TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2005

The Peer-Group Average Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.75	10.01	10.67	10.07	10.63
Tier 1 capital / Risk-weighted assets	9.40	9.19	9.48	9.19	9.17
Liability / Equity (multiple)	15.49	15.50	15.58	15.37	14.66
Equity / Asset	6.25	6.08	6.22	6.16	6.39
【A】					
Non-performing loan ratio					
1.Winsorized mean	2.32	3.60	2.85	4.13	5.48
2.Arithmetic mean	2.46	3.54	2.81	4.33	6.12
Loans under surveilance/Loans (Arithmetic mean)	0.78	1.35	1.01	1.75	2.74
Loan loss reserves / NPLs	50.01	39.50	46.68	34.70	28.08
The possible loss of classified assets / reserves	67.61	69.84	61.67	69.69	68.51
【E】					
Net income before tax(NIBT) / Average equity	9.01	9.68	8.81	6.52	-5.11
(NIBT + loan loss provision) / Average equity	16.37	18.51	17.87	19.14	16.95
NIBT / Average asset	0.57	0.64	0.58	0.47	-0.49
(NIBT + loan loss provision) / Average asset	1.04	1.10	1.07	1.20	1.24
Net interest income / NIBT	292.10	141.27	258.34	341.07	-
NIBT / Operating revenue	15.58	18.17	15.95	11.83	-8.97
NIBT / Employees (in thousand of NT dollars)	948.08	1,143.10	1,037.55	668.17	-588.93
【L】					
Liquidity ratio (monthly average of daily data)	19.96	18.40	17.88	16.55	16.21
Loans / Deposits	80.00	81.22	79.54	80.69	81.46
Time deposits / Deposits	64.86	40.71	64.20	66.00	70.25
NCDs / Time deposits	3.24	1.71	3.71	2.94	1.92
Accumulated gap of assets and liabilities(180 days) / Equity	-165.10	-196.26	-189.63	-192.86	-161.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.73	84.79	87.67	80.80	78.07
Interest rate sensitivity gap/Equity	-153.19	-151.65	-123.28	-180.13	-223.78
【G】					
Deposit growth rate	7.21	9.74	7.61	7.00	1.72
Loan growth rate	5.82	9.00	6.50	6.15	-0.73
Investment growth rate	-6.15	11.23	10.53	7.22	5.55
Guarantee growth rate	-8.53	-30.31	-0.37	0.09	-15.32

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	49.22	52.69	53.38	51.47	44.53
Tier 1 capital / Risk-weighted assets	48.24	51.66	52.36	50.46	43.46
Liability / Equity (multiple)	3.57	4.73	4.56	5.04	5.69
Equity / Asset	21.88	17.44	17.99	16.56	14.94
【A】					
Non-performing loan ratio	0.24	0.12	0.12	0.19	0.26
Loans under surveilance/Loans	-	-	-	0.18	0.16
Loan loss reserves / NPLs	295.38	563.06	480.58	460.11	314.55
【E】					
Net income before tax(NIBT) / Average equity	2.91	3.48	3.52	5.47	5.69
(NIBT + loan loss provision) / Average equity	3.10	3.24	2.69	5.75	7.26
NIBT / Average asset	0.55	0.57	0.60	0.84	0.78
(NIBT + loan loss provision) / Average asset	0.59	0.53	0.46	0.88	1.00
Net interest income / NIBT	182.61	150.00	141.72	142.69	160.71
NIBT / Operating revenue	17.41	22.09	22.37	25.91	19.37
NIBT / Employees (in thousand of NT dollars)	2,468.29	2,917.87	3,004.88	4,639.02	4,514.15
【L】					
Liquidity ratio (monthly average of daily data)	277.97	-	-	-	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	53.35	87.49	70.13	-164.94	60.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	134.20	129.73	134.20	138.14	133.57
Interest rate sensitivity gap/Equity	52.30	75.31	84.46	99.38	100.39
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-17.72	-9.55	-9.60	-11.79	-6.25
Investment growth rate	-61.54	-0.59	8.47	28.79	25.68
Guarantee growth rate	81.10	5.38	83.03	-19.10	-36.90

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Chiao Tung Bank

Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.38	11.26	11.05	10.96	13.83
Tier 1 capital / Risk-weighted assets	13.67	12.90	13.70	13.88	14.73
Liability / Equity (multiple)	8.48	9.81	8.86	8.96	9.68
Equity / Asset	10.55	9.25	10.14	10.04	9.36
【A】					
Non-performing loan ratio	2.35	2.40	2.23	2.40	3.07
Loans under surveilance/Loans	0.46	0.91	0.47	1.09	2.57
Loan loss reserves / NPLs	40.26	34.44	47.66	40.23	31.47
【E】					
Net income before tax(NIBT) / Average equity	11.17	12.25	12.30	11.51	7.35
(NIBT + loan loss provision) / Average equity	16.39	17.56	19.29	20.01	18.65
NIBT / Average asset	1.15	1.16	1.17	1.12	0.70
(NIBT + loan loss provision) / Average asset	1.68	1.66	1.83	1.94	1.78
Net interest income / NIBT	111.45	108.97	107.55	128.99	200.57
NIBT / Operating revenue	30.38	33.80	31.04	29.60	17.95
NIBT / Employees (in thousand of NT dollars)	4,859.41	5,416.04	5,369.68	5,115.81	3,006.74
【L】					
Liquidity ratio (monthly average of daily data)	8.69	25.51	15.93	21.12	23.70
Loans / Deposits	142.44	141.44	147.14	145.06	143.16
Time deposits / Deposits	69.36	71.68	69.21	72.46	76.49
NCDs / Time deposits	6.03	0.38	1.57	1.55	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	41.03	111.52	57.84	-73.04	-120.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.89	106.87	107.20	121.46	110.52
Interest rate sensitivity gap/Equity	29.09	43.16	43.76	111.24	59.96
【G】					
Deposit growth rate	-3.20	3.65	2.53	4.33	6.15
Loan growth rate	-4.81	4.24	1.89	3.77	-4.12
Investment growth rate	-7.72	54.18	10.88	3.22	68.10
Guarantee growth rate	-20.47	28.57	0.16	-100.00	36.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital					
/ Risk-weighted assets	9.35	9.01	9.55	8.36	8.66
Tier 1 capital					
/ Risk-weighted assets	8.00	6.72	7.40	5.37	5.54
Liability / Equity (multiple)	24.18	29.58	26.23	37.60	32.95
Equity / Asset	3.97	3.27	3.67	2.59	2.95
【A】					
Non-performing loan ratio	4.18	6.39	4.73	7.03	10.70
Loans under surveilance/Loans	0.69	1.26	0.88	1.69	2.31
Loan loss reserves / NPLs	14.58	12.27	14.53	14.28	14.50
【E】					
Net income before tax(NIBT)					
/ Average equity	5.67	10.32	7.68	3.01	-43.65
(NIBT + loan loss provision)					
/ Average equity	16.90	20.39	20.21	35.99	21.49
NIBT / Average asset	0.23	0.36	0.27	0.10	-1.98
(NIBT + loan loss provision)					
/ Average asset	0.69	0.70	0.72	1.18	0.98
Net interest income / NIBT	481.80	325.41	415.62	1,384.46	-
NIBT / Operating revenue	8.91	14.32	11.05	3.39	-51.83
NIBT / Employees					
(in thousand of NT dollars)	566.64	805.28	641.71	217.13	-4,386.05
【L】					
Liquidity ratio					
(monthly average of daily data)	11.48	16.03	11.18	20.36	28.69
Loans / Deposits	94.81	96.14	97.70	95.10	87.01
Time deposits / Deposits	58.05	56.60	58.51	55.67	55.26
NCDs / Time deposits	3.63	-	7.38	3.05	0.44
Accumulated gap of assets and					
liabilities(180 days) / Equity	-777.86	-116.72	-699.98	-458.26	-270.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	79.63	76.36	82.46	77.80	71.19
Interest rate sensitivity gap/Equity	-400.70	-583.29	-362.26	-680.17	-575.38
【G】					
Deposit growth rate	19.42	9.71	12.99	4.81	-1.87
Loan growth rate	14.93	17.50	12.64	11.90	-4.11
Investment growth rate	-32.09	-8.75	-22.27	-6.16	-27.30
Guarantee growth rate	-20.59	-11.16	-16.21	-15.21	-21.70

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.27	9.84	10.90	10.84	11.58
Tier 1 capital / Risk-weighted assets	10.14	9.51	10.99	10.31	7.86
Liability / Equity (multiple)	38.24	39.95	29.63	40.89	204.45
Equity / Asset	2.55	2.44	3.26	2.39	0.49
【A】					
Non-performing loan ratio	2.25	3.01	2.45	3.31	4.12
Loans under surveilance/Loans	0.43	0.65	1.09	1.28	1.26
Loan loss reserves / NPLs	74.56	64.64	61.09	60.79	54.03
【E】					
Net income before tax(NIBT) / Average equity	20.24	32.47	41.68	19.07	-80.91
(NIBT + loan loss provision) / Average equity	19.29	48.49	54.76	47.65	56.24
NIBT / Average asset	0.49	0.68	0.93	0.42	-1.61
(NIBT + loan loss provision) / Average asset	0.47	1.01	1.22	1.05	1.12
Net interest income / NIBT	190.02	137.77	97.86	276.07	-
NIBT / Operating revenue	17.81	26.22	35.51	13.24	-39.68
NIBT / Employees (in thousand of NT dollars)	1,501.81	2,170.62	2,969.95	1,269.73	-4,935.74
【L】					
Liquidity ratio (monthly average of daily data)	19.11	35.30	25.23	30.77	22.52
Loans / Deposits	109.15	100.89	115.07	105.57	105.32
Time deposits / Deposits	64.40	60.08	66.38	70.08	73.50
NCDs / Time deposits	0.09	0.10	0.08	0.11	1.49
Accumulated gap of assets and liabilities(180 days) / Equity	-223.87	-376.25	-161.58	-634.75	-4,083.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.42	99.76	99.62	99.87	96.62
Interest rate sensitivity gap/Equity	13.92	-7.94	-9.43	-4.08	-563.80
【G】					
Deposit growth rate	-2.87	10.26	1.73	-5.12	1.01
Loan growth rate	2.12	7.33	9.02	-5.48	-5.45
Investment growth rate	4.12	20.86	13.06	30.12	-56.85
Guarantee growth rate	-12.86	-25.05	-17.07	-19.92	-20.79

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2005

Bank's name ： Bank of Taiwan　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	13.06	14.27	13.80	14.62	15.56
Tier 1 capital / Risk-weighted assets	16.48	16.17	15.78	16.35	13.97
Liability / Equity (multiple)	13.90	14.59	13.99	13.89	11.43
Equity / Asset	6.71	6.41	6.67	6.71	8.05
【A】					
Non-performing loan ratio	1.28	1.86	1.34	2.17	2.90
Loans under surveilance/Loans	0.52	0.68	0.66	0.98	0.71
Loan loss reserves / NPLs	65.85	52.35	64.73	44.38	33.96
【E】					
Net income before tax(NIBT) / Average equity	11.26	8.95	9.83	4.33	3.15
(NIBT + loan loss provision) / Average equity	10.43	9.68	9.84	6.78	10.17
NIBT / Average asset	0.76	0.57	0.63	0.31	0.26
(NIBT + loan loss provision) / Average asset	0.70	0.61	0.63	0.49	0.85
Net interest income / NIBT	13.96	37.71	14.99	177.24	317.16
NIBT / Operating revenue	36.20	27.66	31.10	11.32	7.02
NIBT / Employees (in thousand of NT dollars)	2,732.49	2,010.99	2,262.42	1,039.81	882.93
【L】					
Liquidity ratio (monthly average of daily data)	49.66	65.00	54.46	59.23	48.22
Loans / Deposits	63.76	55.68	61.17	53.85	61.41
Time deposits / Deposits	66.35	65.35	65.46	65.97	67.54
NCDs / Time deposits	0.27	0.14	0.12	0.14	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-67.67	182.40	240.50	219.48	-101.97
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	59.08	93.64	97.28	105.02	62.05
Interest rate sensitivity gap/Equity	-270.89	-44.59	-17.77	33.74	-278.48
【G】					
Deposit growth rate	3.79	3.70	3.68	4.12	2.45
Loan growth rate	18.39	-2.95	17.29	-8.93	-10.61
Investment growth rate	-64.33	24.60	-7.40	25.05	16.62
Guarantee growth rate	1.16	18.28	9.17	16.65	-4.51

