deposits	51.54	52.33	59.52	64.08	66.44
NCDs / Time deposits	0.66	0.90	2.03	0.81	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	3.85	-75.77	-164.81	-42.12	-50.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.37	103.60	97.16	102.37	124.55
Interest rate sensitivity gap/Equity	51.28	21.53	-17.79	13.26	132.15
【G】					
Deposit growth rate	10.82	10.00	8.85	10.31	17.56
Loan growth rate	14.41	5.78	7.17	-3.88	8.09
Investment growth rate	6.42	39.18	56.74	9.12	23.20
Guarantee growth rate	3.46	35.28	-10.16	-17.57	-2.10

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Cathay United Bank Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.69	11.15	10.79	10.40	10.93
Tier 1 capital / Risk-weighted assets	11.96	11.24	11.64	12.86	12.59
Liability / Equity (multiple)	11.21	11.54	11.46	9.54	9.07
Equity / Asset	8.19	7.97	8.02	9.49	9.93
【A】					
Non-performing loan ratio	0.76	0.82	3.04	6.17	2.64
Loans under surveilance/Loans	0.62	1.86	1.93	-	-
Loan loss reserves / NPLs	134.75	159.67	52.41	15.14	31.85
【E】					
Net income before tax(NIBT) / Average equity	22.98	4.08	-20.58	10.74	13.65
(NIBT + loan loss provision) / Average equity	32.41	29.16	20.91	27.24	18.28
NIBT / Average asset	1.85	0.37	-1.76	0.94	1.33
(NIBT + loan loss provision) / Average asset	2.61	2.63	1.78	2.37	1.79
Net interest income / NIBT	136.13	159.25	-	253.14	190.47
NIBT / Operating revenue	37.68	9.02	-36.35	15.18	20.03
NIBT / Employees (in thousand of NT dollars)	4,362.96	710.48	-4,740.37	2,362.95	3,118.09
【L】					
Liquidity ratio (monthly average of daily data)	23.43	21.95	21.45	25.80	19.50
Loans / Deposits	75.96	79.46	74.75	71.79	77.67
Time deposits / Deposits	47.38	49.15	50.83	53.40	57.13
NCDs / Time deposits	9.54	3.40	1.93	3.37	7.29
Accumulated gap of assets and liabilities(180 days) / Equity	-39.16	229.88	137.30	153.78	56.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.58	82.29	97.44	124.42	70.58
Interest rate sensitivity gap/Equity	-49.37	-92.15	-13.73	112.42	-229.21
【G】					
Deposit growth rate	12.91	28.24	-11.01	8.89	7.39
Loan growth rate	6.55	38.50	-7.19	0.47	14.09
Investment growth rate	46.21	47.28	-21.03	22.00	-15.75
Guarantee growth rate	4.50	29.20	-51.90	-5.33	11.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Bank Of Overseas Chinese　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.85	8.04	5.53	5.05	6.01
Tier 1 capital / Risk-weighted assets	7.39	5.50	5.71	5.17	6.18
Liability / Equity (multiple)	20.52	27.63	23.73	26.43	18.97
Equity / Asset	4.65	3.49	4.04	3.65	5.01
【A】					
Non-performing loan ratio	5.28	10.15	13.98	17.80	13.41
Loans under surveilance/Loans	1.70	3.66	5.12	-	-
Loan loss reserves / NPLs	35.12	23.67	27.32	18.97	16.64
【E】					
Net income before tax(NIBT) / Average equity	-28.50	-14.05	-2.52	-22.12	-15.40
(NIBT + loan loss provision) / Average equity	4.69	21.75	24.02	11.67	14.61
NIBT / Average asset	-0.95	-0.52	-0.09	-0.97	-0.80
(NIBT + loan loss provision) / Average asset	0.16	0.81	0.82	0.51	0.75
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-28.43	-13.66	-1.96	-15.53	-11.69
NIBT / Employees (in thousand of NT dollars)	-1,292.66	-730.99	-123.52	-1,343.52	-1,107.16
【L】					
Liquidity ratio (monthly average of daily data)	16.97	16.94	15.14	18.10	7.60
Loans / Deposits	71.04	76.68	76.07	73.20	86.81
Time deposits / Deposits	55.47	58.19	64.07	68.21	71.89
NCDs / Time deposits	3.52	3.33	3.60	5.35	9.31
Accumulated gap of assets and liabilities(180 days) / Equity	-95.50	-80.17	-230.55	-357.52	-294.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	70.65	61.62	55.56	53.30	63.28
Interest rate sensitivity gap/Equity	-448.29	-781.27	-798.40	-917.04	-532.26
【G】					
Deposit growth rate	-2.88	2.11	1.21	4.50	-13.86
Loan growth rate	-10.33	0.99	3.57	-11.87	-7.27
Investment growth rate	6.66	-15.84	11.71	94.80	-38.15
Guarantee growth rate	-33.22	-25.33	-29.63	-21.94	-20.47

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： The Shanghai Commercial & Savings Bank　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.02	9.90	10.10	8.94	9.43
Tier 1 capital / Risk-weighted assets	16.85	18.12	18.53	18.49	17.15
Liability / Equity (multiple)	8.19	7.79	7.37	7.17	7.71
Equity / Asset	10.88	11.38	11.95	12.24	11.48
【A】					
Non-performing loan ratio	0.97	2.04	3.88	4.63	4.34
Loans under surveilance/Loans	0.32	0.84	1.58	-	-
Loan loss reserves / NPLs	140.23	55.49	19.90	23.95	23.16
【E】					
Net income before tax(NIBT) / Average equity	9.47	6.26	1.19	3.95	3.79
(NIBT + loan loss provision) / Average equity	12.07	12.72	15.72	16.81	14.52
NIBT / Average asset	1.50	0.86	0.15	0.50	0.46
(NIBT + loan loss provision) / Average asset	1.91	1.75	1.99	2.14	1.78
Net interest income / NIBT	99.16	66.21	1,099.45	323.95	328.84
NIBT / Operating revenue	40.46	22.23	3.10	7.66	6.60
NIBT / Employees (in thousand of NT dollars)	3,195.32	1,731.73	291.80	915.53	792.78
【L】					
Liquidity ratio (monthly average of daily data)	22.46	20.26	17.83	17.30	12.20
Loans / Deposits	66.17	70.44	67.61	67.56	74.13
Time deposits / Deposits	49.12	51.03	57.46	63.97	68.53
NCDs / Time deposits	2.83	2.34	3.73	4.04	5.15
Accumulated gap of assets and liabilities(180 days) / Equity	-133.01	-113.62	-82.13	-85.58	-113.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.58	102.82	98.49	101.50	100.95
Interest rate sensitivity gap/Equity	-2.21	13.27	-7.10	7.17	5.06
【G】					
Deposit growth rate	9.41	5.71	0.58	3.82	7.24
Loan growth rate	2.25	9.81	-0.43	-6.57	5.91
Investment growth rate	26.36	6.97	-12.12	2.64	-11.45
Guarantee growth rate	-0.31	-3.93	-25.88	-5.90	0.96

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Union Bank of Taiwan　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	12.40	10.29	12.62	10.40	10.27
Tier 1 capital / Risk-weighted assets	11.29	11.52	11.93	12.71	11.75
Liability / Equity (multiple)	12.12	11.11	10.56	10.22	9.94
Equity / Asset	7.62	8.26	8.65	8.92	9.14
【A】					
Non-performing loan ratio	2.52	3.84	4.12	3.91	3.54
Loans under surveilance/Loans	1.26	1.83	3.62	-	-
Loan loss reserves / NPLs	32.18	18.81	46.76	22.53	30.71
【E】					
Net income before tax(NIBT) / Average equity	9.60	9.33	-8.03	0.34	7.21
(NIBT + loan loss provision) / Average equity	24.30	12.80	4.79	12.55	17.48
NIBT / Average asset	0.76	0.80	-0.76	0.03	0.64
(NIBT + loan loss provision) / Average asset	1.91	1.10	0.45	1.13	1.56
Net interest income / NIBT	501.76	418.21	-	5,364.41	335.32
NIBT / Operating revenue	11.48	12.90	-12.10	0.42	7.64
NIBT / Employees (in thousand of NT dollars)	613.31	566.30	-615.25	32.58	693.25
【L】					
Liquidity ratio (monthly average of daily data)	13.02	11.60	9.52	13.80	9.10
Loans / Deposits	69.59	70.14	73.61	79.52	91.02
Time deposits / Deposits	70.10	69.03	70.25	75.93	78.13
NCDs / Time deposits	7.74	6.59	2.19	7.24	11.00
Accumulated gap of assets and liabilities(180 days) / Equity	-89.15	-269.83	-333.00	-255.96	-300.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.35	75.19	61.96	78.98	84.60
Interest rate sensitivity gap/Equity	-80.79	-231.80	-336.89	-187.08	-132.76
【G】					
Deposit growth rate	19.99	17.23	-5.85	-0.04	-2.18
Loan growth rate	17.24	10.25	-13.17	-10.75	-2.69
Investment growth rate	29.19	23.40	-16.41	9.37	-1.12
Guarantee growth rate	30.45	-17.22	-34.07	-51.08	-28.14

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： The Chinese Bank　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.37	8.40	9.77	8.62	9.81
Tier 1 capital / Risk-weighted assets	9.91	10.49	10.78	9.88	10.99
Liability / Equity (multiple)	13.67	12.27	12.51	12.83	11.76
Equity / Asset	6.81	7.54	7.40	7.23	7.84
【A】					
Non-performing loan ratio	7.74	9.56	8.58	5.44	3.31
Loans under surveilance/Loans	1.16	2.15	7.99	-	-
Loan loss reserves / NPLs	15.48	18.66	20.32	23.29	18.45
【E】					
Net income before tax(NIBT) / Average equity	-7.92	0.83	0.33	-4.39	0.66
(NIBT + loan loss provision) / Average equity	0.17	2.62	7.44	7.70	9.80
NIBT / Average asset	-0.60	0.06	0.03	-0.34	0.06
(NIBT + loan loss provision) / Average asset	0.01	0.20	0.57	0.60	0.82
Net interest income / NIBT	-	1,456.30	8,830.19	-	3,440.34
NIBT / Operating revenue	-11.00	1.23	0.48	-5.60	0.83
NIBT / Employees (in thousand of NT dollars)	-446.10	53.96	29.48	-494.69	90.22
【L】					
Liquidity ratio (monthly average of daily data)	10.62	9.02	10.65	9.40	10.70
Loans / Deposits	77.38	78.04	83.63	91.22	91.18
Time deposits / Deposits	81.66	83.38	84.90	88.06	89.72
NCDs / Time deposits	5.45	9.30	13.95	7.72	6.16
Accumulated gap of assets and liabilities(180 days) / Equity	-454.11	-44.54	-151.51	-147.89	-103.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.22	89.34	85.67	93.53	96.85
Interest rate sensitivity gap/Equity	-144.29	-101.05	-159.83	-74.70	-34.25
【G】					
Deposit growth rate	3.30	-0.68	-3.00	-0.60	14.43
Loan growth rate	0.69	-7.87	-11.07	-0.46	8.19
Investment growth rate	-6.93	2.24	29.87	-5.77	16.64
Guarantee growth rate	-14.94	4.02	-41.22	-30.70	-9.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Far Eastern International Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.66	10.41	11.28	12.48	12.90
Tier 1 capital / Risk-weighted assets	10.25	9.76	9.15	12.79	12.96
Liability / Equity (multiple)	11.74	13.03	17.09	10.46	8.78
Equity / Asset	7.85	7.13	5.53	8.72	10.22
【A】					
Non-performing loan ratio	2.31	2.29	4.25	5.99	5.23
Loans under surveilance/Loans	0.18	0.51	1.36	-	-
Loan loss reserves / NPLs	51.35	56.61	33.99	18.07	19.48
【E】					
Net income before tax(NIBT) / Average equity	19.63	26.02	-32.29	2.91	2.96
(NIBT + loan loss provision) / Average equity	24.94	38.69	14.85	11.61	15.61
NIBT / Average asset	1.46	1.85	-2.84	0.29	0.32
(NIBT + loan loss provision) / Average asset	1.86	2.75	1.31	1.17	1.67
Net interest income / NIBT	175.71	139.36	-	723.17	706.12
NIBT / Operating revenue	26.69	30.16	-47.90	4.15	4.28
NIBT / Employees (in thousand of NT dollars)	1,679.05	2,042.69	-3,581.65	383.70	429.75
【L】					
Liquidity ratio (monthly average of daily data)	16.27	17.17	8.20	11.20	8.90
Loans / Deposits	87.53	97.38	87.13	95.98	87.77
Time deposits / Deposits	73.57	76.74	79.96	80.22	79.07
NCDs / Time deposits	11.03	28.89	15.65	7.62	16.66
Accumulated gap of assets and liabilities(180 days) / Equity	-119.10	-216.46	-528.29	-93.95	-106.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.82	94.92	86.78	92.90	99.17
Interest rate sensitivity gap/Equity	15.64	-49.48	-183.13	-63.18	-6.10
【G】					
Deposit growth rate	17.53	6.43	8.42	2.18	0.44
Loan growth rate	6.65	17.65	-3.17	12.63	7.91
Investment growth rate	25.76	7.18	16.76	32.98	-41.03
Guarantee growth rate	-9.34	88.22	1.69	-55.10	6.37

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Fuhwa Commercial Bank

Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.07	8.72	11.04	10.94	11.42
Tier 1 capital / Risk-weighted assets	7.46	6.36	7.78	10.49	11.60
Liability / Equity (multiple)	16.26	18.58	16.72	10.95	12.03
Equity / Asset	5.79	5.11	5.64	8.37	7.67
【A】					
Non-performing loan ratio	2.93	3.75	4.22	5.72	3.41
Loans under surveilance/Loans	0.58	1.20	5.45	-	-
Loan loss reserves / NPLs	36.92	43.79	49.44	19.77	33.74
【E】					
Net income before tax(NIBT) / Average equity	12.90	10.07	-27.55	9.80	-11.66
(NIBT + loan loss provision) / Average equity	22.83	24.70	25.13	15.75	16.27
NIBT / Average asset	0.75	0.54	-2.01	0.79	-1.05
(NIBT + loan loss provision) / Average asset	1.32	1.34	1.84	1.27	1.47
Net interest income / NIBT	274.51	313.31	-	188.73	-
NIBT / Operating revenue	18.55	12.32	-39.23	12.94	-15.38
NIBT / Employees (in thousand of NT dollars)	794.19	569.87	-2,711.35	1,248.50	-1,576.70
【L】					
Liquidity ratio (monthly average of daily data)	12.70	14.30	21.27	20.40	20.80
Loans / Deposits	86.67	89.85	81.99	82.10	78.48
Time deposits / Deposits	68.28	68.30	73.75	76.27	79.06
NCDs / Time deposits	13.02	4.70	3.12	4.19	9.01
Accumulated gap of assets and liabilities(180 days) / Equity	-85.62	-186.23	-53.41	19.28	74.45
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.67	76.46	78.76	83.26	90.71
Interest rate sensitivity gap/Equity	-334.06	-361.04	-299.62	-161.97	-100.93
【G】					
Deposit growth rate	21.85	33.69	6.82	-0.90	0.31
Loan growth rate	15.07	40.73	5.33	7.27	3.28
Investment growth rate	75.97	-22.34	52.65	-53.92	-17.44
Guarantee growth rate	10.73	38.60	-5.10	4.16	-28.61

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Bank Sinopac　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	12.64	12.39	12.85	14.37	14.34
Tier 1 capital / Risk-weighted assets	10.40	12.06	13.55	14.68	14.63
Liability / Equity (multiple)	15.37	14.58	11.99	10.70	9.36
Equity / Asset	6.11	6.42	7.70	8.55	9.65
【A】					
Non-performing loan ratio	0.74	1.76	2.01	2.03	1.19
Loans under surveilance/Loans	0.31	0.39	1.11	-	-
Loan loss reserves / NPLs	60.42	41.36	39.84	37.45	70.49
【E】					
Net income before tax(NIBT) / Average equity	18.23	11.82	11.30	8.71	10.25
(NIBT + loan loss provision) / Average equity	20.24	17.73	16.21	12.99	12.35
NIBT / Average asset	1.06	0.81	0.92	0.78	1.02
(NIBT + loan loss provision) / Average asset	1.18	1.22	1.32	1.17	1.23
Net interest income / NIBT	101.07	34.55	205.40	234.42	187.52
NIBT / Operating revenue	25.53	20.86	18.74	12.21	13.62
NIBT / Employees (in thousand of NT dollars)	2,351.81	1,485.69	1,293.21	1,137.18	1,311.06
【L】					
Liquidity ratio (monthly average of daily data)	29.36	39.37	32.17	15.00	33.70
Loans / Deposits	79.55	69.78	80.18	77.48	78.65
Time deposits / Deposits	59.03	62.04	65.11	68.73	73.83
NCDs / Time deposits	13.44	13.73	0.57	1.48	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-89.03	-337.02	-266.76	178.83	107.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.02	90.89	80.34	67.33	71.86
Interest rate sensitivity gap/Equity	-137.11	-81.29	-172.81	-128.57	-97.64
【G】					
Deposit growth rate	8.58	31.27	8.68	9.35	23.87
Loan growth rate	23.46	12.52	11.94	7.57	15.16
Investment growth rate	-16.38	29.16	120.26	23.18	14.72
Guarantee growth rate	20.43	12.32	-21.43	-16.77	-14.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

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

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.63	9.97	10.38	11.01	10.56
Tier 1 capital / Risk-weighted assets	9.09	9.14	9.36	12.30	12.50
Liability / Equity (multiple)	11.93	13.44	15.87	10.36	10.07
Equity / Asset	7.74	6.92	5.93	8.80	9.03
【A】					
Non-performing loan ratio	0.88	1.18	1.38	2.83	2.46
Loans under surveilance/Loans	0.28	0.41	0.88	-	-
Loan loss reserves / NPLs	74.21	94.46	70.67	32.17	39.85
【E】					
Net income before tax(NIBT) / Average equity	34.34	20.51	-19.96	11.80	8.48
(NIBT + loan loss provision) / Average equity	28.88	18.13	19.25	21.17	16.62
NIBT / Average asset	2.23	1.41	-1.72	1.04	0.79
(NIBT + loan loss provision) / Average asset	1.88	1.25	1.66	1.86	1.55
Net interest income / NIBT	119.90	91.41	-	201.56	228.42
NIBT / Operating revenue	48.98	29.84	-32.45	15.23	11.04
NIBT / Employees (in thousand of NT dollars)	3,447.91	2,289.10	-2,852.24	1,797.67	1,316.61
【L】					
Liquidity ratio (monthly average of daily data)	11.81	13.12	18.29	14.60	9.40
Loans / Deposits	83.74	81.45	76.36	80.34	85.38
Time deposits / Deposits	59.47	60.50	65.52	71.85	74.58
NCDs / Time deposits	7.73	6.40	0.89	1.82	4.13
Accumulated gap of assets and liabilities(180 days) / Equity	-379.46	-471.99	-402.12	-317.22	-283.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.35	84.48	71.77	80.83	89.82
Interest rate sensitivity gap/Equity	-159.69	-144.53	-337.74	-159.82	-85.53
【G】					
Deposit growth rate	35.03	9.88	0.94	10.47	9.44
Loan growth rate	37.73	16.77	-4.65	4.13	8.67
Investment growth rate	24.60	-1.27	19.76	47.30	13.79
Guarantee growth rate	-19.47	34.22	-24.46	10.59	14.62