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Taipei Fubon Commercial Bank Co., Ltd. Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.04	13.33	13.10	13.12	14.00
Tier 1 capital / Risk-weighted assets	14.71	14.09	14.68	13.86	14.88
Liability / Equity (multiple)	12.44	13.53	11.99	12.97	12.56
Equity / Asset	7.44	6.88	7.70	7.16	7.37
【A】					
Non-performing loan ratio	1.80	2.17	1.65	2.37	2.99
Loans under surveilance/Loans	0.43	0.32	0.43	0.72	1.16
Loan loss reserves / NPLs	50.71	49.80	52.95	32.98	30.54
【E】					
Net income before tax(NIBT) / Average equity	14.09	12.05	10.93	11.06	12.62
(NIBT + loan loss provision) / Average equity	19.84	14.62	12.60	15.93	18.35
NIBT / Average asset	1.16	0.83	0.78	0.81	0.91
(NIBT + loan loss provision) / Average asset	1.63	1.01	0.90	1.17	1.33
Net interest income / NIBT	127.58	105.74	115.41	137.47	160.91
NIBT / Operating revenue	24.20	24.05	21.60	21.52	18.99
NIBT / Employees (in thousand of NT dollars)	2,347.38	2,032.53	2,165.20	1,687.99	1,694.95
【L】					
Liquidity ratio (monthly average of daily data)	34.04	48.66	51.26	42.12	37.70
Loans / Deposits	69.04	68.36	65.62	72.85	74.07
Time deposits / Deposits	47.06	45.49	45.56	47.62	52.68
NCDs / Time deposits	0.78	0.74	0.72	0.75	0.86
Accumulated gap of assets and liabilities(180 days) / Equity	144.50	61.68	135.98	-32.67	-26.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.66	106.88	105.01	109.67	104.03
Interest rate sensitivity gap/Equity	-81.07	68.30	46.23	86.02	36.97
【G】					
Deposit growth rate	43.33	2.23	-5.29	4.67	-3.76
Loan growth rate	43.64	-9.62	-15.00	0.99	-9.43
Investment growth rate	18.26	47.58	19.11	17.27	20.67
Guarantee growth rate	-9.92	5.84	-4.57	9.01	9.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2005

Bank's name : Bank of Kaohsiung Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.44	11.66	12.06	12.65	12.99
Tier 1 capital / Risk-weighted assets	12.02	11.76	12.68	12.77	12.54
Liability / Equity (multiple)	13.58	13.97	13.58	14.15	17.20
Equity / Asset	6.86	6.68	6.86	6.60	5.49
【A】					
Non-performing loan ratio	1.60	1.64	1.60	1.64	2.38
Loans under surveilance/Loans	0.15	0.36	0.26	0.79	1.02
Loan loss reserves / NPLs	47.10	53.49	48.12	46.84	38.59
【E】					
Net income before tax(NIBT) / Average equity	3.10	5.46	5.29	5.85	1.87
(NIBT + loan loss provision) / Average equity	4.77	11.65	9.99	13.39	25.36
NIBT / Average asset	0.22	0.35	0.35	0.35	0.10
(NIBT + loan loss provision) / Average asset	0.33	0.75	0.66	0.81	1.35
Net interest income / NIBT	452.80	349.64	343.44	381.52	1,754.87
NIBT / Operating revenue	7.85	12.70	12.70	10.64	2.16
NIBT / Employees (in thousand of NT dollars)	377.05	654.97	629.07	681.18	230.22
【L】					
Liquidity ratio (monthly average of daily data)	24.25	19.15	21.51	16.71	12.70
Loans / Deposits	80.85	90.50	83.63	90.93	95.30
Time deposits / Deposits	54.35	57.50	53.46	59.09	68.81
NCDs / Time deposits	0.94	0.86	0.77	1.00	1.61
Accumulated gap of assets and liabilities(180 days) / Equity	-176.55	-209.37	-94.11	-58.42	-24.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.24	104.59	104.51	104.01	102.16
Interest rate sensitivity gap/Equity	14.37	51.49	50.82	45.39	30.76
【G】					
Deposit growth rate	1.82	-7.49	1.73	-11.86	-22.45
Loan growth rate	-10.04	-3.33	-8.41	-17.04	-13.96
Investment growth rate	53.75	-21.63	1.97	-36.74	66.49
Guarantee growth rate	-31.65	-7.13	-37.23	3.53	-22.24

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.58	10.26	10.86	10.25	10.08
Tier 1 capital / Risk-weighted assets	8.90	9.09	8.85	8.92	6.45
Liability / Equity (multiple)	19.10	20.78	21.11	21.05	18.22
Equity / Asset	4.97	4.59	4.52	4.54	5.20
【A】					
Non-performing loan ratio	2.99	3.88	3.41	4.57	7.07
Loans under surveilance/Loans	1.00	1.57	1.21	1.99	3.36
Loan loss reserves / NPLs	41.08	26.88	35.76	24.74	16.19
【E】					
Net income before tax(NIBT) / Average equity	4.12	6.45	5.03	4.00	2.59
(NIBT + loan loss provision) / Average equity	9.44	17.09	16.61	25.77	30.20
NIBT / Average asset	0.19	0.29	0.23	0.20	0.13
(NIBT + loan loss provision) / Average asset	0.43	0.77	0.75	1.26	1.54
Net interest income / NIBT	541.37	392.23	485.64	684.51	1,387.87
NIBT / Operating revenue	7.10	10.81	8.50	6.32	3.05
NIBT / Employees (in thousand of NT dollars)	574.28	872.86	689.92	532.19	333.77
【L】					
Liquidity ratio (monthly average of daily data)	15.97	19.02	20.32	20.52	20.86
Loans / Deposits	87.13	83.27	84.08	81.87	81.27
Time deposits / Deposits	68.12	68.58	67.90	67.96	71.66
NCDs / Time deposits	0.57	0.60	0.55	0.61	-
Accumulated gap of assets and liabilities(180 days) / Equity	-524.42	-491.33	-454.20	-432.38	-463.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.14	97.47	98.38	97.40	90.31
Interest rate sensitivity gap/Equity	-32.39	-47.46	-31.14	-49.03	-161.75
【G】					
Deposit growth rate	2.97	7.57	5.17	8.95	4.13
Loan growth rate	5.89	10.26	7.52	9.12	-2.73
Investment growth rate	-6.17	5.28	4.73	30.47	13.46
Guarantee growth rate	10.09	24.71	16.33	23.33	-4.06

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2005

Bank's name : Taiwan Cooperative Bank　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.92	8.69	9.67	8.88	8.97
Tier 1 capital / Risk-weighted assets	6.24	6.17	6.20	6.29	6.47
Liability / Equity (multiple)	30.23	31.90	32.10	31.27	29.54
Equity / Asset	3.20	3.04	3.02	3.10	3.27
【A】					
Non-performing loan ratio	3.26	3.96	3.37	4.66	6.86
Loans under surveilance/Loans	1.04	1.70	1.33	2.31	2.52
Loan loss reserves / NPLs	40.86	32.35	38.96	27.75	15.40
【E】					
Net income before tax(NIBT) / Average equity	3.43	2.54	2.37	1.18	8.37
(NIBT + loan loss provision) / Average equity	14.97	21.70	19.22	6.69	45.08
NIBT / Average asset	0.11	0.08	0.08	0.18	0.27
(NIBT + loan loss provision) / Average asset	0.46	0.64	0.61	1.02	1.44
Net interest income / NIBT	669.90	1,100.67	1,075.57	460.07	502.95
NIBT / Operating revenue	4.42	3.17	3.25	7.13	6.47
NIBT / Employees (in thousand of NT dollars)	339.70	218.98	225.86	559.16	665.80
【L】					
Liquidity ratio (monthly average of daily data)	28.12	31.30	32.74	32.93	27.89
Loans / Deposits	74.97	76.72	75.61	75.45	78.89
Time deposits / Deposits	70.86	73.16	71.88	74.39	77.19
NCDs / Time deposits	0.18	0.25	0.16	0.23	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	-129.22	-159.58	-384.16	-411.60	-510.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.83	102.24	102.10	99.57	97.00
Interest rate sensitivity gap/Equity	-56.99	59.30	57.81	-11.13	-74.54
【G】					
Deposit growth rate	0.27	3.60	2.22	5.93	3.88
Loan growth rate	-3.22	3.44	2.68	1.31	-2.32
Investment growth rate	-4.97	5.88	34.53	-0.95	17.87
Guarantee growth rate	-0.93	-8.54	-13.75	8.71	2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： First Commercial Bank　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.27	9.79	10.35	8.96	8.99
Tier 1 capital / Risk-weighted assets	8.02	7.24	8.01	6.22	6.59
Liability / Equity (multiple)	20.43	21.20	21.09	26.30	26.59
Equity / Asset	4.67	4.50	4.53	3.66	3.62
【A】					
Non-performing loan ratio	1.30	1.46	1.27	1.46	3.77
Loans under surveilance/Loans	0.78	0.86	0.92	0.99	2.05
Loan loss reserves / NPLs	69.05	58.02	74.59	39.01	20.49
【E】					
Net income before tax(NIBT) / Average equity	17.44	25.48	19.46	-34.02	-47.82
(NIBT + loan loss provision) / Average equity	23.24	37.82	30.98	32.79	-28.13
NIBT / Average asset	0.83	0.96	0.80	-1.35	-2.43
(NIBT + loan loss provision) / Average asset	1.10	1.43	1.27	1.30	-1.43
Net interest income / NIBT	159.09	150.53	177.32	-	-
NIBT / Operating revenue	25.29	29.37	24.89	-40.32	-58.36
NIBT / Employees (in thousand of NT dollars)	1,740.40	2,170.65	1,735.69	-2,808.22	-4,821.90
【L】					
Liquidity ratio (monthly average of daily data)	34.65	28.93	30.50	28.13	19.11
Loans / Deposits	73.85	77.89	73.78	76.41	79.07
Time deposits / Deposits	48.09	49.33	48.08	51.07	57.86
NCDs / Time deposits	2.37	1.92	1.81	1.83	2.49
Accumulated gap of assets and liabilities(180 days) / Equity	-5.12	-93.83	-45.56	-248.66	-216.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.38	89.95	88.98	92.58	83.42
Interest rate sensitivity gap/Equity	-90.71	-145.62	-152.27	-130.17	-297.69
【G】					
Deposit growth rate	3.02	4.27	1.49	5.37	3.84
Loan growth rate	-2.90	0.06	-2.10	1.49	-4.72
Investment growth rate	27.84	25.26	18.14	77.46	23.85
Guarantee growth rate	-11.60	9.41	-6.54	8.39	2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.13	10.79	11.91	11.22	9.07
Tier 1 capital / Risk-weighted assets	7.95	7.19	8.08	7.66	6.52
Liability / Equity (multiple)	21.59	23.18	22.35	22.95	24.98
Equity / Asset	4.43	4.14	4.28	4.18	3.85
【A】					
Non-performing loan ratio	2.11	2.72	2.27	3.33	4.16
Loans under surveilance/Loans	0.43	0.39	0.32	0.56	1.01
Loan loss reserves / NPLs	39.38	40.24	41.51	35.28	27.08
【E】					
Net income before tax(NIBT) / Average equity	18.50	20.94	21.60	21.48	-61.22
(NIBT + loan loss provision) / Average equity	24.68	32.03	31.72	41.26	25.93
NIBT / Average asset	0.79	0.85	0.88	0.85	-2.84
(NIBT + loan loss provision) / Average asset	1.05	1.29	1.29	1.64	1.20
Net interest income / NIBT	139.38	132.49	128.29	149.24	-
NIBT / Operating revenue	24.83	26.00	27.07	28.03	-74.01
NIBT / Employees (in thousand of NT dollars)	1,653.44	1,750.85	1,793.23	1,748.56	-5,939.67
【L】					
Liquidity ratio (monthly average of daily data)	27.99	30.66	30.27	27.74	23.17
Loans / Deposits	74.41	76.24	73.51	76.80	75.97
Time deposits / Deposits	47.77	47.87	46.06	49.31	55.76
NCDs / Time deposits	1.72	1.60	1.46	1.70	1.84
Accumulated gap of assets and liabilities(180 days) / Equity	118.42	88.02	84.16	89.91	9.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.36	99.42	99.93	101.53	97.48
Interest rate sensitivity gap/Equity	-10.35	-9.76	-1.11	24.95	-45.80
【G】					
Deposit growth rate	7.65	5.94	8.30	6.44	7.05
Loan growth rate	4.06	4.51	2.88	6.50	-1.88
Investment growth rate	10.33	-3.03	39.58	-57.55	64.12
Guarantee growth rate	-6.00	9.25	0.24	22.16	5.05