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Cosmos Bank, Taiwan　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.76	9.79	10.13	8.25	8.03
Tier 1 capital / Risk-weighted assets	9.88	9.81	10.11	9.07	9.00
Liability / Equity (multiple)	11.13	10.82	10.51	12.65	13.68
Equity / Asset	8.25	8.46	8.68	7.33	6.81
【A】					
Non-performing loan ratio	2.35	2.87	3.21	6.97	4.38
Loans under surveilance/Loans	1.30	2.21	3.32	-	-
Loan loss reserves / NPLs	32.94	35.44	31.90	17.09	22.92
【E】					
Net income before tax(NIBT) / Average equity	5.78	9.38	11.39	10.53	-24.59
(NIBT + loan loss provision) / Average equity	29.99	42.59	32.11	16.77	6.12
NIBT / Average asset	0.47	0.81	0.86	0.74	-2.12
(NIBT + loan loss provision) / Average asset	2.45	3.67	2.44	1.18	0.53
Net interest income / NIBT	1,113.19	50.72	463.94	367.58	-
NIBT / Operating revenue	6.21	9.82	11.61	9.79	-28.25
NIBT / Employees (in thousand of NT dollars)	381.33	644.84	714.00	701.01	-2,280.32
【L】					
Liquidity ratio (monthly average of daily data)	11.42	10.45	13.88	12.00	8.50
Loans / Deposits	72.56	73.11	74.13	82.85	83.51
Time deposits / Deposits	78.11	79.66	82.00	80.80	81.35
NCDs / Time deposits	0.22	0.41	1.56	5.64	8.76
Accumulated gap of assets and liabilities(180 days) / Equity	-60.87	-50.34	-15.27	-147.85	-278.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.28	74.08	78.68	68.76	60.76
Interest rate sensitivity gap/Equity	-222.88	-235.70	-182.30	-353.25	-486.14
【G】					
Deposit growth rate	4.18	11.17	11.87	10.60	-4.42
Loan growth rate	3.00	8.09	-1.58	8.57	-7.07
Investment growth rate	48.94	27.28	93.55	-0.91	-43.09
Guarantee growth rate	3.17	-69.24	67.46	-21.26	57.79

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Bowa Bank

Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	3.76	4.71	5.56	6.58	7.73
Tier 1 capital / Risk-weighted assets	3.87	5.65	6.51	6.98	8.43
Liability / Equity (multiple)	25.28	19.32	16.83	14.83	12.46
Equity / Asset	3.80	4.92	5.61	6.32	7.43
【A】					
Non-performing loan ratio	19.72	22.63	16.37	10.34	8.04
Loans under surveilance/Loans	4.98	10.37	19.22	-	-
Loan loss reserves / NPLs	20.14	14.45	16.99	17.91	21.08
【E】					
Net income before tax(NIBT) / Average equity	-25.89	-7.69	-10.51	-10.29	4.30
(NIBT + loan loss provision) / Average equity	-21.64	-5.67	-7.90	-2.16	5.99
NIBT / Average asset	-1.17	-0.39	-0.63	-0.71	0.31
(NIBT + loan loss provision) / Average asset	-0.98	-0.29	-0.47	-0.15	0.43
Net interest income / NIBT	-	-	-	-	505.33
NIBT / Operating revenue	-31.72	-11.21	-14.89	-12.67	4.60
NIBT / Employees (in thousand of NT dollars)	-1,342.02	-473.84	-892.01	-985.39	380.43
【L】					
Liquidity ratio (monthly average of daily data)	8.12	8.71	8.05	9.10	5.20
Loans / Deposits	83.46	89.62	86.89	85.72	89.34
Time deposits / Deposits	81.38	79.99	80.55	82.40	83.58
NCDs / Time deposits	1.08	2.64	4.38	13.32	13.28
Accumulated gap of assets and liabilities(180 days) / Equity	298.26	-293.79	-226.18	-271.36	-260.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	66.04	38.82	60.87	69.08	74.91
Interest rate sensitivity gap/Equity	-705.93	-1,010.93	-582.18	-410.89	-287.36
【G】					
Deposit growth rate	17.22	2.67	-5.12	7.23	-3.34
Loan growth rate	6.77	5.01	-3.66	2.27	-3.90
Investment growth rate	35.67	-3.28	0.36	5.56	-2.99
Guarantee growth rate	30.81	-40.23	-47.68	-42.23	-38.51

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Chung Shing Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	-196.69	-71.73	-32.19	-20.77	1.11
Tier 1 capital / Risk-weighted assets	-195.73	-71.27	-31.85	-20.48	0.67
Liability / Equity (multiple)	-1.89	-2.88	-5.24	-	26.88
Equity / Asset	-112.76	-53.13	-23.61	-10.97	3.59
【A】					
Non-performing loan ratio	13.89	59.03	64.53	57.24	35.16
Loans under surveilance/Loans	12.17	5.81	5.90	-	-
Loan loss reserves / NPLs	71.43	46.86	36.71	28.26	22.90
【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	-3.33	-12.42	-4.02	-8.98	-0.59
(NIBT + loan loss provision) / Average asset	-1.66	-7.16	-1.41	-3.54	4.30
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-154.41	-645.75	-151.72	-227.24	-9.94
NIBT / Employees (in thousand of NT dollars)	-2,955.10	-19,132.05	-6,419.32	-14,984.32	-962.48
【L】					
Liquidity ratio (monthly average of daily data)	21.83	7.81	5.70	7.70	7.30
Loans / Deposits	30.61	77.28	110.78	98.28	91.95
Time deposits / Deposits	78.61	83.17	83.95	85.74	88.56
NCDs / Time deposits	16.57	23.57	16.12	28.20	41.82
Accumulated gap of assets and liabilities(180 days) / Equity	100.78	163.01	253.55	-	-1,063.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	26.02	27.86	24.78	27.58	49.30
Interest rate sensitivity gap/Equity	134.88	195.84	356.94	-	-1,243.83
【G】					
Deposit growth rate	-18.06	-12.16	-27.06	-13.70	-15.36
Loan growth rate	-66.51	-37.58	-13.75	-6.60	-18.20
Investment growth rate	-52.05	-9.48	-17.44	-38.08	-16.65
Guarantee growth rate	-13.57	-36.09	-57.13	-47.95	-46.29

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : Taishin International Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.57	10.12	10.28	11.29	11.19
Tier 1 capital / Risk-weighted assets	9.33	7.90	7.52	10.00	10.44
Liability / Equity (multiple)	11.12	11.97	12.14	9.45	8.36
Equity / Asset	8.25	7.71	7.61	9.57	10.69
【A】					
Non-performing loan ratio	1.03	1.59	2.45	3.60	2.27
Loans under surveilance/Loans	0.15	0.19	0.58	-	-
Loan loss reserves / NPLs	70.89	45.86	47.14	17.75	48.36
【E】					
Net income before tax(NIBT) / Average equity	25.82	20.10	14.74	5.15	10.04
(NIBT + loan loss provision) / Average equity	41.63	38.12	33.06	22.10	19.00
NIBT / Average asset	2.00	1.58	1.25	0.53	1.05
(NIBT + loan loss provision) / Average asset	3.23	2.99	2.79	2.27	1.99
Net interest income / NIBT	206.53	116.58	339.63	629.86	310.07
NIBT / Operating revenue	27.68	21.04	14.46	5.89	11.26
NIBT / Employees (in thousand of NT dollars)	1,763.48	1,267.69	1,068.94	451.49	900.37
【L】					
Liquidity ratio (monthly average of daily data)	12.19	12.77	13.16	18.80	14.00
Loans / Deposits	85.88	92.82	90.04	86.09	85.13
Time deposits / Deposits	65.38	65.76	70.35	70.32	75.72
NCDs / Time deposits	3.72	7.44	1.22	2.25	2.90
Accumulated gap of assets and liabilities(180 days) / Equity	-387.70	-181.84	-128.61	-32.67	-27.86
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.20	89.73	73.02	75.36	79.03
Interest rate sensitivity gap/Equity	-219.00	-92.16	-265.60	-193.65	-142.00
【G】					
Deposit growth rate	31.71	16.21	60.38	5.69	15.42
Loan growth rate	19.84	16.44	70.67	5.74	5.41
Investment growth rate	53.24	6.25	9.95	25.37	37.86
Guarantee growth rate	-3.86	-15.76	18.96	-35.03	-10.07

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Fubon Commercial Bank Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	16.82	13.76	13.89	11.47	12.56
Tier 1 capital / Risk-weighted assets	21.37	16.47	15.45	15.43	15.17
Liability / Equity (multiple)	8.54	7.70	8.54	8.04	8.90
Equity / Asset	10.48	11.49	10.49	11.06	10.10
【A】					
Non-performing loan ratio	4.25	2.96	3.91	3.51	5.76
Loans under surveilance/Loans	0.25	0.87	0.93	-	-
Loan loss reserves / NPLs	26.46	38.64	45.92	30.40	16.27
【E】					
Net income before tax(NIBT) / Average equity	17.31	18.01	2.64	10.64	11.20
(NIBT + loan loss provision) / Average equity	30.52	32.33	11.76	22.84	18.36
NIBT / Average asset	1.74	2.01	0.31	1.13	1.02
(NIBT + loan loss provision) / Average asset	3.08	3.61	1.37	2.43	1.67
Net interest income / NIBT	153.29	92.66	805.49	147.45	132.45
NIBT / Operating revenue	29.82	28.77	4.56	14.30	13.22
NIBT / Employees (in thousand of NT dollars)	2,479.74	2,910.71	435.63	1,716.00	1,533.33
【L】					
Liquidity ratio (monthly average of daily data)	40.52	41.82	32.81	26.90	22.60
Loans / Deposits	53.48	62.69	66.55	63.82	71.99
Time deposits / Deposits	47.18	52.17	57.62	63.16	71.09
NCDs / Time deposits	1.00	1.17	1.25	1.54	4.68
Accumulated gap of assets and liabilities(180 days) / Equity	-270.73	-29.92	-25.81	-56.73	-61.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	66.60	73.99	71.61	69.97	48.16
Interest rate sensitivity gap/Equity	-217.58	-146.50	-193.35	-201.49	-383.49
【G】					
Deposit growth rate	5.03	4.20	-3.77	-0.02	21.90
Loan growth rate	-10.96	-4.67	0.35	-11.27	13.54
Investment growth rate	66.31	45.57	21.11	56.14	-33.62
Guarantee growth rate	-25.38	-25.26	-17.64	-42.89	4.19

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : Ta Chong Bank Ltd. Unit:%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.46	8.77	8.25	9.50	8.30
Tier 1 capital / Risk-weighted assets	7.27	6.87	6.14	8.75	9.36
Liability / Equity (multiple)	16.08	13.47	14.31	10.22	12.18
Equity / Asset	5.86	6.91	6.53	8.91	7.59
【A】					
Non-performing loan ratio	3.32	3.75	4.65	5.48	4.21
Loans under surveilance/Loans	1.13	1.53	3.36	-	-
Loan loss reserves / NPLs	20.87	21.04	18.08	16.31	13.72
【E】					
Net income before tax(NIBT) / Average equity	1.87	17.17	-21.77	4.31	2.74
(NIBT + loan loss provision) / Average equity	15.36	18.18	-5.14	18.40	6.69
NIBT / Average asset	0.12	1.17	-1.79	0.37	0.22
(NIBT + loan loss provision) / Average asset	0.95	1.24	-0.42	1.57	0.54
Net interest income / NIBT	2,059.08	22.36	-	542.43	838.42
NIBT / Operating revenue	2.63	24.32	-33.13	5.50	3.14
NIBT / Employees (in thousand of NT dollars)	120.33	1,188.90	-1,970.25	428.74	297.16
【L】					
Liquidity ratio (monthly average of daily data)	12.04	11.57	10.46	12.30	8.60
Loans / Deposits	91.69	88.52	89.57	87.26	89.78
Time deposits / Deposits	67.77	67.06	73.79	76.32	78.97
NCDs / Time deposits	3.92	4.12	4.57	9.10	15.85
Accumulated gap of assets and liabilities(180 days) / Equity	-278.15	-187.91	-186.75	-231.61	-174.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.07	87.97	88.65	87.37	87.63
Interest rate sensitivity gap/Equity	-107.67	-126.15	-126.41	-108.53	-130.82
【G】					
Deposit growth rate	7.26	12.12	0.85	6.23	13.65
Loan growth rate	12.42	10.14	4.22	3.12	3.79
Investment growth rate	200.22	-12.90	-8.51	-44.72	23.77
Guarantee growth rate	18.78	43.46	-46.59	-4.40	11.57

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Jih Sun International Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.07	9.30	9.71	8.68	9.98
Tier 1 capital / Risk-weighted assets	6.53	6.82	7.01	9.11	10.51
Liability / Equity (multiple)	19.21	17.57	17.25	13.91	11.89
Equity / Asset	4.95	5.38	5.48	6.71	7.76
【A】					
Non-performing loan ratio	3.91	3.68	3.92	4.81	7.44
Loans under surveilance/Loans	0.58	3.26	5.54	-	-
Loan loss reserves / NPLs	29.56	28.30	40.87	20.19	14.41
【E】					
Net income before tax(NIBT) / Average equity	5.73	2.09	-17.97	2.39	2.81
(NIBT + loan loss provision) / Average equity	16.32	7.71	16.62	12.45	13.19
NIBT / Average asset	0.30	0.10	-1.15	0.17	0.22
(NIBT + loan loss provision) / Average asset	0.85	0.36	1.06	0.91	1.01
Net interest income / NIBT	938.22	2,464.50	-	885.43	926.50
NIBT / Operating revenue	6.11	2.12	-22.45	2.77	3.12
NIBT / Employees (in thousand of NT dollars)	252.78	86.99	-1,266.35	219.80	264.31
【L】					
Liquidity ratio (monthly average of daily data)	10.32	10.38	12.63	14.10	12.40
Loans / Deposits	84.02	89.07	86.96	86.69	88.53
Time deposits / Deposits	70.40	72.16	78.16	78.42	73.47
NCDs / Time deposits	9.04	6.03	16.62	17.74	13.51
Accumulated gap of assets and liabilities(180 days) / Equity	-320.59	-48.35	14.50	-90.96	-179.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	54.48	56.45	71.59	77.94	80.54
Interest rate sensitivity gap/Equity	-710.16	-612.64	-388.87	-269.70	-201.78
【G】					
Deposit growth rate	17.96	9.94	10.63	19.79	-6.55
Loan growth rate	9.66	11.27	9.64	15.06	-9.18
Investment growth rate	118.00	22.75	-11.42	-52.98	96.61
Guarantee growth rate	66.80	53.96	-26.43	17.54	-33.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： EnTie Commercial Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.18	10.43	11.48	9.42	10.24
Tier 1 capital / Risk-weighted assets	8.88	10.34	10.29	11.39	12.00
Liability / Equity (multiple)	14.34	12.49	12.39	11.26	10.50
Equity / Asset	6.52	7.42	7.47	8.15	8.69
【A】					
Non-performing loan ratio	1.77	4.47	4.79	5.75	3.09
Loans under surveilance/Loans	0.54	2.77	8.94	-	-
Loan loss reserves / NPLs	68.46	33.39	29.46	21.05	33.90
【E】					
Net income before tax(NIBT) / Average equity	6.35	4.95	-10.17	0.38	7.92
(NIBT + loan loss provision) / Average equity	15.23	13.92	14.66	19.14	14.71
NIBT / Average asset	0.49	0.40	-0.88	0.03	0.68
(NIBT + loan loss provision) / Average asset	1.17	1.13	1.27	1.58	1.26
Net interest income / NIBT	471.53	618.77	-	5,163.93	281.42
NIBT / Operating revenue	9.10	8.64	-16.28	0.49	9.63
NIBT / Employees (in thousand of NT dollars)	532.52	507.43	-1,155.35	42.33	955.96
【L】					
Liquidity ratio (monthly average of daily data)	13.38	9.28	8.52	10.70	10.00
Loans / Deposits	84.39	86.84	91.13	90.28	91.39
Time deposits / Deposits	69.82	66.14	71.26	76.81	81.48
NCDs / Time deposits	6.95	4.26	3.49	7.06	21.68
Accumulated gap of assets and liabilities(180 days) / Equity	-713.98	-448.27	233.71	-287.79	-247.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	53.43	61.16	84.87	86.62	88.97
Interest rate sensitivity gap/Equity	-582.57	-421.54	-163.12	-137.68	-106.26
【G】					
Deposit growth rate	35.55	9.33	-3.74	-1.77	5.34
Loan growth rate	29.48	3.26	-2.74	-2.38	1.42
Investment growth rate	213.00	35.53	-29.24	6.47	-7.52
Guarantee growth rate	92.17	-7.96	-33.44	-21.30	-40.35