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.22	10.55	10.18	11.21	8.35
Tier 1 capital / Risk-weighted assets	7.03	8.53	8.34	8.51	5.80
Liability / Equity (multiple)	18.44	17.07	16.56	16.98	26.60
Equity / Asset	5.14	5.53	5.69	5.56	3.62
【A】					
Non-performing loan ratio	3.50	4.31	3.87	4.93	6.97
Loans under surveilance/Loans	2.40	4.44	3.90	5.26	5.06
Loan loss reserves / NPLs	36.65	28.04	31.59	26.34	21.37
【E】					
Net income before tax(NIBT) / Average equity	-29.40	2.31	2.28	6.65	-51.24
(NIBT + loan loss provision) / Average equity	29.31	19.29	20.35	38.22	20.02
NIBT / Average asset	-1.75	0.13	0.13	0.28	-2.70
(NIBT + loan loss provision) / Average asset	1.74	1.10	1.17	1.64	1.05
Net interest income / NIBT	-	995.27	998.01	536.65	-
NIBT / Operating revenue	-53.74	5.13	4.40	9.06	-67.75
NIBT / Employees (in thousand of NT dollars)	-3,680.45	292.17	284.50	605.31	-5,775.30
【L】					
Liquidity ratio (monthly average of daily data)	19.40	19.64	19.67	24.62	23.34
Loans / Deposits	84.92	88.60	86.64	83.39	82.82
Time deposits / Deposits	49.65	51.96	49.81	53.49	59.39
NCDs / Time deposits	1.67	2.02	1.90	1.86	2.51
Accumulated gap of assets and liabilities(180 days) / Equity	-6.38	42.09	362.01	33.97	-27.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.22	77.75	79.17	81.85	77.54
Interest rate sensitivity gap/Equity	-79.70	-258.46	-245.14	-208.92	-425.04
【G】					
Deposit growth rate	2.39	4.50	1.93	4.33	1.86
Loan growth rate	-2.50	10.81	5.53	4.61	-4.80
Investment growth rate	-17.56	-14.81	-36.41	-4.42	24.57
Guarantee growth rate	3.23	6.35	-4.06	5.58	-2.38

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.43	10.24	10.82	10.22	11.01
Tier 1 capital / Risk-weighted assets	9.69	9.60	9.75	9.96	10.71
Liability / Equity (multiple)	14.29	14.44	14.89	14.47	14.33
Equity / Asset	6.54	6.48	6.29	6.46	6.52
【A】					
Non-performing loan ratio	0.73	1.32	0.77	1.74	2.38
Loans under surveilance/Loans	0.23	0.68	0.45	0.50	0.82
Loan loss reserves / NPLs	168.77	92.26	149.74	71.52	49.16
【E】					
Net income before tax(NIBT) / Average equity	15.14	13.16	15.95	13.90	7.46
(NIBT + loan loss provision) / Average equity	18.48	16.47	20.06	20.51	17.58
NIBT / Average asset	1.07	0.84	1.06	0.86	0.43
(NIBT + loan loss provision) / Average asset	1.31	1.06	1.33	1.26	1.01
Net interest income / NIBT	115.80	140.01	118.44	158.44	315.64
NIBT / Operating revenue	31.25	28.70	33.35	26.74	12.81
NIBT / Employees (in thousand of NT dollars)	3,498.41	2,943.41	3,491.92	2,710.66	1,413.69
【L】					
Liquidity ratio (monthly average of daily data)	53.44	62.25	51.27	50.37	33.14
Loans / Deposits	80.54	79.75	81.37	78.17	79.27
Time deposits / Deposits	52.70	51.76	51.54	52.33	59.52
NCDs / Time deposits	0.47	0.76	0.66	0.90	2.03
Accumulated gap of assets and liabilities(180 days) / Equity	0.33	-36.21	3.85	-75.77	-164.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.47	111.55	108.37	103.60	97.16
Interest rate sensitivity gap/Equity	42.01	74.28	51.28	21.53	-17.79
【G】					
Deposit growth rate	9.74	13.75	10.82	10.00	8.85
Loan growth rate	9.53	8.03	14.41	5.78	7.17
Investment growth rate	-1.09	35.35	6.42	39.18	56.74
Guarantee growth rate	-0.08	34.00	3.46	35.28	-10.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Cathay United Bank　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.11	11.43	11.69	11.15	10.79
Tier 1 capital / Risk-weighted assets	11.74	11.87	11.96	11.24	11.64
Liability / Equity (multiple)	11.69	11.18	11.21	11.54	11.46
Equity / Asset	7.88	8.21	8.19	7.97	8.02
【A】					
Non-performing loan ratio	0.84	0.49	0.76	0.82	3.04
Loans under surveilance/Loans	0.62	1.84	0.62	1.86	1.93
Loan loss reserves / NPLs	115.67	234.42	134.75	159.67	52.41
【E】					
Net income before tax(NIBT) / Average equity	20.81	27.38	22.98	4.08	-20.58
(NIBT + loan loss provision) / Average equity	27.65	38.09	32.41	29.16	20.91
NIBT / Average asset	1.69	2.13	1.85	0.37	-1.76
(NIBT + loan loss provision) / Average asset	2.24	2.96	2.61	2.63	1.78
Net interest income / NIBT	151.84	117.97	136.13	661.77	-
NIBT / Operating revenue	32.91	44.05	37.68	9.02	-36.35
NIBT / Employees (in thousand of NT dollars)	4,430.86	5,448.41	4,362.96	710.48	-4,740.37
【L】					
Liquidity ratio (monthly average of daily data)	24.40	21.13	23.43	21.95	21.45
Loans / Deposits	76.75	80.73	75.96	79.46	74.75
Time deposits / Deposits	49.00	44.67	47.38	49.15	50.83
NCDs / Time deposits	7.03	9.68	9.54	3.40	1.93
Accumulated gap of assets and liabilities(180 days) / Equity	-27.29	60.18	-39.16	229.88	137.30
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.12	91.86	94.58	82.29	97.44
Interest rate sensitivity gap/Equity	-36.13	-75.37	-49.37	-92.15	-13.73
【G】					
Deposit growth rate	12.31	33.79	12.91	28.24	-11.01
Loan growth rate	5.12	45.20	6.55	38.50	-7.19
Investment growth rate	13.86	68.73	46.21	47.28	-21.03
Guarantee growth rate	-5.14	33.32	4.50	29.20	-51.90

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.85	7.00	10.50	8.04	5.53
Tier 1 capital / Risk-weighted assets	6.62	4.16	7.36	5.50	5.71
Liability / Equity (multiple)	22.79	26.12	20.52	27.63	23.73
Equity / Asset	4.20	3.69	4.65	3.49	4.04
【A】					
Non-performing loan ratio	1.83	9.49	5.28	10.15	13.98
Loans under surveilance/Loans	0.86	3.51	1.70	3.66	5.12
Loan loss reserves / NPLs	69.55	25.82	35.12	23.67	27.32
【E】					
Net income before tax(NIBT) / Average equity	-14.86	0.71	-28.50	-14.05	-2.52
(NIBT + loan loss provision) / Average equity	-11.39	23.93	4.69	21.75	24.02
NIBT / Average asset	-0.67	0.03	-0.95	-0.52	-0.09
(NIBT + loan loss provision) / Average asset	-0.52	0.85	0.16	0.81	0.82
Net interest income / NIBT	-	5,966.67	-	-	-
NIBT / Operating revenue	-18.88	0.74	-28.43	-13.66	-1.96
NIBT / Employees (in thousand of NT dollars)	-886.57	35.62	-1,292.66	-730.99	-123.52
【L】					
Liquidity ratio (monthly average of daily data)	17.16	15.63	16.97	16.94	15.14
Loans / Deposits	78.17	77.76	71.04	76.68	76.07
Time deposits / Deposits	56.35	57.19	55.47	58.19	64.07
NCDs / Time deposits	5.83	3.13	3.52	3.33	3.60
Accumulated gap of assets and liabilities(180 days) / Equity	-128.31	-126.52	-95.50	-80.17	-230.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	69.17	67.04	70.65	61.62	55.56
Interest rate sensitivity gap/Equity	-543.52	-636.68	-448.29	-781.27	-798.40
【G】					
Deposit growth rate	4.08	0.73	-2.88	2.11	1.21
Loan growth rate	3.48	-0.24	-10.33	0.99	3.57
Investment growth rate	-11.38	-0.05	6.66	-15.84	11.71
Guarantee growth rate	-34.65	-19.61	-33.22	-25.33	-29.63

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital					
/ Risk-weighted assets	9.91	9.30	10.02	9.90	10.10
Tier 1 capital					
/ Risk-weighted assets	17.53	17.21	16.85	18.12	18.53
Liability / Equity (multiple)	8.19	8.07	8.19	7.79	7.37
Equity / Asset	10.88	11.03	10.88	11.38	11.95
【A】					
Non-performing loan ratio	1.10	1.71	0.97	2.04	3.88
Loans under surveilance/Loans	0.21	0.80	0.32	0.84	1.58
Loan loss reserves / NPLs	158.23	86.73	140.23	55.49	19.90
【E】					
Net income before tax(NIBT)					
/ Average equity	12.05	7.13	9.47	6.26	1.19
(NIBT + loan loss provision)					
/ Average equity	12.89	10.49	12.07	12.72	15.72
NIBT / Average asset	1.98	1.05	1.50	0.86	0.15
(NIBT + loan loss provision)					
/ Average asset	2.12	1.55	1.91	1.75	1.99
Net interest income / NIBT	80.84	136.27	99.16	182.11	1,099.45
NIBT / Operating revenue	47.99	31.94	40.46	22.23	3.10
NIBT / Employees					
(in thousand of NT dollars)	4,084.23	2,366.35	3,195.32	1,731.73	291.80
【L】					
Liquidity ratio					
(monthly average of daily data)	27.34	26.54	22.46	20.26	17.83
Loans / Deposits	68.43	68.13	66.17	70.44	67.61
Time deposits / Deposits	50.67	49.70	49.12	51.03	57.46
NCDs / Time deposits	2.05	2.83	2.83	2.34	3.73
Accumulated gap of assets and					
liabilities(180 days) / Equity	-130.53	-158.15	-133.01	-113.62	-82.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	104.90	101.24	99.58	102.82	98.49
Interest rate sensitivity gap/Equity	26.58	6.55	-2.21	13.27	-7.10
【G】					
Deposit growth rate	5.85	7.87	9.41	5.71	0.58
Loan growth rate	5.57	16.50	2.25	9.81	-0.43
Investment growth rate	-0.05	20.33	26.36	6.97	-12.12
Guarantee growth rate	2.58	4.19	-0.31	-3.93	-25.88

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.64	10.17	12.40	10.29	12.62
Tier 1 capital / Risk-weighted assets	9.46	11.45	11.29	11.52	11.93
Liability / Equity (multiple)	12.24	11.49	12.12	11.11	10.56
Equity / Asset	7.55	8.01	7.62	8.26	8.65
【A】					
Non-performing loan ratio	2.91	3.24	2.52	3.84	4.12
Loans under surveilance/Loans	0.99	1.45	1.26	1.83	3.62
Loan loss reserves / NPLs	31.94	22.62	32.18	18.81	46.76
【E】					
Net income before tax(NIBT) / Average equity	6.09	8.33	9.60	9.33	-8.03
(NIBT + loan loss provision) / Average equity	13.62	18.69	24.30	12.80	4.79
NIBT / Average asset	0.46	0.67	0.76	0.80	-0.76
(NIBT + loan loss provision) / Average asset	1.04	1.49	1.91	1.10	0.45
Net interest income / NIBT	813.45	547.93	501.76	418.21	-
NIBT / Operating revenue	7.19	10.89	11.48	12.90	-12.10
NIBT / Employees (in thousand of NT dollars)	370.67	554.58	613.31	566.30	-615.25
【L】					
Liquidity ratio (monthly average of daily data)	11.17	10.85	13.02	11.60	9.52
Loans / Deposits	67.98	72.48	69.59	70.14	73.61
Time deposits / Deposits	70.21	69.52	70.10	69.03	70.25
NCDs / Time deposits	1.49	4.46	7.74	6.59	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-179.77	-174.20	-89.15	-269.83	-333.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	78.06	75.56	91.35	75.19	61.96
Interest rate sensitivity gap/Equity	-215.19	-235.12	-80.79	-231.80	-336.89
【G】					
Deposit growth rate	38.70	20.42	19.99	17.23	-5.85
Loan growth rate	26.27	15.39	17.24	10.25	-13.17
Investment growth rate	73.84	36.80	29.19	23.40	-16.41
Guarantee growth rate	37.87	9.80	30.45	-17.22	-34.07

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name : The Chinese Bank　　　　　　　　　　　　　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.20	8.21	9.37	8.40	9.77
Tier 1 capital / Risk-weighted assets	10.14	10.30	9.91	10.49	10.78
Liability / Equity (multiple)	13.27	12.09	13.67	12.27	12.51
Equity / Asset	7.01	7.64	6.81	7.54	7.40
【A】					
Non-performing loan ratio	7.59	9.73	7.74	9.56	8.58
Loans under surveilance/Loans	1.09	2.15	1.16	2.15	7.99
Loan loss reserves / NPLs	14.87	18.22	15.48	18.66	20.32
【E】					
Net income before tax(NIBT) / Average equity	5.64	6.62	-7.92	0.83	0.33
(NIBT + loan loss provision) / Average equity	7.75	8.80	0.17	2.62	7.44
NIBT / Average asset	0.39	0.49	-0.60	0.06	0.03
(NIBT + loan loss provision) / Average asset	0.53	0.65	0.01	0.20	0.57
Net interest income / NIBT	857.72	600.19	-	4,052.59	8,830.19
NIBT / Operating revenue	6.88	9.42	-11.00	1.23	0.48
NIBT / Employees (in thousand of NT dollars)	294.30	399.85	-446.10	53.96	29.48
【L】					
Liquidity ratio (monthly average of daily data)	9.32	12.05	10.62	9.02	10.65
Loans / Deposits	80.31	76.68	77.38	78.04	83.63
Time deposits / Deposits	82.58	83.47	81.66	83.38	84.90
NCDs / Time deposits	8.62	7.67	5.45	9.30	13.95
Accumulated gap of assets and liabilities(180 days) / Equity	-78.58	-94.14	-454.11	-44.54	-151.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	84.24	85.40	87.22	89.34	85.67
Interest rate sensitivity gap/Equity	-182.88	-145.67	-144.29	-101.05	-159.83
【G】					
Deposit growth rate	1.91	3.71	3.30	-0.68	-3.00
Loan growth rate	5.27	-5.88	0.69	-7.87	-11.07
Investment growth rate	-16.83	-5.13	-6.93	2.24	29.87
Guarantee growth rate	-61.68	-21.95	-14.94	4.02	-41.22

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.56	9.16	10.66	10.41	11.28
Tier 1 capital / Risk-weighted assets	10.35	8.65	10.25	9.76	9.15
Liability / Equity (multiple)	11.76	12.91	11.74	13.03	17.09
Equity / Asset	7.84	7.19	7.85	7.13	5.53
【A】					
Non-performing loan ratio	2.08	2.13	2.31	2.29	4.25
Loans under surveilance/Loans	0.24	0.21	0.18	0.51	1.36
Loan loss reserves / NPLs	46.45	60.82	51.35	56.61	33.99
【E】					
Net income before tax(NIBT) / Average equity	19.70	30.09	19.63	26.02	-32.29
(NIBT + loan loss provision) / Average equity	26.02	28.84	24.94	38.69	14.85
NIBT / Average asset	1.58	2.20	1.46	1.85	-2.84
(NIBT + loan loss provision) / Average asset	2.09	2.11	1.86	2.75	1.31
Net interest income / NIBT	153.20	120.10	175.71	139.36	-
NIBT / Operating revenue	26.98	39.64	26.69	30.16	-47.90
NIBT / Employees (in thousand of NT dollars)	1,847.73	2,687.27	1,679.05	2,042.69	-3,581.65
【L】					
Liquidity ratio (monthly average of daily data)	16.78	12.85	16.27	17.17	8.20
Loans / Deposits	94.13	101.54	87.53	97.38	87.13
Time deposits / Deposits	73.65	75.79	73.57	76.74	79.96
NCDs / Time deposits	5.83	14.84	11.03	28.89	15.65
Accumulated gap of assets and liabilities(180 days) / Equity	-85.63	-158.12	-119.10	-216.46	-528.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.40	90.31	101.82	94.92	86.78
Interest rate sensitivity gap/Equity	45.70	-92.16	15.64	-49.48	-183.13
【G】					
Deposit growth rate	10.33	22.72	17.53	6.43	8.42
Loan growth rate	3.83	16.23	6.65	17.65	-3.17
Investment growth rate	49.85	-5.82	25.76	7.18	16.76
Guarantee growth rate	-19.10	17.58	-9.34	88.22	1.69

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name : Fuhwa Commercial Bank Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.01	9.41	9.07	8.72	11.04
Tier 1 capital / Risk-weighted assets	6.85	7.68	7.46	6.36	7.78
Liability / Equity (multiple)	17.83	15.63	16.26	18.58	16.72
Equity / Asset	5.31	6.01	5.79	5.11	5.64
【A】					
Non-performing loan ratio	2.50	3.37	2.93	3.75	4.22
Loans under surveilance/Loans	0.28	0.65	0.58	1.20	5.45
Loan loss reserves / NPLs	38.16	35.98	36.92	43.79	49.44
【E】					
Net income before tax(NIBT) / Average equity	9.84	9.71	12.90	10.07	-27.55
(NIBT + loan loss provision) / Average equity	17.62	23.98	22.83	24.70	25.13
NIBT / Average asset	0.55	0.54	0.75	0.54	-2.01
(NIBT + loan loss provision) / Average asset	0.98	1.33	1.32	1.34	1.84
Net interest income / NIBT	350.82	317.51	274.51	313.31	-
NIBT / Operating revenue	13.72	12.99	18.55	12.32	-39.23
NIBT / Employees (in thousand of NT dollars)	573.39	624.94	794.19	569.87	-2,711.35
【L】					
Liquidity ratio (monthly average of daily data)	15.30	14.00	12.70	14.30	21.27
Loans / Deposits	87.75	89.40	86.67	89.85	81.99
Time deposits / Deposits	69.41	65.67	68.28	68.30	73.75
NCDs / Time deposits	8.03	3.72	13.02	4.70	3.12
Accumulated gap of assets and liabilities(180 days) / Equity	-267.42	-564.01	-85.62	-186.23	-53.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.61	74.44	74.67	76.46	78.76
Interest rate sensitivity gap/Equity	-370.99	-330.52	-334.06	-361.04	-299.62
【G】					
Deposit growth rate	31.78	26.63	21.85	33.69	6.82
Loan growth rate	26.08	18.49	15.07	40.73	5.33
Investment growth rate	-0.48	28.67	75.97	-22.34	52.65
Guarantee growth rate	-25.68	73.55	10.73	38.60	-5.10

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Bank SinoPac Company Limited Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.63	11.13	12.64	12.39	12.85
Tier 1 capital / Risk-weighted assets	10.00	9.44	10.40	12.06	13.55
Liability / Equity (multiple)	16.24	16.98	15.37	14.58	11.99
Equity / Asset	5.80	5.56	6.11	6.42	7.70
【A】					
Non-performing loan ratio	1.05	1.04	0.74	1.76	2.01
Loans under surveilance/Loans	0.14	0.32	0.31	0.39	1.11
Loan loss reserves / NPLs	47.77	60.89	60.42	41.36	39.84
【E】					
Net income before tax(NIBT) / Average equity	12.77	17.07	18.23	11.82	11.30
(NIBT + loan loss provision) / Average equity	15.00	21.24	20.24	17.73	16.21
NIBT / Average asset	0.80	0.96	1.06	0.81	0.92
(NIBT + loan loss provision) / Average asset	0.94	1.19	1.18	1.22	1.32
Net interest income / NIBT	152.51	101.99	101.07	150.76	205.40
NIBT / Operating revenue	19.14	22.90	25.53	20.86	18.74
NIBT / Employees (in thousand of NT dollars)	1,824.70	2,237.73	2,351.81	1,485.69	1,293.21
【L】					
Liquidity ratio (monthly average of daily data)	28.69	41.61	29.36	39.37	32.17
Loans / Deposits	74.97	73.88	79.55	69.78	80.18
Time deposits / Deposits	62.30	58.69	59.03	62.04	65.11
NCDs / Time deposits	17.48	17.65	13.44	13.73	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-173.70	-342.07	-89.03	-337.02	-266.76
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.31	88.00	86.02	90.89	80.34
Interest rate sensitivity gap/Equity	-38.31	-129.18	-137.11	-81.29	-172.81
【G】					
Deposit growth rate	8.81	33.03	8.58	31.27	8.68
Loan growth rate	10.19	23.72	23.46	12.52	11.94
Investment growth rate	-32.90	14.76	-16.38	29.16	120.26
Guarantee growth rate	-6.99	28.31	20.43	12.32	-21.43

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.80	9.62	11.63	9.97	10.38
Tier 1 capital / Risk-weighted assets	9.38	8.48	9.09	9.14	9.36
Liability / Equity (multiple)	14.07	14.56	11.93	13.44	15.87
Equity / Asset	6.63	6.43	7.74	6.92	5.93
【A】					
Non-performing loan ratio	0.73	0.98	0.88	1.18	1.38
Loans under surveilance/Loans	0.22	0.30	0.28	0.41	0.88
Loan loss reserves / NPLs	77.87	86.34	74.21	94.46	70.67
【E】					
Net income before tax(NIBT) / Average equity	18.97	43.16	34.34	20.51	-19.96
(NIBT + loan loss provision) / Average equity	16.57	38.43	28.88	18.13	19.25
NIBT / Average asset	1.39	2.78	2.23	1.41	-1.72
(NIBT + loan loss provision) / Average asset	1.22	2.48	1.88	1.25	1.66
Net interest income / NIBT	168.14	96.68	119.90	173.59	-
NIBT / Operating revenue	31.58	58.81	48.98	29.84	-32.45
NIBT / Employees (in thousand of NT dollars)	2,243.50	4,912.78	3,447.91	2,289.10	-2,852.24
【L】					
Liquidity ratio (monthly average of daily data)	11.80	9.84	11.81	13.12	18.29
Loans / Deposits	86.48	87.96	83.74	81.45	76.36
Time deposits / Deposits	60.57	60.55	59.47	60.50	65.52
NCDs / Time deposits	9.23	6.79	7.73	6.40	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-537.59	-547.15	-379.46	-471.99	-402.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.39	89.01	82.35	84.48	71.77
Interest rate sensitivity gap/Equity	-284.35	-113.33	-159.69	-144.53	-337.74
【G】					
Deposit growth rate	37.70	21.22	35.03	9.88	0.94
Loan growth rate	34.55	34.02	37.73	16.77	-4.65
Investment growth rate	32.74	16.38	24.60	-1.27	19.76
Guarantee growth rate	-11.34	29.90	-19.47	34.22	-24.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.31	9.72	9.76	9.79	10.13
Tier 1 capital / Risk-weighted assets	10.15	9.79	9.88	9.81	10.11
Liability / Equity (multiple)	11.23	11.08	11.13	10.82	10.51
Equity / Asset	8.18	8.27	8.25	8.46	8.68
【A】					
Non-performing loan ratio	2.52	2.85	2.35	2.87	3.21
Loans under surveilance/Loans	0.91	2.04	1.30	2.21	3.32
Loan loss reserves / NPLs	41.46	29.70	32.94	35.44	31.90
【E】					
Net income before tax(NIBT) / Average equity	5.49	13.87	5.78	9.38	11.39
(NIBT + loan loss provision) / Average equity	14.58	36.61	29.99	42.59	32.11
NIBT / Average asset	0.45	1.11	0.47	0.81	0.86
(NIBT + loan loss provision) / Average asset	1.19	2.93	2.45	3.67	2.44
Net interest income / NIBT	1,273.98	442.73	1,113.19	649.02	463.94
NIBT / Operating revenue	5.55	15.16	6.21	9.82	11.61
NIBT / Employees (in thousand of NT dollars)	365.34	938.94	381.33	644.84	714.00
【L】					
Liquidity ratio (monthly average of daily data)	14.09	13.39	11.42	10.45	13.88
Loans / Deposits	70.77	71.58	72.56	73.11	74.13
Time deposits / Deposits	78.12	78.87	78.11	79.66	82.00
NCDs / Time deposits	0.19	0.28	0.22	0.41	1.56
Accumulated gap of assets and liabilities(180 days) / Equity	-89.06	-65.35	-60.87	-50.34	-15.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.56	76.43	76.28	74.08	78.68
Interest rate sensitivity gap/Equity	-242.63	-220.54	-222.88	-235.70	-182.30
【G】					
Deposit growth rate	2.08	13.08	4.18	11.17	11.87
Loan growth rate	0.42	4.43	3.00	8.09	-1.58
Investment growth rate	-5.86	74.19	48.94	27.28	93.55
Guarantee growth rate	-31.21	-35.88	3.17	-69.24	67.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Bowa Bank

Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	4.49	4.33	3.76	4.71	5.56
Tier 1 capital / Risk-weighted assets	3.58	4.83	3.87	5.65	6.51
Liability / Equity (multiple)	27.73	19.85	25.28	19.32	16.83
Equity / Asset	3.48	4.80	3.80	4.92	5.61
【A】					
Non-performing loan ratio	19.02	21.45	19.72	22.63	16.37
Loans under surveilance/Loans	4.80	5.81	4.98	10.37	19.22
Loan loss reserves / NPLs	21.57	15.20	20.14	14.45	16.99
【E】					
Net income before tax(NIBT) / Average equity	-0.58	-11.88	-25.89	-7.69	-10.51
(NIBT + loan loss provision) / Average equity	8.87	-7.99	-21.64	-5.67	-7.90
NIBT / Average asset	-0.02	-0.57	-1.17	-0.39	-0.63
(NIBT + loan loss provision) / Average asset	0.32	-0.39	-0.98	-0.29	-0.47
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-0.50	-17.07	-31.72	-11.21	-14.89
NIBT / Employees (in thousand of NT dollars)	-25.62	-703.70	-1,342.02	-473.84	-892.01
【L】					
Liquidity ratio (monthly average of daily data)	10.17	8.79	8.12	8.71	8.05
Loans / Deposits	81.11	82.81	83.46	89.62	86.89
Time deposits / Deposits	83.12	80.43	81.38	79.99	80.55
NCDs / Time deposits	1.12	2.73	1.08	2.64	4.38
Accumulated gap of assets and liabilities(180 days) / Equity	335.52	210.35	298.26	-293.79	-226.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	64.77	61.51	66.04	38.82	60.87
Interest rate sensitivity gap/Equity	-784.42	-551.27	-705.93	-1,010.93	-582.18
【G】					
Deposit growth rate	12.47	8.86	17.22	2.67	-5.12
Loan growth rate	7.82	4.91	6.77	5.01	-3.66
Investment growth rate	-15.72	19.45	35.67	-3.28	0.36
Guarantee growth rate	10.73	-35.29	30.81	-40.23	-47.68

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name : Taishin International Bank Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.38	10.99	11.57	10.12	10.28
Tier 1 capital / Risk-weighted assets	8.71	9.50	9.33	7.90	7.52
Liability / Equity (multiple)	12.15	11.20	11.12	11.97	12.14
Equity / Asset	7.61	8.19	8.25	7.71	7.61
【A】					
Non-performing loan ratio	1.03	1.31	1.03	1.59	2.45
Loans under surveilance/Loans	0.06	0.17	0.15	0.19	0.58
Loan loss reserves / NPLs	76.63	50.20	70.89	45.86	47.14
【E】					
Net income before tax(NIBT) / Average equity	23.35	29.72	25.82	20.10	14.74
(NIBT + loan loss provision) / Average equity	42.86	46.45	41.63	38.12	33.06
NIBT / Average asset	1.98	2.00	2.00	1.58	1.25
(NIBT + loan loss provision) / Average asset	3.63	3.12	3.23	2.99	2.79
Net interest income / NIBT	222.40	200.95	206.53	263.96	339.63
NIBT / Operating revenue	26.98	28.20	27.68	21.04	14.46
NIBT / Employees (in thousand of NT dollars)	1,909.72	1,933.01	1,763.48	1,267.69	1,068.94
【L】					
Liquidity ratio (monthly average of daily data)	16.15	15.25	12.19	12.77	13.16
Loans / Deposits	86.23	91.37	85.88	92.82	90.04
Time deposits / Deposits	67.15	63.97	65.38	65.76	70.35
NCDs / Time deposits	2.03	6.33	3.72	7.44	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-295.45	-250.48	-387.70	-181.84	-128.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	79.47	69.67	73.20	89.73	73.02
Interest rate sensitivity gap/Equity	-178.70	-255.80	-219.00	-92.16	-265.60
【G】					
Deposit growth rate	27.22	29.62	31.71	16.21	60.38
Loan growth rate	18.33	26.42	19.84	16.44	70.67
Investment growth rate	4.87	72.45	53.24	6.25	9.95
Guarantee growth rate	-0.54	7.62	-3.86	-15.76	18.96

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.00	8.17	9.46	8.77	8.25
Tier 1 capital / Risk-weighted assets	8.51	7.08	7.27	6.87	6.14
Liability / Equity (multiple)	12.96	15.29	16.08	13.47	14.31
Equity / Asset	7.16	6.14	5.86	6.91	6.53
【A】					
Non-performing loan ratio	2.93	3.35	3.32	3.75	4.65
Loans under surveilance/Loans	1.04	1.46	1.13	1.53	3.36
Loan loss reserves / NPLs	14.49	23.08	20.87	21.04	18.08
【E】					
Net income before tax(NIBT) / Average equity	8.46	14.83	1.87	17.17	-21.77
(NIBT + loan loss provision) / Average equity	15.37	16.29	15.36	18.18	-5.14
NIBT / Average asset	0.58	0.91	0.12	1.17	-1.79
(NIBT + loan loss provision) / Average asset	1.05	1.00	0.95	1.24	-0.42
Net interest income / NIBT	452.76	256.16	2,059.08	192.09	-
NIBT / Operating revenue	12.22	21.32	2.63	24.32	-33.13
NIBT / Employees (in thousand of NT dollars)	549.54	1,001.16	120.33	1,188.90	-1,970.25
【L】					
Liquidity ratio (monthly average of daily data)	12.18	11.87	12.04	11.57	10.46
Loans / Deposits	92.83	90.97	91.69	88.52	89.57
Time deposits / Deposits	69.45	69.18	67.77	67.06	73.79
NCDs / Time deposits	6.52	5.53	3.92	4.12	4.57
Accumulated gap of assets and liabilities(180 days) / Equity	-226.41	-360.76	-278.15	-187.91	-186.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.67	84.80	91.07	87.97	88.65
Interest rate sensitivity gap/Equity	-97.42	-189.33	-107.67	-126.15	-126.41
【G】					
Deposit growth rate	7.80	16.67	7.26	12.12	0.85
Loan growth rate	11.16	16.31	12.42	10.14	4.22
Investment growth rate	-19.70	130.16	200.22	-12.90	-8.51
Guarantee growth rate	3.80	34.97	18.78	43.46	-46.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.43	8.97	10.07	9.30	9.71
Tier 1 capital / Risk-weighted assets	7.62	6.66	6.53	6.82	7.01
Liability / Equity (multiple)	15.82	17.80	19.21	17.57	17.25
Equity / Asset	5.94	5.32	4.95	5.38	5.48
【A】					
Non-performing loan ratio	3.65	3.43	5.78	3.68	3.92
Loans under surveilance/Loans	0.85	3.12	0.48	3.26	5.54
Loan loss reserves / NPLs	32.58	27.33	19.98	28.30	40.87
【E】					
Net income before tax(NIBT) / Average equity	-1.54	8.21	5.73	2.09	-17.97
(NIBT + loan loss provision) / Average equity	5.72	17.92	16.32	7.71	16.62
NIBT / Average asset	-0.08	0.42	0.30	0.10	-1.15
(NIBT + loan loss provision) / Average asset	0.29	0.93	0.85	0.36	1.06
Net interest income / NIBT	-	631.03	938.22	2,464.50	-
NIBT / Operating revenue	-1.60	9.18	6.11	2.12	-22.45
NIBT / Employees (in thousand of NT dollars)	-74.55	388.83	252.78	86.99	-1,266.35
【L】					
Liquidity ratio (monthly average of daily data)	11.24	7.45	10.32	10.38	12.63
Loans / Deposits	86.22	87.13	84.02	89.07	86.96
Time deposits / Deposits	72.14	69.80	70.40	72.16	78.16
NCDs / Time deposits	6.85	9.66	9.04	6.03	16.62
Accumulated gap of assets and liabilities(180 days) / Equity	-466.58	-428.73	-491.68	-48.35	14.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	53.75	47.49	54.48	56.45	71.59
Interest rate sensitivity gap/Equity	-610.78	-779.90	-710.16	-612.64	-388.87
【G】					
Deposit growth rate	9.27	23.58	17.96	9.94	10.63
Loan growth rate	7.05	17.08	9.66	11.27	9.64
Investment growth rate	19.21	95.16	118.00	22.75	-11.42
Guarantee growth rate	57.87	84.32	66.80	53.96	-26.43

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： EnTie Commercial Bank　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.45	10.37	11.18	10.43	11.48
Tier 1 capital / Risk-weighted assets	8.90	10.48	8.88	10.34	10.29
Liability / Equity (multiple)	15.37	12.10	14.34	12.49	12.39
Equity / Asset	6.11	7.64	6.52	7.42	7.47
【A】					
Non-performing loan ratio	2.33	3.27	1.77	4.47	4.79
Loans under surveilance/Loans	1.54	1.10	0.54	2.77	8.94
Loan loss reserves / NPLs	48.40	38.33	68.46	33.39	29.46
【E】					
Net income before tax(NIBT) / Average equity	7.37	6.38	6.35	4.95	-10.17
(NIBT + loan loss provision) / Average equity	26.84	11.38	15.23	13.92	14.66
NIBT / Average asset	0.48	0.50	0.49	0.40	-0.88
(NIBT + loan loss provision) / Average asset	1.75	0.90	1.17	1.13	1.27
Net interest income / NIBT	575.46	395.00	471.53	618.77	-
NIBT / Operating revenue	9.52	10.28	9.10	8.64	-16.28
NIBT / Employees (in thousand of NT dollars)	679.37	630.47	532.52	507.43	-1,155.35
【L】					
Liquidity ratio (monthly average of daily data)	23.97	10.96	13.38	9.28	8.52
Loans / Deposits	81.59	86.18	84.39	86.84	91.13
Time deposits / Deposits	76.13	66.24	69.82	66.14	71.26
NCDs / Time deposits	4.59	6.87	6.95	4.26	3.49
Accumulated gap of assets and liabilities(180 days) / Equity	-363.57	-509.06	-713.98	-448.27	233.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	61.27	53.07	53.43	61.16	84.87
Interest rate sensitivity gap/Equity	-510.15	-499.45	-582.57	-421.54	-163.12
【G】					
Deposit growth rate	31.25	24.23	35.55	9.33	-3.74
Loan growth rate	22.93	14.19	29.48	3.26	-2.74
Investment growth rate	103.68	169.19	213.00	35.53	-29.24
Guarantee growth rate	0.31	32.76	92.17	-7.96	-33.44