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : Chinatrust Commercial Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.70	10.37	12.58	11.23	10.31
Tier 1 capital / Risk-weighted assets	7.99	8.00	9.84	8.73	8.79
Liability / Equity (multiple)	12.45	11.97	9.27	9.82	9.36
Equity / Asset	7.44	7.71	9.74	9.24	9.65
【A】					
Non-performing loan ratio	1.66	1.65	2.48	2.93	1.97
Loans under surveilance/Loans	0.20	0.80	0.54	-	-
Loan loss reserves / NPLs	89.56	75.33	63.79	46.73	55.40
【E】					
Net income before tax(NIBT) / Average equity	18.94	9.44	18.76	12.82	14.81
(NIBT + loan loss provision) / Average equity	29.34	25.07	29.39	27.46	20.68
NIBT / Average asset	1.40	0.86	1.80	1.16	1.32
(NIBT + loan loss provision) / Average asset	2.17	2.27	2.81	2.50	1.84
Net interest income / NIBT	179.78	163.24	192.24	259.58	225.66
NIBT / Operating revenue	25.32	13.65	25.04	11.50	12.32
NIBT / Employees (in thousand of NT dollars)	2,487.47	1,129.27	2,645.66	1,601.16	1,722.85
【L】					
Liquidity ratio (monthly average of daily data)	18.16	18.75	17.46	19.70	12.20
Loans / Deposits	78.52	72.50	80.17	78.01	81.16
Time deposits / Deposits	61.65	59.76	64.30	65.22	69.79
NCDs / Time deposits	7.51	5.60	2.19	5.30	8.68
Accumulated gap of assets and liabilities(180 days) / Equity	-105.59	-202.12	-88.11	-110.96	-67.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	70.54	82.79	85.59	75.62	72.52
Interest rate sensitivity gap/Equity	-277.45	-150.99	-91.55	-177.49	-200.15
【G】					
Deposit growth rate	11.88	29.21	5.76	11.92	18.30
Loan growth rate	19.51	17.03	7.07	5.35	15.81
Investment growth rate	7.67	35.75	-7.49	59.30	9.86
Guarantee growth rate	7.55	-0.98	-25.32	18.95	6.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Chinfon Commercial Bank Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.81	10.81	10.42	9.43	8.71
Tier 1 capital / Risk-weighted assets	8.57	7.91	7.82	8.70	8.28
Liability / Equity (multiple)	14.47	14.07	14.41	12.48	12.33
Equity / Asset	6.46	6.64	6.49	7.42	7.50
【A】					
Non-performing loan ratio	13.63	19.21	25.81	22.90	12.78
Loans under surveilance/Loans	3.82	3.23	1.77	-	-
Loan loss reserves / NPLs	17.07	11.50	7.30	7.62	9.24
【E】					
Net income before tax(NIBT) / Average equity	1.47	3.75	-19.23	2.30	1.76
(NIBT + loan loss provision) / Average equity	19.87	25.60	16.49	18.38	9.21
NIBT / Average asset	0.09	0.24	-1.34	0.16	0.12
(NIBT + loan loss provision) / Average asset	1.24	1.64	1.15	1.29	0.63
Net interest income / NIBT	3,314.18	1,207.69	-	938.26	1,566.05
NIBT / Operating revenue	1.35	3.63	-20.50	2.08	1.51
NIBT / Employees (in thousand of NT dollars)	111.29	294.26	-1,707.47	207.22	165.64
【L】					
Liquidity ratio (monthly average of daily data)	16.84	13.60	10.51	12.00	2.90
Loans / Deposits	67.00	79.91	83.23	84.98	92.98
Time deposits / Deposits	77.34	78.30	80.86	82.40	84.26
NCDs / Time deposits	3.04	6.54	4.29	8.81	7.73
Accumulated gap of assets and liabilities(180 days) / Equity	77.80	62.53	-185.00	-154.55	-127.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	65.32	54.99	49.38	46.02	45.46
Interest rate sensitivity gap/Equity	-386.56	-527.72	-516.11	-583.64	-601.52
【G】					
Deposit growth rate	1.52	0.17	-6.74	0.86	-17.06
Loan growth rate	-15.74	-4.12	-8.17	-8.11	-6.67
Investment growth rate	-13.36	-17.42	-19.29	12.44	-32.53
Guarantee growth rate	-30.28	-28.08	-68.56	-32.88	-50.69

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Macoto Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.69	9.33	11.28	11.11	8.60
Tier 1 capital / Risk-weighted assets	6.39	6.32	7.69	7.73	8.54
Liability / Equity (multiple)	20.04	19.10	15.27	15.56	13.79
Equity / Asset	4.75	4.97	6.15	6.04	6.76
【A】					
Non-performing loan ratio	3.51	4.31	4.73	7.90	3.82
Loans under surveilance/Loans	0.75	2.05	5.50	-	-
Loan loss reserves / NPLs	29.63	30.42	23.27	16.70	27.27
【E】					
Net income before tax(NIBT) / Average equity	1.93	1.82	1.82	3.81	-3.55
(NIBT + loan loss provision) / Average equity	13.71	20.61	6.73	28.65	5.26
NIBT / Average asset	0.10	0.11	0.12	0.25	-0.26
(NIBT + loan loss provision) / Average asset	0.71	1.21	0.44	1.85	0.39
Net interest income / NIBT	2,916.16	2,767.15	2,675.50	910.50	-
NIBT / Operating revenue	2.00	1.80	1.92	3.56	-3.70
NIBT / Employees (in thousand of NT dollars)	87.84	78.86	78.43	179.05	-210.53
【L】					
Liquidity ratio (monthly average of daily data)	10.56	9.35	16.67	15.70	6.40
Loans / Deposits	71.15	73.84	70.22	75.63	82.00
Time deposits / Deposits	67.48	68.79	71.09	74.55	73.67
NCDs / Time deposits	12.39	6.08	3.56	4.34	4.85
Accumulated gap of assets and liabilities(180 days) / Equity	-387.29	-123.18	-55.41	-52.62	-183.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	31.17	38.67	44.13	49.45	42.23
Interest rate sensitivity gap/Equity	-1,141.19	-888.85	-721.66	-681.77	-720.65
【G】					
Deposit growth rate	12.91	14.13	-2.81	14.11	7.30
Loan growth rate	8.13	20.39	-9.32	5.48	9.43
Investment growth rate	-2.00	86.67	0.77	138.28	-3.80
Guarantee growth rate	-11.42	-12.41	-27.36	-16.44	-58.80

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Sunny Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.32	9.22	9.16	9.71	11.39
Tier 1 capital / Risk-weighted assets	8.73	8.15	7.98	9.35	10.60
Liability / Equity (multiple)	15.37	16.20	16.78	15.61	14.16
Equity / Asset	6.11	5.81	5.62	6.02	6.60
【A】					
Non-performing loan ratio	2.00	2.88	3.84	3.24	2.39
Loans under surveilance/Loans	0.64	1.00	2.20	-	-
Loan loss reserves / NPLs	54.96	33.67	25.42	22.10	31.56
【E】					
Net income before tax(NIBT) / Average equity	14.42	15.07	12.78	10.57	6.68
(NIBT + loan loss provision) / Average equity	14.87	13.11	69.60	110.64	9.41
NIBT / Average asset	0.81	0.80	0.72	0.65	0.42
(NIBT + loan loss provision) / Average asset	0.84	0.70	3.92	6.81	0.59
Net interest income / NIBT	246.04	235.82	291.40	312.18	509.98
NIBT / Operating revenue	21.88	21.55	15.35	10.69	6.33
NIBT / Employees (in thousand of NT dollars)	679.88	664.98	663.01	656.74	465.20
【L】					
Liquidity ratio (monthly average of daily data)	10.07	9.80	15.06	16.10	11.50
Loans / Deposits	85.10	86.06	80.96	76.15	81.09
Time deposits / Deposits	66.66	67.58	71.07	73.71	75.13
NCDs / Time deposits	8.14	4.29	3.92	2.98	2.34
Accumulated gap of assets and liabilities(180 days) / Equity	-726.67	-590.04	-484.89	-405.11	246.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.19	38.71	49.10	51.87	171.62
Interest rate sensitivity gap/Equity	-188.23	-886.95	-768.64	-702.51	310.64
【G】					
Deposit growth rate	9.53	9.61	16.02	19.32	7.90
Loan growth rate	9.14	16.49	23.47	12.80	17.73
Investment growth rate	33.55	-13.19	0.97	145.42	-38.38
Guarantee growth rate	-5.84	41.89	3.15	-35.49	-20.64

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Bank of Panhsin Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	8.76	8.88	9.38	9.51	9.91
Tier 1 capital / Risk-weighted assets	5.96	6.30	9.24	9.24	9.90
Liability / Equity (multiple)	19.49	19.66	11.27	10.99	10.51
Equity / Asset	4.88	4.84	8.15	8.34	8.69
【A】					
Non-performing loan ratio	2.71	3.96	8.55	10.98	7.18
Loans under surveilance/Loans	1.96	3.49	3.91	-	-
Loan loss reserves / NPLs	52.15	52.63	13.18	7.90	8.99
【E】					
Net income before tax(NIBT) / Average equity	9.19	-31.87	1.83	1.70	1.92
(NIBT + loan loss provision) / Average equity	14.56	-3.64	11.80	5.72	4.71
NIBT / Average asset	0.46	-2.28	0.15	0.14	0.19
(NIBT + loan loss provision) / Average asset	0.73	-0.26	0.99	0.49	0.47
Net interest income / NIBT	380.49	-	1,273.25	1,109.03	1,055.09
NIBT / Operating revenue	13.04	-61.76	3.12	2.45	2.78
NIBT / Employees (in thousand of NT dollars)	449.90	-2,161.62	154.38	153.85	187.22
【L】					
Liquidity ratio (monthly average of daily data)	9.86	11.49	10.11	15.20	8.80
Loans / Deposits	90.41	87.89	85.52	80.39	83.63
Time deposits / Deposits	75.00	73.66	73.47	75.60	78.49
NCDs / Time deposits	16.76	15.49	10.49	9.66	12.30
Accumulated gap of assets and liabilities(180 days) / Equity	-618.71	-597.54	-327.54	-143.84	-160.76
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.38	92.92	89.15	86.95	88.08
Interest rate sensitivity gap/Equity	-99.60	-125.58	-112.97	-137.06	-120.46
【G】					
Deposit growth rate	14.76	22.69	3.50	4.09	7.39
Loan growth rate	17.22	24.09	9.97	1.14	15.61
Investment growth rate	-6.13	-22.28	6.99	-26.01	-27.49
Guarantee growth rate	2.01	-25.29	-35.50	0.17	38.30