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Chinatrust Commercial Bank　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.92	10.81	10.70	10.37	12.58
Tier 1 capital / Risk-weighted assets	7.31	8.16	7.99	8.00	9.84
Liability / Equity (multiple)	13.81	13.06	12.45	11.97	9.27
Equity / Asset	6.75	7.11	7.44	7.71	9.74
【A】					
Non-performing loan ratio	1.09	1.40	1.66	1.65	2.48
Loans under surveilance/Loans	0.32	0.46	0.20	0.80	0.54
Loan loss reserves / NPLs	90.83	76.03	89.56	75.33	63.79
【E】					
Net income before tax(NIBT) / Average equity	19.61	22.53	18.94	9.44	18.76
(NIBT + loan loss provision) / Average equity	25.51	31.83	29.34	25.07	29.39
NIBT / Average asset	1.40	1.63	1.40	0.86	1.80
(NIBT + loan loss provision) / Average asset	1.83	2.31	2.17	2.27	2.81
Net interest income / NIBT	182.95	149.38	179.78	355.32	192.24
NIBT / Operating revenue	25.47	30.19	25.32	13.65	25.04
NIBT / Employees (in thousand of NT dollars)	2,623.14	3,048.10	2,487.47	1,129.27	2,645.66
【L】					
Liquidity ratio (monthly average of daily data)	18.82	26.20	18.16	18.75	17.46
Loans / Deposits	77.04	75.72	78.52	72.50	80.17
Time deposits / Deposits	64.84	59.83	61.65	59.76	64.30
NCDs / Time deposits	4.83	5.75	7.51	5.60	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-150.67	-221.60	-105.59	-202.12	-88.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	70.76	74.38	70.54	82.79	85.59
Interest rate sensitivity gap/Equity	-303.78	-251.36	-277.45	-150.99	-91.55
【G】					
Deposit growth rate	19.04	30.86	11.88	29.21	5.76
Loan growth rate	19.53	25.24	19.51	17.03	7.07
Investment growth rate	-7.48	85.32	7.67	35.75	-7.49
Guarantee growth rate	-9.19	29.36	7.55	-0.98	-25.32

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Chinfon Commercial Bank　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	13.22	11.23	11.75	10.81	10.42
Tier 1 capital / Risk-weighted assets	8.16	8.11	8.59	7.91	7.82
Liability / Equity (multiple)	14.97	14.78	14.47	14.07	14.41
Equity / Asset	6.26	6.34	6.46	6.64	6.49
【A】					
Non-performing loan ratio	9.38	18.12	13.63	19.21	25.81
Loans under surveilance/Loans	3.11	3.30	3.82	3.23	1.77
Loan loss reserves / NPLs	22.74	13.59	17.07	11.50	7.30
【E】					
Net income before tax(NIBT) / Average equity	1.87	1.65	1.47	3.75	-19.23
(NIBT + loan loss provision) / Average equity	25.55	28.05	19.87	25.60	16.49
NIBT / Average asset	0.11	0.10	0.09	0.24	-1.34
(NIBT + loan loss provision) / Average asset	1.56	1.73	1.24	1.64	1.15
Net interest income / NIBT	2,547.19	2,943.04	3,314.18	1,207.69	-
NIBT / Operating revenue	1.62	1.59	1.35	3.63	-20.50
NIBT / Employees (in thousand of NT dollars)	142.40	128.66	111.29	294.26	-1,707.47
【L】					
Liquidity ratio (monthly average of daily data)	16.82	17.09	16.84	13.60	10.51
Loans / Deposits	69.06	78.54	67.00	79.91	83.23
Time deposits / Deposits	77.75	77.73	77.34	78.30	80.86
NCDs / Time deposits	4.46	4.75	3.04	6.54	4.29
Accumulated gap of assets and liabilities(180 days) / Equity	156.30	-124.21	77.80	62.53	-185.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	63.89	59.48	65.32	54.99	49.38
Interest rate sensitivity gap/Equity	-456.64	-487.54	-386.56	-527.72	-516.11
【G】					
Deposit growth rate	0.60	5.51	1.52	0.17	-6.74
Loan growth rate	-12.38	3.25	-15.74	-4.12	-8.17
Investment growth rate	-44.15	-10.11	-13.36	-17.42	-19.29
Guarantee growth rate	-31.25	-17.62	-30.28	-28.08	-68.56

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Macoto Bank　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.69	9.20	9.69	9.33	11.28
Tier 1 capital / Risk-weighted assets	6.92	6.60	6.39	6.32	7.69
Liability / Equity (multiple)	19.02	18.53	20.04	19.10	15.27
Equity / Asset	5.00	5.12	4.75	4.97	6.15
【A】					
Non-performing loan ratio	2.74	4.43	3.51	4.31	4.73
Loans under surveilance/Loans	0.61	0.88	0.75	2.05	5.50
Loan loss reserves / NPLs	27.72	25.07	29.63	30.42	23.27
【E】					
Net income before tax(NIBT) / Average equity	19.97	13.96	1.93	1.82	1.82
(NIBT + loan loss provision) / Average equity	28.95	20.63	13.71	20.61	6.73
NIBT / Average asset	0.98	0.73	0.10	0.11	0.12
(NIBT + loan loss provision) / Average asset	1.43	1.07	0.71	1.21	0.44
Net interest income / NIBT	302.91	389.71	2,916.16	2,767.15	2,675.50
NIBT / Operating revenue	19.44	14.06	2.00	1.80	1.92
NIBT / Employees (in thousand of NT dollars)	869.05	661.00	87.84	78.86	78.43
【L】					
Liquidity ratio (monthly average of daily data)	13.86	10.52	10.56	9.35	16.67
Loans / Deposits	71.62	73.84	71.15	73.84	70.22
Time deposits / Deposits	68.56	67.90	67.48	68.79	71.09
NCDs / Time deposits	7.84	5.19	12.39	6.08	3.56
Accumulated gap of assets and liabilities(180 days) / Equity	-283.29	-721.88	-387.29	-123.18	-55.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	42.65	91.34	31.17	38.67	44.13
Interest rate sensitivity gap/Equity	-890.31	-132.44	-1,141.19	-888.85	-721.66
【G】					
Deposit growth rate	11.50	12.87	12.91	14.13	-2.81
Loan growth rate	8.05	13.19	8.13	20.39	-9.32
Investment growth rate	-33.24	33.54	-2.00	86.67	0.77
Guarantee growth rate	-24.55	-12.64	-11.42	-12.41	-27.36

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Sunny Bank　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.09	8.88	9.32	9.22	9.16
Tier 1 capital / Risk-weighted assets	8.75	7.98	8.73	8.15	7.98
Liability / Equity (multiple)	15.44	16.59	15.37	16.20	16.78
Equity / Asset	6.08	5.69	6.11	5.81	5.62
【A】					
Non-performing loan ratio	1.58	2.28	2.00	2.88	3.84
Loans under surveilance/Loans	0.90	0.70	0.64	1.00	2.20
Loan loss reserves / NPLs	63.70	45.01	54.96	33.67	25.42
【E】					
Net income before tax(NIBT) / Average equity	15.33	15.01	14.42	15.07	12.78
(NIBT + loan loss provision) / Average equity	15.53	14.43	14.87	13.11	69.60
NIBT / Average asset	0.93	0.82	0.81	0.80	0.72
(NIBT + loan loss provision) / Average asset	0.94	0.79	0.84	0.70	3.92
Net interest income / NIBT	207.41	238.31	246.04	235.82	291.40
NIBT / Operating revenue	24.25	23.39	21.88	21.55	15.35
NIBT / Employees (in thousand of NT dollars)	838.51	704.57	679.88	664.98	663.01
【L】					
Liquidity ratio (monthly average of daily data)	12.65	8.96	10.07	9.80	15.06
Loans / Deposits	82.76	88.67	85.10	86.06	80.96
Time deposits / Deposits	68.18	67.61	66.66	67.58	71.07
NCDs / Time deposits	8.17	5.74	8.14	4.29	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-719.12	-649.75	-726.67	-590.04	-484.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	77.66	73.82	85.19	38.71	49.10
Interest rate sensitivity gap/Equity	-309.01	-391.90	-188.23	-886.95	-768.64
【G】					
Deposit growth rate	11.19	9.31	9.53	9.61	16.02
Loan growth rate	4.06	18.39	9.14	16.49	23.47
Investment growth rate	26.30	-8.57	33.55	-13.19	0.97
Guarantee growth rate	-5.09	0.22	-5.84	41.89	3.15

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Bank of Panhsin Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.80	8.74	8.76	8.88	9.38
Tier 1 capital / Risk-weighted assets	6.42	6.22	5.96	6.30	9.24
Liability / Equity (multiple)	16.30	19.04	19.49	19.66	11.27
Equity / Asset	5.78	4.99	4.88	4.84	8.15
【A】					
Non-performing loan ratio	2.94	2.98	2.71	3.96	8.55
Loans under surveilance/Loans	1.07	2.33	1.96	3.49	3.91
Loan loss reserves / NPLs	56.11	49.71	52.15	52.63	13.18
【E】					
Net income before tax(NIBT) / Average equity	10.52	15.91	9.19	-31.87	1.83
(NIBT + loan loss provision) / Average equity	19.52	18.79	14.56	-3.64	11.80
NIBT / Average asset	0.50	0.78	0.46	-2.28	0.15
(NIBT + loan loss provision) / Average asset	0.92	0.92	0.73	-0.26	0.99
Net interest income / NIBT	381.35	217.56	380.49	-	1,273.25
NIBT / Operating revenue	13.77	21.86	13.04	-61.76	3.12
NIBT / Employees (in thousand of NT dollars)	484.01	824.70	449.90	-2,161.62	154.38
【L】					
Liquidity ratio (monthly average of daily data)	10.25	9.32	9.86	11.49	10.11
Loans / Deposits	90.96	90.74	90.41	87.89	85.52
Time deposits / Deposits	73.61	75.44	75.00	73.66	73.47
NCDs / Time deposits	12.56	16.84	16.76	15.49	10.49
Accumulated gap of assets and liabilities(180 days) / Equity	-559.20	-716.19	-618.71	-597.54	-327.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.51	91.25	94.38	92.92	89.15
Interest rate sensitivity gap/Equity	-65.34	-148.30	-99.60	-125.58	-112.97
【G】					
Deposit growth rate	13.00	27.90	14.76	22.69	3.50
Loan growth rate	12.68	30.84	17.22	24.09	9.97
Investment growth rate	-40.29	3.46	-6.13	-22.28	6.99
Guarantee growth rate	-9.78	-4.47	2.01	-25.29	-35.50

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Lucky Bank　　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.11	8.83	9.34	9.78	8.86
Tier 1 capital / Risk-weighted assets	8.91	8.77	9.23	9.24	8.51
Liability / Equity (multiple)	22.91	20.81	20.14	20.53	22.43
Equity / Asset	4.18	4.58	4.73	4.64	4.27
【A】					
Non-performing loan ratio	2.35	2.89	2.59	3.84	6.77
Loans under surveilance/Loans	0.28	0.95	0.47	0.92	2.79
Loan loss reserves / NPLs	40.36	33.70	35.53	24.97	15.58
【E】					
Net income before tax(NIBT) / Average equity	-7.17	12.63	12.16	10.64	-36.30
(NIBT + loan loss provision) / Average equity	-5.77	16.46	14.19	13.94	10.63
NIBT / Average asset	-0.33	0.57	0.56	0.48	-2.22
(NIBT + loan loss provision) / Average asset	-0.27	0.75	0.65	0.63	0.65
Net interest income / NIBT	-	235.43	238.38	287.89	-
NIBT / Operating revenue	-14.30	24.52	24.42	16.66	-56.36
NIBT / Employees (in thousand of NT dollars)	-398.93	730.94	682.76	521.46	-2,643.05
【L】					
Liquidity ratio (monthly average of daily data)	23.36	18.46	20.70	9.02	17.54
Loans / Deposits	72.26	76.53	75.21	73.18	63.77
Time deposits / Deposits	59.38	60.05	57.98	61.19	66.23
NCDs / Time deposits	1.73	2.07	2.07	1.81	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-79.79	-160.36	-39.40	-10.46	112.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.06	95.53	98.26	94.60	82.01
Interest rate sensitivity gap/Equity	-42.44	-88.98	-33.37	-105.55	-373.05
【G】					
Deposit growth rate	2.85	3.11	3.37	2.71	-0.68
Loan growth rate	-3.09	15.27	6.24	17.86	-10.82
Investment growth rate	-28.21	-87.14	-77.17	-61.84	25.83
Guarantee growth rate	-0.54	11.04	19.62	1.36	1.58