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Lucky Bank　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.34	9.78	8.86	11.61	12.91
Tier 1 capital / Risk-weighted assets	9.23	9.24	8.51	11.84	12.17
Liability / Equity (multiple)	20.14	20.53	22.43	14.19	13.67
Equity / Asset	4.73	4.64	4.27	6.58	6.82
【A】					
Non-performing loan ratio	2.59	3.84	6.77	9.85	6.34
Loans under surveilance/Loans	0.47	0.92	2.79	-	-
Loan loss reserves / NPLs	35.53	24.97	15.58	10.05	18.70
【E】					
Net income before tax(NIBT) / Average equity	12.16	10.64	-36.30	4.80	6.12
(NIBT + loan loss provision) / Average equity	14.19	13.94	10.63	9.68	9.36
NIBT / Average asset	0.56	0.48	-2.22	0.32	0.42
(NIBT + loan loss provision) / Average asset	0.65	0.63	0.65	0.64	0.64
Net interest income / NIBT	238.38	287.89	-	426.01	361.86
NIBT / Operating revenue	24.42	16.66	-56.36	5.77	6.90
NIBT / Employees (in thousand of NT dollars)	682.76	521.46	-2,643.05	336.21	407.36
【L】					
Liquidity ratio (monthly average of daily data)	20.70	9.02	17.54	14.10	16.00
Loans / Deposits	75.21	73.18	63.77	71.03	71.24
Time deposits / Deposits	57.98	61.19	66.23	69.29	71.94
NCDs / Time deposits	2.07	1.81	2.27	3.00	2.33
Accumulated gap of assets and liabilities(180 days) / Equity	-39.40	-10.46	112.63	-356.53	-349.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.26	94.60	82.01	88.82	89.47
Interest rate sensitivity gap/Equity	-33.37	-105.55	-373.05	-149.89	-138.38
【G】					
Deposit growth rate	3.37	2.71	-0.68	3.72	2.98
Loan growth rate	6.24	17.86	-10.82	3.45	2.77
Investment growth rate	-77.17	-61.84	25.83	7.23	11.38
Guarantee growth rate	19.62	1.36	1.58	-19.46	-7.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Kao Shin Commercial Bank Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	10.92	10.44	11.59	10.57	9.53
Tier 1 capital / Risk-weighted assets	8.44	7.97	8.78	10.65	9.58
Liability / Equity (multiple)	17.88	19.76	18.74	15.39	13.60
Equity / Asset	5.30	4.82	5.06	6.10	6.85
【A】					
Non-performing loan ratio	4.97	9.60	16.47	19.22	12.90
Loans under surveilance/Loans	1.56	2.21	2.66	-	-
Loan loss reserves / NPLs	18.04	20.11	16.36	12.84	15.36
【E】					
Net income before tax(NIBT) / Average equity	11.33	2.70	-3.26	-11.57	3.89
(NIBT + loan loss provision) / Average equity	26.75	15.74	15.68	8.34	8.94
NIBT / Average asset	0.55	0.13	-0.18	-0.72	0.26
(NIBT + loan loss provision) / Average asset	1.29	0.76	0.87	0.52	0.59
Net interest income / NIBT	254.38	957.35	-	-	379.56
NIBT / Operating revenue	16.40	3.91	-4.07	-12.81	4.13
NIBT / Employees (in thousand of NT dollars)	497.28	117.65	-158.25	-631.23	216.77
【L】					
Liquidity ratio (monthly average of daily data)	19.35	20.79	17.98	21.70	17.70
Loans / Deposits	73.55	74.65	76.73	71.63	75.76
Time deposits / Deposits	67.32	69.41	75.40	77.64	79.01
NCDs / Time deposits	0.35	0.24	0.37	0.59	0.54
Accumulated gap of assets and liabilities(180 days) / Equity	-603.14	-642.09	-505.82	-325.82	-57.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.55	92.60	86.21	55.43	64.93
Interest rate sensitivity gap/Equity	-99.78	-123.06	-228.88	-630.16	-448.54
【G】					
Deposit growth rate	-1.56	2.61	-3.41	-0.13	-1.50
Loan growth rate	-2.52	-0.17	3.46	-5.58	5.67
Investment growth rate	-84.85	-29.95	-17.98	16.47	-11.80
Guarantee growth rate	-21.97	62.96	6.58	97.40	60.42

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Taiwan Business Bank　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.43	10.10	10.49	10.00	9.17
Tier 1 capital / Risk-weighted assets	6.41	6.72	6.64	7.10	8.97
Liability / Equity (multiple)	26.45	23.75	22.46	25.03	15.22
Equity / Asset	3.64	4.04	4.26	3.84	6.16
【A】					
Non-performing loan ratio	4.73	9.44	9.76	9.97	6.88
Loans under surveilance/Loans	0.73	1.21	1.97	-	-
Loan loss reserves / NPLs	21.07	17.62	17.67	13.63	14.70
【E】					
Net income before tax(NIBT) / Average equity	-16.06	2.38	0.33	-31.05	6.56
(NIBT + loan loss provision) / Average equity	11.10	10.76	15.72	14.38	12.92
NIBT / Average asset	-0.70	0.10	0.01	-1.80	0.42
(NIBT + loan loss provision) / Average asset	0.48	0.44	0.67	0.83	0.82
Net interest income / NIBT	-	188.05	12,921.09	-	411.51
NIBT / Operating revenue	-25.50	3.15	0.35	-33.51	6.80
NIBT / Employees (in thousand of NT dollars)	-1,455.00	189.54	26.66	-3,391.03	678.83
【L】					
Liquidity ratio (monthly average of daily data)	17.25	13.94	12.82	18.00	11.30
Loans / Deposits	85.31	86.92	88.54	91.08	96.29
Time deposits / Deposits	52.21	56.00	60.98	61.75	62.42
NCDs / Time deposits	2.27	1.72	3.00	1.50	4.10
Accumulated gap of assets and liabilities(180 days) / Equity	96.99	-54.26	-95.26	9.22	58.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.06	87.25	83.92	85.72	94.59
Interest rate sensitivity gap/Equity	-225.67	-232.65	-287.12	-287.33	-66.18
【G】					
Deposit growth rate	8.84	3.90	8.88	7.09	7.62
Loan growth rate	4.61	1.57	0.15	-0.79	6.66
Investment growth rate	36.08	39.55	-28.50	38.14	-20.63
Guarantee growth rate	15.36	-3.06	-13.05	2.36	-0.65

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： International Bank of Taipei　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	13.30	13.29	13.37	13.18	11.56
Tier 1 capital / Risk-weighted assets	13.28	13.30	12.49	12.06	11.15
Liability / Equity (multiple)	10.15	9.83	9.54	9.85	10.62
Equity / Asset	8.97	9.24	9.49	9.21	8.61
【A】					
Non-performing loan ratio	1.45	2.41	4.30	4.83	3.50
Loans under surveilance/Loans	0.21	0.61	1.26	-	-
Loan loss reserves / NPLs	29.04	27.33	29.51	28.64	33.27
【E】					
Net income before tax(NIBT) / Average equity	11.83	9.26	8.69	9.12	9.47
(NIBT + loan loss provision) / Average equity	14.65	14.15	15.30	18.52	15.84
NIBT / Average asset	1.05	0.89	0.80	0.82	0.82
(NIBT + loan loss provision) / Average asset	1.30	1.35	1.40	1.67	1.37
Net interest income / NIBT	138.60	0.66	207.18	171.14	170.20
NIBT / Operating revenue	30.78	24.15	17.51	13.06	12.30
NIBT / Employees (in thousand of NT dollars)	1,644.01	1,344.25	1,261.56	1,190.28	1,158.94
【L】					
Liquidity ratio (monthly average of daily data)	17.90	24.68	27.90	24.60	24.20
Loans / Deposits	86.81	79.89	78.48	79.86	80.84
Time deposits / Deposits	57.99	59.99	64.53	67.63	69.43
NCDs / Time deposits	16.64	5.76	2.68	3.45	4.12
Accumulated gap of assets and liabilities(180 days) / Equity	-69.47	-47.00	-15.84	8.06	19.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	83.71	50.80	80.40	86.38	84.57
Interest rate sensitivity gap/Equity	-134.81	-397.01	-157.51	-114.88	-137.14
【G】					
Deposit growth rate	6.04	9.41	3.43	1.78	5.34
Loan growth rate	10.74	10.04	3.02	0.89	6.81
Investment growth rate	4.06	8.60	25.15	1.61	6.81
Guarantee growth rate	-17.15	10.23	-30.29	-1.44	-3.78

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Hsinchu International Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	8.97	9.54	9.86	8.74	9.25
Tier 1 capital / Risk-weighted assets	7.96	7.36	6.56	8.65	9.42
Liability / Equity (multiple)	19.57	19.99	22.08	16.29	14.79
Equity / Asset	4.86	4.76	4.33	5.78	6.33
【A】					
Non-performing loan ratio	2.63	4.39	4.46	7.92	8.41
Loans under surveilance/Loans	0.20	0.48	3.31	-	-
Loan loss reserves / NPLs	50.91	34.66	23.08	12.95	11.95
【E】					
Net income before tax(NIBT) / Average equity	17.32	17.18	-18.74	4.71	5.24
(NIBT + loan loss provision) / Average equity	30.74	38.05	30.13	23.78	25.45
NIBT / Average asset	0.80	0.78	-1.04	0.28	0.33
(NIBT + loan loss provision) / Average asset	1.42	1.72	1.67	1.43	1.61
Net interest income / NIBT	218.35	14.09	-	533.75	548.16
NIBT / Operating revenue	22.67	18.57	-20.89	4.60	4.88
NIBT / Employees (in thousand of NT dollars)	1,052.61	1,138.21	-1,556.31	400.91	439.80
【L】					
Liquidity ratio (monthly average of daily data)	19.98	16.06	15.83	13.00	10.00
Loans / Deposits	76.82	79.14	79.41	82.06	83.20
Time deposits / Deposits	58.69	61.16	66.34	68.81	70.72
NCDs / Time deposits	2.43	1.96	1.22	2.60	3.49
Accumulated gap of assets and liabilities(180 days) / Equity	-93.11	-238.52	-258.03	-284.57	-376.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.96	89.87	86.14	82.36	84.31
Interest rate sensitivity gap/Equity	-137.73	-178.15	-275.47	-266.14	-215.51
【G】					
Deposit growth rate	13.11	5.41	2.70	8.85	-0.50
Loan growth rate	9.38	5.21	0.37	8.38	0.71
Investment growth rate	27.78	33.47	49.00	-7.55	10.45
Guarantee growth rate	-24.51	-12.55	51.40	44.28	-13.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : Taichung Commercial Bank Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	8.51	8.46	8.61	11.62	12.83
Tier 1 capital / Risk-weighted assets	8.53	8.41	8.47	11.59	12.82
Liability / Equity (multiple)	16.64	17.09	16.29	11.73	11.16
Equity / Asset	5.67	5.53	5.78	7.86	8.23
【A】					
Non-performing loan ratio	4.70	9.79	11.47	15.75	14.36
Loans under surveilance/Loans	2.06	4.88	10.85	-	-
Loan loss reserves / NPLs	31.22	18.18	14.57	9.63	11.47
【E】					
Net income before tax(NIBT) / Average equity	5.48	4.13	-29.56	4.64	1.31
(NIBT + loan loss provision) / Average equity	15.44	18.35	17.00	9.64	7.87
NIBT / Average asset	0.31	0.23	-1.98	0.37	0.11
(NIBT + loan loss provision) / Average asset	0.87	1.03	1.14	0.76	0.64
Net interest income / NIBT	631.90	120.77	-	432.37	1,388.21
NIBT / Operating revenue	9.38	6.32	-42.75	6.28	1.76
NIBT / Employees (in thousand of NT dollars)	356.60	262.68	-2,271.68	399.70	111.17
【L】					
Liquidity ratio (monthly average of daily data)	13.96	18.46	18.04	18.40	12.50
Loans / Deposits	80.64	75.95	77.58	79.19	86.29
Time deposits / Deposits	58.47	61.76	66.90	70.25	71.92
NCDs / Time deposits	0.24	0.26	0.44	0.41	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-796.55	-459.07	-361.29	-159.04	-140.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.01	57.20	61.16	77.14	82.16
Interest rate sensitivity gap/Equity	-303.10	-651.61	-577.40	-240.21	-177.83
【G】					
Deposit growth rate	2.44	7.46	3.07	9.96	-2.86
Loan growth rate	8.70	4.94	1.07	1.54	0.77
Investment growth rate	-9.91	33.29	-53.90	-35.10	-12.08
Guarantee growth rate	24.17	0.30	1.70	31.20	13.31

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Tainan Business Bank　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	9.82	10.12	10.04	9.84	10.28
Tier 1 capital / Risk-weighted assets	8.48	7.98	7.23	9.51	10.20
Liability / Equity (multiple)	18.02	18.47	18.91	14.62	14.25
Equity / Asset	5.26	5.14	5.02	6.40	6.56
【A】					
Non-performing loan ratio	4.48	7.99	9.50	10.79	8.07
Loans under surveilance/Loans	1.42	2.56	3.65	-	-
Loan loss reserves / NPLs	19.34	14.64	11.03	14.37	21.10
【E】					
Net income before tax(NIBT) / Average equity	9.74	7.73	-22.86	3.06	-2.26
(NIBT + loan loss provision) / Average equity	29.00	27.26	18.04	12.25	7.42
NIBT / Average asset	0.52	0.39	-1.45	0.20	-0.15
(NIBT + loan loss provision) / Average asset	1.55	1.38	1.14	0.78	0.48
Net interest income / NIBT	368.86	510.22	-	896.85	-
NIBT / Operating revenue	14.62	10.13	-30.62	3.27	-2.20
NIBT / Employees (in thousand of NT dollars)	529.10	399.84	-1,524.82	206.50	-153.06
【L】					
Liquidity ratio (monthly average of daily data)	11.01	13.60	12.03	13.20	9.20
Loans / Deposits	86.96	85.48	85.35	83.39	83.39
Time deposits / Deposits	62.04	64.60	68.85	72.62	75.28
NCDs / Time deposits	4.89	0.75	0.89	0.84	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	-555.93	-63.67	-188.53	-195.71	-185.43
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.84	96.88	93.28	90.90	94.05
Interest rate sensitivity gap/Equity	-2.56	-51.05	-114.42	-123.67	-76.93
【G】					
Deposit growth rate	7.79	3.72	-1.01	2.77	-7.27
Loan growth rate	9.54	3.80	1.38	3.02	1.53
Investment growth rate	-11.50	-63.35	18.43	-17.78	-34.12
Guarantee growth rate	34.27	16.79	-17.38	-6.58	-27.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Enterprise Bank of Hualien　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	3.42	4.07	3.51	6.49	5.86
Tier 1 capital / Risk-weighted assets	2.38	4.23	3.70	6.67	6.04
Liability / Equity (multiple)	72.35	23.20	20.70	22.09	18.06
Equity / Asset	1.36	4.13	4.61	4.33	5.25
【A】					
Non-performing loan ratio	17.65	23.99	27.87	27.69	15.68
Loans under surveilance/Loans	9.55	12.14	16.73	-	-
Loan loss reserves / NPLs	39.43	14.25	9.88	12.79	9.04
【E】					
Net income before tax(NIBT) / Average equity	-65.24	-3.25	13.95	14.47	-1.09
(NIBT + loan loss provision) / Average equity	-21.30	47.09	43.47	47.89	10.06
NIBT / Average asset	-2.03	-0.15	0.61	0.68	-0.06
(NIBT + loan loss provision) / Average asset	-0.66	2.15	1.89	2.26	0.55
Net interest income / NIBT	-	-	459.18	275.73	-
NIBT / Operating revenue	-35.86	-2.49	9.86	9.39	-0.94
NIBT / Employees (in thousand of NT dollars)	-1,175.81	-98.21	428.57	500.00	-46.08
【L】					
Liquidity ratio (monthly average of daily data)	22.13	18.63	19.56	20.70	11.10
Loans / Deposits	53.31	64.95	73.10	73.20	81.42
Time deposits / Deposits	69.15	72.88	75.90	75.77	76.62
NCDs / Time deposits	0.23	0.25	0.33	0.37	3.54
Accumulated gap of assets and liabilities(180 days) / Equity	-858.97	-256.01	-488.21	-403.50	-270.68
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	45.40	39.07	43.17	62.72	71.75
Interest rate sensitivity gap/Equity	-3,238.55	-1,221.76	-1,016.64	-761.31	-479.08
【G】					
Deposit growth rate	-3.68	-3.74	-1.85	4.60	-10.96
Loan growth rate	-21.70	-14.66	-1.96	-6.04	-10.72
Investment growth rate	-29.32	-68.58	-24.38	60.55	-7.85
Guarantee growth rate	-	-54.55	-7.30	-73.59	-24.61

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Taitung Business Bank　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	7.02	3.99	1.04	12.79	19.77
Tier 1 capital / Risk-weighted assets	6.34	3.33	0.89	12.50	19.19
Liability / Equity (multiple)	20.43	41.17	51.46	9.78	5.93
Equity / Asset	4.67	2.37	1.91	9.27	14.44
【A】					
Non-performing loan ratio	9.41	11.67	20.07	30.20	19.95
Loans under surveilance/Loans	4.64	9.19	11.44	-	-
Loan loss reserves / NPLs	49.83	56.82	32.55	16.59	22.53
【E】					
Net income before tax(NIBT) / Average equity	69.88	115.40	-107.41	-27.95	-19.94
(NIBT + loan loss provision) / Average equity	103.14	222.53	6.92	-9.42	-4.46
NIBT / Average asset	2.33	1.89	-6.73	-3.22	-3.13
(NIBT + loan loss provision) / Average asset	3.44	3.64	0.43	-1.09	-0.70
Net interest income / NIBT	169.24	173.62	-	-	-
NIBT / Operating revenue	33.02	26.40	-138.70	-66.13	-55.52
NIBT / Employees (in thousand of NT dollars)	1,397.93	989.72	-3,774.07	-2,487.48	-2,853.75
【L】					
Liquidity ratio (monthly average of daily data)	20.86	14.71	10.24	21.10	13.60
Loans / Deposits	73.29	80.91	85.00	81.02	92.21
Time deposits / Deposits	83.72	84.54	83.70	84.15	84.86
NCDs / Time deposits	0.12	0.11	0.02	0.08	0.42
Accumulated gap of assets and liabilities(180 days) / Equity	-705.87	-1,137.87	-1,630.70	-228.41	-26.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	27.58	39.38	45.21	39.34	51.89
Interest rate sensitivity gap/Equity	-1,344.15	-2,014.32	-2,236.81	-544.05	-256.59
【G】					
Deposit growth rate	10.49	21.90	7.73	11.60	1.34
Loan growth rate	-0.51	14.94	12.40	-1.39	-5.66
Investment growth rate	1.24	-76.58	-15.22	114.20	6.48
Guarantee growth rate	3.16	-67.13	-56.61	-39.73	-23.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name : China Development Industrial Bank Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	34.98	32.03	35.02	41.68	36.44
Tier 1 capital / Risk-weighted assets	122.28	117.97	106.77	113.40	102.49
Liability / Equity (multiple)	0.59	0.58	0.47	0.48	0.60
Equity / Asset	63.00	63.35	68.16	67.74	62.53
【A】					
Non-performing loan ratio	1.55	1.22	1.80	2.74	2.08
Loans under surveilance/Loans	1.08	0.58	0.56	-	-
Loan loss reserves / NPLs	519.91	719.24	91.91	69.96	112.58
【E】					
Net income before tax(NIBT) / Average equity	-3.93	-9.66	5.10	10.63	12.22
(NIBT + loan loss provision) / Average equity	-3.98	-5.19	6.13	12.39	14.44
NIBT / Average asset	-2.44	-6.01	3.26	6.69	7.82
(NIBT + loan loss provision) / Average asset	-2.47	-3.23	3.92	7.80	9.25
Net interest income / NIBT	-	-	29.73	20.68	22.99
NIBT / Operating revenue	-89.35	-278.60	89.71	177.30	167.84
NIBT / Employees (in thousand of NT dollars)	-11,185.65	-24,156.58	12,016.81	19,858.22	21,119.38
【L】					
Liquidity ratio (monthly average of daily data)	121.39	67.27	37.53	107.30	78.50
Loans / Deposits	151.29	154.07	176.28	203.91	212.27
Time deposits / Deposits	67.59	79.48	84.31	86.39	92.44
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	2.41	3.84	0.81	8.31	-0.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	170.95	173.62	170.94	202.87	209.02
Interest rate sensitivity gap/Equity	24.37	22.68	23.14	31.22	42.44
【G】					
Deposit growth rate	-3.48	-5.92	37.93	-4.21	-51.55
Loan growth rate	-12.53	-19.33	2.33	0.57	9.81
Investment growth rate	0.04	-2.94	13.01	25.39	14.50
Guarantee growth rate	-9.55	6.15	37.45	-26.86	-0.25