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.89	10.37	10.92	10.44	11.59
Tier 1 capital / Risk-weighted assets	8.40	7.86	8.44	7.97	8.78
Liability / Equity (multiple)	17.90	20.16	17.88	19.76	18.74
Equity / Asset	5.29	4.73	5.30	4.82	5.06
【A】					
Non-performing loan ratio	4.63	8.69	4.97	9.60	16.47
Loans under surveilance/Loans	1.43	1.44	1.56	2.21	2.66
Loan loss reserves / NPLs	23.81	24.32	18.04	20.11	16.36
【E】					
Net income before tax(NIBT) / Average equity	2.14	-3.63	11.33	2.70	-3.26
(NIBT + loan loss provision) / Average equity	11.94	15.34	26.75	15.74	15.68
NIBT / Average asset	0.12	-0.17	0.55	0.13	-0.18
(NIBT + loan loss provision) / Average asset	0.64	0.73	1.29	0.76	0.87
Net interest income / NIBT	1,186.21	-	254.38	957.35	-
NIBT / Operating revenue	4.36	-6.41	16.40	3.91	-4.07
NIBT / Employees (in thousand of NT dollars)	107.01	-156.58	497.28	117.65	-158.25
【L】					
Liquidity ratio (monthly average of daily data)	20.88	19.69	19.35	20.79	17.98
Loans / Deposits	73.92	74.15	73.55	74.65	76.73
Time deposits / Deposits	67.86	68.70	67.32	69.41	75.40
NCDs / Time deposits	0.51	0.22	0.35	0.24	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-679.32	-739.34	-603.14	-642.09	-505.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.68	94.37	93.55	92.60	86.21
Interest rate sensitivity gap/Equity	-148.21	-95.76	-99.78	-123.06	-228.88
【G】					
Deposit growth rate	-0.83	-0.60	-1.56	2.61	-3.41
Loan growth rate	-0.63	0.72	-2.52	-0.17	3.46
Investment growth rate	-37.42	-88.52	-84.85	-29.95	-17.98
Guarantee growth rate	-76.29	76.36	-21.97	62.96	6.58

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Taiwan Business Bank　　　　　　　　　　　　　　　　　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	13.28	10.75	11.43	10.10	10.49
Tier 1 capital / Risk-weighted assets	8.05	7.52	6.41	6.72	6.64
Liability / Equity (multiple)	22.38	21.58	26.45	23.75	22.46
Equity / Asset	4.28	4.43	3.64	4.04	4.26
【A】					
Non-performing loan ratio	3.93	8.61	4.73	9.44	9.76
Loans under surveilance/Loans	0.54	0.75	0.73	1.21	1.97
Loan loss reserves / NPLs	26.29	18.41	21.07	17.62	17.67
【E】					
Net income before tax(NIBT) / Average equity	2.12	2.02	-16.06	2.38	0.33
(NIBT + loan loss provision) / Average equity	1.64	8.18	11.10	10.76	15.72
NIBT / Average asset	0.08	0.08	-0.70	0.10	0.01
(NIBT + loan loss provision) / Average asset	0.06	0.34	0.48	0.44	0.67
Net interest income / NIBT	1,589.29	1,672.53	-	1,590.06	12,921.09
NIBT / Operating revenue	2.96	3.09	-25.50	3.15	0.35
NIBT / Employees (in thousand of NT dollars)	164.24	164.42	-1,455.00	189.54	26.66
【L】					
Liquidity ratio (monthly average of daily data)	15.58	16.87	17.25	13.94	12.82
Loans / Deposits	83.89	85.27	85.31	86.92	88.54
Time deposits / Deposits	53.43	55.08	52.21	56.00	60.98
NCDs / Time deposits	1.68	1.41	2.27	1.72	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-78.25	5.16	96.99	-54.26	-95.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.33	87.88	89.06	87.25	83.92
Interest rate sensitivity gap/Equity	-168.29	-203.70	-225.67	-232.65	-287.12
【G】					
Deposit growth rate	2.23	5.92	8.84	3.90	8.88
Loan growth rate	-1.16	7.05	4.61	1.57	0.15
Investment growth rate	9.29	8.07	36.08	39.55	-28.50
Guarantee growth rate	6.17	11.72	15.36	-3.06	-13.05

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.09	12.97	13.30	13.29	13.37
Tier 1 capital / Risk-weighted assets	11.96	13.06	13.28	13.30	12.49
Liability / Equity (multiple)	10.86	10.40	10.15	9.83	9.54
Equity / Asset	8.43	8.77	8.97	9.24	9.49
【A】					
Non-performing loan ratio	1.48	1.80	1.45	2.41	4.30
Loans under surveilance/Loans	0.22	0.31	0.21	0.61	1.26
Loan loss reserves / NPLs	40.67	30.50	29.04	27.33	29.51
【E】					
Net income before tax(NIBT) / Average equity	9.85	11.64	11.83	9.26	8.69
(NIBT + loan loss provision) / Average equity	15.40	14.33	14.65	14.15	15.30
NIBT / Average asset	0.87	1.02	1.05	0.89	0.80
(NIBT + loan loss provision) / Average asset	1.36	1.25	1.30	1.35	1.40
Net interest income / NIBT	188.70	125.80	138.60	164.12	207.18
NIBT / Operating revenue	22.73	31.14	30.78	24.15	17.51
NIBT / Employees (in thousand of NT dollars)	1,318.31	1,762.95	1,644.01	1,344.25	1,261.56
【L】					
Liquidity ratio (monthly average of daily data)	17.43	23.59	17.90	24.68	27.90
Loans / Deposits	89.71	85.27	86.81	79.89	78.48
Time deposits / Deposits	59.81	58.73	57.99	59.99	64.53
NCDs / Time deposits	17.06	11.25	16.64	5.76	2.68
Accumulated gap of assets and liabilities(180 days) / Equity	-79.60	-44.26	-69.47	-47.00	-15.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.61	85.67	83.71	50.80	80.40
Interest rate sensitivity gap/Equity	-165.97	-121.39	-134.81	-397.01	-157.51
【G】					
Deposit growth rate	9.26	12.42	6.04	9.41	3.43
Loan growth rate	11.99	14.54	10.74	10.04	3.02
Investment growth rate	-4.79	23.69	4.06	8.60	25.15
Guarantee growth rate	-2.28	-4.73	-17.15	10.23	-30.29

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Hsinchu International Bank　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	13.43	9.45	8.97	9.54	9.86
Tier 1 capital / Risk-weighted assets	8.26	7.61	7.96	7.36	6.56
Liability / Equity (multiple)	18.96	20.06	19.57	19.99	22.08
Equity / Asset	5.01	4.75	4.86	4.76	4.33
【A】					
Non-performing loan ratio	2.35	3.44	2.63	4.39	4.46
Loans under surveilance/Loans	0.39	0.46	0.20	0.48	3.31
Loan loss reserves / NPLs	58.43	41.25	50.91	34.66	23.08
【E】					
Net income before tax(NIBT) / Average equity	16.82	18.57	17.32	17.18	-18.74
(NIBT + loan loss provision) / Average equity	27.62	34.17	30.74	38.05	30.13
NIBT / Average asset	0.84	0.82	0.80	0.78	-1.04
(NIBT + loan loss provision) / Average asset	1.37	1.50	1.42	1.72	1.67
Net interest income / NIBT	208.65	221.49	218.35	237.22	-
NIBT / Operating revenue	20.74	22.99	22.67	18.57	-20.89
NIBT / Employees (in thousand of NT dollars)	1,047.50	1,154.39	1,052.61	1,138.21	-1,556.31
【L】					
Liquidity ratio (monthly average of daily data)	24.11	16.72	19.98	16.06	15.83
Loans / Deposits	76.74	80.20	76.82	79.14	79.41
Time deposits / Deposits	58.18	60.37	58.69	61.16	66.34
NCDs / Time deposits	2.01	3.44	2.43	1.96	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-304.60	-298.08	-93.11	-238.52	-258.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.40	88.26	91.96	89.87	86.14
Interest rate sensitivity gap/Equity	-146.25	-207.11	-137.73	-178.15	-275.47
【G】					
Deposit growth rate	7.07	10.05	13.11	5.41	2.70
Loan growth rate	2.11	12.27	9.38	5.21	0.37
Investment growth rate	2.80	15.92	27.78	33.47	49.00
Guarantee growth rate	-16.69	-28.58	-24.51	-12.55	51.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name : Taichung Commercial Bank   Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.91	8.70	8.52	8.46	8.61
Tier 1 capital / Risk-weighted assets	8.84	8.65	8.54	8.41	8.47
Liability / Equity (multiple)	16.81	16.31	16.64	17.09	16.29
Equity / Asset	5.61	5.78	5.67	5.53	5.78
【A】					
Non-performing loan ratio	4.34	8.61	4.70	9.79	11.47
Loans under surveilance/Loans	1.22	3.25	2.06	4.88	10.85
Loan loss reserves / NPLs	37.56	20.38	31.22	18.18	14.57
【E】					
Net income before tax(NIBT) / Average equity	3.94	4.67	5.48	4.13	-29.56
(NIBT + loan loss provision) / Average equity	13.68	14.74	15.44	18.35	17.00
NIBT / Average asset	0.22	0.26	0.31	0.23	-1.98
(NIBT + loan loss provision) / Average asset	0.78	0.82	0.87	1.03	1.14
Net interest income / NIBT	874.46	717.78	631.90	870.40	-
NIBT / Operating revenue	6.63	8.08	9.38	6.32	-42.75
NIBT / Employees (in thousand of NT dollars)	263.26	311.26	356.60	262.68	-2,271.68
【L】					
Liquidity ratio (monthly average of daily data)	13.99	18.30	13.96	18.46	18.04
Loans / Deposits	80.24	77.41	80.64	75.95	77.58
Time deposits / Deposits	59.18	60.93	58.47	61.76	66.90
NCDs / Time deposits	0.19	0.25	0.24	0.26	0.44
Accumulated gap of assets and liabilities(180 days) / Equity	-772.06	-198.12	-796.55	-459.07	-361.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.49	76.52	80.01	57.20	61.16
Interest rate sensitivity gap/Equity	-301.71	-347.22	-303.10	-651.61	-577.40
【G】					
Deposit growth rate	6.03	3.22	2.44	7.46	3.07
Loan growth rate	9.69	8.27	8.70	4.94	1.07
Investment growth rate	-22.24	-8.38	-9.91	33.29	-53.90
Guarantee growth rate	11.11	5.08	24.17	0.30	1.70

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name : Tainan Business Bank　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.23	10.40	9.82	10.12	10.04
Tier 1 capital / Risk-weighted assets	8.82	8.30	8.48	7.98	7.23
Liability / Equity (multiple)	17.96	17.58	18.02	18.47	18.91
Equity / Asset	5.28	5.38	5.26	5.14	5.02
【A】					
Non-performing loan ratio	3.61	6.54	4.48	7.99	9.50
Loans under surveilance/Loans	1.12	2.26	1.42	2.56	3.65
Loan loss reserves / NPLs	22.42	14.61	19.34	14.64	11.03
【E】					
Net income before tax(NIBT) / Average equity	9.98	10.33	9.74	7.73	-22.86
(NIBT + loan loss provision) / Average equity	25.32	26.52	29.00	27.26	18.04
NIBT / Average asset	0.53	0.54	0.52	0.39	-1.45
(NIBT + loan loss provision) / Average asset	1.35	1.39	1.55	1.38	1.14
Net interest income / NIBT	340.84	352.34	368.86	510.22	-
NIBT / Operating revenue	15.48	15.27	14.62	10.13	-30.62
NIBT / Employees (in thousand of NT dollars)	557.26	569.86	529.10	399.84	-1,524.82
【L】					
Liquidity ratio (monthly average of daily data)	14.00	13.36	11.01	13.60	12.03
Loans / Deposits	85.28	85.27	86.96	85.48	85.35
Time deposits / Deposits	62.34	62.97	62.04	64.60	68.85
NCDs / Time deposits	6.65	0.56	4.89	0.75	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-556.35	-17.70	-555.93	-63.67	-188.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.54	96.81	99.84	96.88	93.28
Interest rate sensitivity gap/Equity	8.80	-50.37	-2.56	-51.05	-114.42
【G】					
Deposit growth rate	9.76	3.93	7.79	3.72	-1.01
Loan growth rate	9.62	1.86	9.54	3.80	1.38
Investment growth rate	-41.85	-41.93	-11.50	-63.35	18.43
Guarantee growth rate	-26.90	66.83	34.27	16.79	-17.38