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Hwatai Bank

Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.30	11.09	12.09	11.52	12.54
Tier 1 capital / Risk-weighted assets	12.13	12.07	11.74	11.00	11.53
Liability / Equity (multiple)	11.82	11.51	11.33	11.74	11.31
Equity / Asset	7.80	7.99	8.11	7.85	8.13
【A】					
Non-performing loan ratio	1.87	4.06	4.67	4.09	2.31
Loans under surveilance/Loans	0.56	2.14	4.40	-	-
Loan loss reserves / NPLs	60.36	23.41	21.61	17.55	31.44
【E】					
Net income before tax(NIBT) / Average equity	3.20	0.13	6.65	6.82	5.70
(NIBT + loan loss provision) / Average equity	7.77	12.65	13.45	9.68	8.79
NIBT / Average asset	0.25	0.01	0.56	0.55	0.55
(NIBT + loan loss provision) / Average asset	0.61	1.03	1.13	0.78	0.85
Net interest income / NIBT	631.19	18,500.00	438.93	299.25	400.59
NIBT / Operating revenue	7.57	0.28	11.19	8.60	8.13
NIBT / Employees (in thousand of NT dollars)	265.79	10.91	593.93	561.45	490.54
【L】					
Liquidity ratio (monthly average of daily data)	18.37	14.49	12.58	14.30	14.40
Loans / Deposits	82.24	83.04	84.05	82.78	83.11
Time deposits / Deposits	65.30	67.87	72.36	73.48	72.63
NCDs / Time deposits	5.29	4.68	9.87	8.72	9.57
Accumulated gap of assets and liabilities(180 days) / Equity	-240.72	-451.71	-477.75	-217.19	23.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.28	41.43	49.58	81.16	89.52
Interest rate sensitivity gap/Equity	-82.66	-583.11	-512.64	-201.59	-89.80
【G】					
Deposit growth rate	6.44	0.18	0.73	4.40	28.52
Loan growth rate	4.91	-1.46	2.31	5.32	29.91
Investment growth rate	-32.21	-30.65	3.88	-8.71	13.53
Guarantee growth rate	-22.09	-30.16	-18.65	44.46	428.19

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Cota Commercial Bank　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	11.05	12.69	12.73	15.20	20.16
Tier 1 capital / Risk-weighted assets	11.28	13.01	12.86	15.56	19.53
Liability / Equity (multiple)	14.52	13.50	11.74	11.98	8.59
Equity / Asset	6.44	6.90	7.85	7.70	10.43
【A】					
Non-performing loan ratio	2.68	3.78	6.27	7.95	8.65
Loans under surveilance/Loans	0.84	1.09	2.26	-	-
Loan loss reserves / NPLs	41.81	30.23	23.63	14.21	11.55
【E】					
Net income before tax(NIBT) / Average equity	5.55	5.41	4.85	-19.15	4.80
(NIBT + loan loss provision) / Average equity	9.15	11.10	11.93	6.60	8.73
NIBT / Average asset	0.38	0.39	0.38	-1.87	0.50
(NIBT + loan loss provision) / Average asset	0.62	0.80	0.93	0.65	0.91
Net interest income / NIBT	430.00	466.29	564.94	-	445.10
NIBT / Operating revenue	12.26	11.13	8.43	-33.07	7.92
NIBT / Employees (in thousand of NT dollars)	312.50	362.64	349.47	-2,040.07	522.85
【L】					
Liquidity ratio (monthly average of daily data)	13.32	10.52	11.47	20.10	15.00
Loans / Deposits	83.91	87.70	83.21	66.22	76.39
Time deposits / Deposits	68.00	67.32	69.84	73.22	74.07
NCDs / Time deposits	7.38	4.58	0.80	1.25	0.80
Accumulated gap of assets and liabilities(180 days) / Equity	-623.92	-383.11	-273.28	-362.15	-254.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.12	85.53	86.38	87.74	62.08
Interest rate sensitivity gap/Equity	-179.09	-186.60	-153.03	-140.52	-308.90
【G】					
Deposit growth rate	13.10	15.38	4.35	7.77	-0.15
Loan growth rate	8.16	21.52	31.14	-6.47	9.82
Investment growth rate	-43.52	-41.47	-45.08	46.03	-27.54
Guarantee growth rate	27.11	75.26	-8.17	-35.59	262.78

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Industrial Bank of Taiwan Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	20.45	18.07	23.02	25.22	27.50
Tier 1 capital / Risk-weighted assets	37.99	36.79	45.61	50.59	56.49
Liability / Equity (multiple)	1.87	1.34	1.13	1.00	0.88
Equity / Asset	34.82	42.82	46.89	50.07	53.12
【A】					
Non-performing loan ratio	0.29	0.92	-	-	-
Loans under surveilance/Loans	0.23	0.30	2.18	-	-
Loan loss reserves / NPLs	288.29	166.44	-	-	-
【E】					
Net income before tax(NIBT) / Average equity	6.10	5.66	-6.32	4.44	2.20
(NIBT + loan loss provision) / Average equity	6.27	6.46	-5.96	4.78	2.65
NIBT / Average asset	2.39	2.69	-3.17	2.28	1.36
(NIBT + loan loss provision) / Average asset	2.46	3.08	-2.99	2.45	1.63
Net interest income / NIBT	54.10	62.95	-	100.28	123.58
NIBT / Operating revenue	48.20	50.91	-79.85	40.03	23.26
NIBT / Employees (in thousand of NT dollars)	5,781.95	5,520.66	-7,156.68	5,146.92	2,284.48
【L】					
Liquidity ratio (monthly average of daily data)	55.44	10.65	12.62	17.70	32.60
Loans / Deposits	103.57	134.05	124.62	127.67	124.73
Time deposits / Deposits	90.16	90.66	88.09	97.19	83.00
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-73.52	-33.55	-25.24	-26.55	-20.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.05	46.14	38.73	49.49	54.78
Interest rate sensitivity gap/Equity	-0.95	-57.13	-62.45	-49.06	-38.46
【G】					
Deposit growth rate	85.90	12.98	5.95	0.54	85.92
Loan growth rate	22.88	5.78	5.29	23.29	236.84
Investment growth rate	-4.93	24.20	-6.19	4.52	-29.61
Guarantee growth rate	-11.95	-19.28	-32.56	37.77	506.50

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2004

Bank's name ： Shin Kong Commercial Bank　　　　Unit：%

Items	31/12/04	31/12/03	31/12/02	31/12/01	31/12/00
【C】					
Total risk based capital / Risk-weighted assets	19.12	10.73	13.67	13.47	13.02
Tier 1 capital / Risk-weighted assets	19.20	10.89	13.87	13.64	13.05
Liability / Equity (multiple)	7.22	12.07	10.17	10.71	11.95
Equity / Asset	12.16	7.65	8.96	8.54	7.72
【A】					
Non-performing loan ratio	2.29	4.23	13.16	8.90	8.90
Loans under surveilance/Loans	0.39	1.39	2.46	-	-
Loan loss reserves / NPLs	48.36	23.67	8.77	11.63	11.21
【E】					
Net income before tax(NIBT) / Average equity	0.60	3.90	3.27	3.26	4.02
(NIBT + loan loss provision) / Average equity	8.89	11.42	14.64	11.66	12.48
NIBT / Average asset	0.05	0.34	0.30	0.27	0.31
(NIBT + loan loss provision) / Average asset	0.71	0.99	1.33	0.96	0.97
Net interest income / NIBT	3,663.89	628.44	783.33	630.94	531.53
NIBT / Operating revenue	1.55	9.18	6.17	4.66	4.96
NIBT / Employees (in thousand of NT dollars)	44.78	329.91	277.61	260.81	159.03
【L】					
Liquidity ratio (monthly average of daily data)	28.41	12.61	10.55	10.30	16.50
Loans / Deposits	72.76	80.75	84.47	79.03	75.99
Time deposits / Deposits	66.44	67.62	68.51	71.16	74.99
NCDs / Time deposits	4.00	6.94	0.24	0.01	-
Accumulated gap of assets and liabilities(180 days) / Equity	-127.08	-393.07	-320.38	-359.41	-241.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.83	65.33	32.34	32.35	47.45
Interest rate sensitivity gap/Equity	-90.74	-400.31	-655.94	-701.29	-598.86
【G】					
Deposit growth rate	15.53	16.31	-4.43	-6.37	-
Loan growth rate	4.10	11.20	2.15	-2.63	-
Investment growth rate	-28.83	-2.62	-0.61	-23.16	-
Guarantee growth rate	-2.13	819.55	35.03	271.70	-