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	1.42	1.77	3.14	4.07	3.51
Tier 1 capital / Risk-weighted assets	0.82	1.95	2.10	4.23	3.70
Liability / Equity (multiple)	70.32	36.46	72.35	23.20	20.70
Equity / Asset	1.40	2.67	1.36	4.13	4.61
【A】					
Non-performing loan ratio	6.50	25.93	17.65	23.99	27.87
Loans under surveilance/Loans	1.65	10.68	9.55	12.14	16.73
Loan loss reserves / NPLs	54.84	21.38	39.43	14.25	9.88
【E】					
Net income before tax(NIBT) / Average equity	38.03	-31.73	-65.24	-3.25	13.95
(NIBT + loan loss provision) / Average equity	72.09	-27.13	-21.30	47.09	43.47
NIBT / Average asset	0.35	-1.25	-2.03	-0.15	0.61
(NIBT + loan loss provision) / Average asset	0.66	-1.07	-0.66	2.15	1.89
Net interest income / NIBT	1,088.06	-	-	-	459.18
NIBT / Operating revenue	6.45	-23.08	-35.86	-2.49	9.86
NIBT / Employees (in thousand of NT dollars)	184.32	-800.00	-1,175.81	-98.21	428.57
【L】					
Liquidity ratio (monthly average of daily data)	29.40	18.05	22.13	18.63	19.56
Loans / Deposits	35.58	67.58	53.31	64.95	73.10
Time deposits / Deposits	71.54	70.36	69.15	72.88	75.90
NCDs / Time deposits	0.18	0.22	0.23	0.25	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	-1,374.54	245.51	-858.97	-256.01	-488.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	42.90	34.36	45.40	39.07	43.17
Interest rate sensitivity gap/Equity	-3,440.29	-2,077.77	-3,238.55	-1,221.76	-1,016.64
【G】					
Deposit growth rate	0.99	-5.80	-3.68	-3.74	-1.85
Loan growth rate	-46.84	-12.35	-21.70	-14.66	-1.96
Investment growth rate	-77.85	1.69	-29.32	-68.58	-24.38
Guarantee growth rate	-	-54.27	-	-54.55	-7.30

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name : Taitung Business Bank　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	7.37	5.13	7.02	3.99	1.04
Tier 1 capital / Risk-weighted assets	6.98	4.41	6.34	3.33	0.89
Liability / Equity (multiple)	19.05	26.96	20.43	41.17	51.46
Equity / Asset	4.99	3.58	4.67	2.37	1.91
【A】					
Non-performing loan ratio	10.13	11.49	9.41	11.67	20.07
Loans under surveilance/Loans	4.77	9.40	4.64	9.19	11.44
Loan loss reserves / NPLs	45.25	54.22	49.83	56.82	32.55
【E】					
Net income before tax(NIBT) / Average equity	17.86	73.16	69.88	115.40	-107.41
(NIBT + loan loss provision) / Average equity	47.36	81.24	103.14	222.53	6.92
NIBT / Average asset	0.88	2.07	2.33	1.89	-6.73
(NIBT + loan loss provision) / Average asset	2.32	2.30	3.44	3.64	0.43
Net interest income / NIBT	478.03	187.29	169.24	173.62	-
NIBT / Operating revenue	12.68	29.75	33.02	26.40	-138.70
NIBT / Employees (in thousand of NT dollars)	566.52	1,348.37	1,397.93	989.72	-3,774.07
【L】					
Liquidity ratio (monthly average of daily data)	24.86	17.81	20.86	14.71	10.24
Loans / Deposits	70.00	79.57	73.29	80.91	85.00
Time deposits / Deposits	84.00	84.62	83.72	84.54	83.70
NCDs / Time deposits	0.12	0.11	0.12	0.11	0.02
Accumulated gap of assets and liabilities(180 days) / Equity	-280.96	-582.21	-705.87	-1,137.87	-1,630.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	60.60	44.53	27.58	39.38	45.21
Interest rate sensitivity gap/Equity	-700.27	-1,349.16	-1,344.15	-2,014.32	-2,236.81
【G】					
Deposit growth rate	6.02	17.56	10.49	21.90	7.73
Loan growth rate	-7.13	7.39	-0.51	14.94	12.40
Investment growth rate	9.01	0.17	1.24	-76.58	-15.22
Guarantee growth rate	3.23	-59.57	3.16	-67.13	-56.61

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	37.00	26.48	34.98	32.03	35.02
Tier 1 capital / Risk-weighted assets	118.44	119.51	122.28	117.97	106.77
Liability / Equity (multiple)	0.54	0.57	0.59	0.58	0.47
Equity / Asset	64.82	63.50	63.00	63.35	68.16
【A】					
Non-performing loan ratio	1.70	1.67	1.55	1.22	1.80
Loans under surveilance/Loans	2.68	0.49	1.08	0.58	0.56
Loan loss reserves / NPLs	377.94	448.97	519.91	719.24	91.91
【E】					
Net income before tax(NIBT) / Average equity	7.50	6.55	-3.93	-9.66	5.10
(NIBT + loan loss provision) / Average equity	7.74	6.52	-3.98	-5.19	6.13
NIBT / Average asset	4.80	3.96	-2.44	-6.01	3.26
(NIBT + loan loss provision) / Average asset	4.96	3.94	-2.47	-3.23	3.92
Net interest income / NIBT	15.90	16.27	-	-	29.73
NIBT / Operating revenue	76.08	186.75	-89.35	-278.60	89.71
NIBT / Employees (in thousand of NT dollars)	20,137.21	17,763.78	-11,185.65	-24,156.58	12,016.81
【L】					
Liquidity ratio (monthly average of daily data)	129.77	107.90	121.39	67.27	37.53
Loans / Deposits	193.30	146.70	151.29	154.07	176.28
Time deposits / Deposits	54.39	80.21	67.59	79.48	84.31
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	4.69	6.79	2.41	3.84	0.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	195.47	163.34	170.95	173.62	170.94
Interest rate sensitivity gap/Equity	28.34	21.17	24.37	22.68	23.14
【G】					
Deposit growth rate	-23.91	1.43	-3.48	-5.92	37.93
Loan growth rate	-0.50	-16.96	-12.53	-19.33	2.33
Investment growth rate	-9.36	7.63	0.04	-2.94	13.01
Guarantee growth rate	-14.44	13.71	-9.55	6.15	37.45

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name : Hwatai Bank　　　　Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.50	11.11	11.30	11.09	12.09
Tier 1 capital / Risk-weighted assets	11.27	12.07	12.13	12.07	11.74
Liability / Equity (multiple)	11.65	11.76	11.82	11.51	11.33
Equity / Asset	7.91	7.84	7.80	7.99	8.11
【A】					
Non-performing loan ratio	1.63	2.46	1.87	4.06	4.67
Loans under surveilance/Loans	0.31	1.76	0.56	2.14	4.40
Loan loss reserves / NPLs	67.33	36.78	60.36	23.41	21.61
【E】					
Net income before tax(NIBT) / Average equity	6.55	1.98	3.20	0.13	6.65
(NIBT + loan loss provision) / Average equity	9.75	3.77	7.77	12.65	13.45
NIBT / Average asset	0.51	0.16	0.25	0.01	0.56
(NIBT + loan loss provision) / Average asset	0.76	0.30	0.61	1.03	1.13
Net interest income / NIBT	332.86	1,032.26	631.19	18,500.00	438.93
NIBT / Operating revenue	16.37	5.40	7.57	0.28	11.19
NIBT / Employees (in thousand of NT dollars)	559.79	174.89	265.79	10.91	593.93
【L】					
Liquidity ratio (monthly average of daily data)	15.54	15.60	18.37	14.49	12.58
Loans / Deposits	83.17	81.90	82.24	83.04	84.05
Time deposits / Deposits	65.51	67.16	65.30	67.87	72.36
NCDs / Time deposits	5.10	4.99	5.29	4.68	9.87
Accumulated gap of assets and liabilities(180 days) / Equity	-217.68	-434.44	-240.72	-451.71	-477.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.98	92.14	92.28	41.43	49.58
Interest rate sensitivity gap/Equity	-95.59	-83.29	-82.66	-583.11	-512.64
【G】					
Deposit growth rate	3.43	7.00	6.44	0.18	0.73
Loan growth rate	4.62	4.69	4.91	-1.46	2.31
Investment growth rate	-57.54	-33.81	-32.21	-30.65	3.88
Guarantee growth rate	-16.39	-26.81	-22.09	-30.16	-18.65

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Cota Commercial Bank

Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.16	11.82	11.05	12.69	12.73
Tier 1 capital / Risk-weighted assets	10.36	12.04	11.28	13.01	12.86
Liability / Equity (multiple)	15.58	13.87	14.52	13.50	11.74
Equity / Asset	6.03	6.73	6.44	6.90	7.85
【A】					
Non-performing loan ratio	2.59	3.15	2.68	3.78	6.27
Loans under surveilance/Loans	0.68	0.94	0.84	1.09	2.26
Loan loss reserves / NPLs	44.96	35.46	41.81	30.23	23.63
【E】					
Net income before tax(NIBT) / Average equity	5.39	5.34	5.55	5.41	4.85
(NIBT + loan loss provision) / Average equity	11.24	10.84	9.15	11.10	11.93
NIBT / Average asset	0.34	0.37	0.38	0.39	0.38
(NIBT + loan loss provision) / Average asset	0.71	0.75	0.62	0.80	0.93
Net interest income / NIBT	455.71	454.48	430.00	466.29	564.94
NIBT / Operating revenue	10.59	12.04	12.26	11.13	8.43
NIBT / Employees (in thousand of NT dollars)	304.35	363.64	312.50	362.64	349.47
【L】					
Liquidity ratio (monthly average of daily data)	12.08	8.82	13.32	10.52	11.47
Loans / Deposits	84.16	88.36	83.91	87.70	83.21
Time deposits / Deposits	67.72	67.96	68.00	67.32	69.84
NCDs / Time deposits	7.99	5.17	7.38	4.58	0.80
Accumulated gap of assets and liabilities(180 days) / Equity	-760.71	-538.04	-623.92	-383.11	-273.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.69	85.83	87.12	85.53	86.38
Interest rate sensitivity gap/Equity	-271.51	-188.73	-179.09	-186.60	-153.03
【G】					
Deposit growth rate	15.71	11.41	13.10	15.38	4.35
Loan growth rate	10.17	11.02	8.16	21.52	31.14
Investment growth rate	-18.77	-68.04	-43.52	-41.47	-45.08
Guarantee growth rate	-40.34	137.50	27.11	75.26	-8.17

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	15.35	19.94	20.45	18.07	23.02
Tier 1 capital / Risk-weighted assets	29.44	38.95	37.99	36.79	45.61
Liability / Equity (multiple)	2.73	1.67	1.87	1.34	1.13
Equity / Asset	26.77	37.50	34.82	42.82	46.89
【A】					
Non-performing loan ratio	0.28	0.19	0.29	0.92	-
Loans under surveilance/Loans	0.20	0.28	0.23	0.30	2.18
Loan loss reserves / NPLs	293.65	529.23	288.29	166.44	-
【E】					
Net income before tax(NIBT) / Average equity	5.63	8.31	6.10	5.66	-6.32
(NIBT + loan loss provision) / Average equity	5.84	8.49	6.27	6.46	-5.96
NIBT / Average asset	1.72	3.37	2.39	2.69	-3.17
(NIBT + loan loss provision) / Average asset	1.79	3.45	2.46	3.08	-2.99
Net interest income / NIBT	62.09	37.96	54.10	62.95	-
NIBT / Operating revenue	36.44	51.59	48.20	50.91	-79.85
NIBT / Employees (in thousand of NT dollars)	5,451.85	8,404.86	5,781.95	5,520.66	-7,156.68
【L】					
Liquidity ratio (monthly average of daily data)	56.86	47.49	55.44	10.65	12.62
Loans / Deposits	88.09	113.62	103.57	134.05	124.62
Time deposits / Deposits	91.94	87.88	90.16	90.66	88.09
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-29.99	-30.00	-73.52	-33.55	-25.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	143.36	76.57	99.05	46.14	38.73
Interest rate sensitivity gap/Equity	79.51	-22.76	-0.95	-57.13	-62.45
【G】					
Deposit growth rate	89.89	114.60	85.90	12.98	5.95
Loan growth rate	31.61	25.71	22.88	5.78	5.29
Investment growth rate	0.06	17.61	-4.93	24.20	-6.19
Guarantee growth rate	28.26	-14.63	-11.95	-19.28	-32.56

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2005

Bank's name ： Shin Kong Commercial Bank

Unit：%

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	15.34	10.17	19.12	10.73	13.67
Tier 1 capital / Risk-weighted assets	15.33	10.31	19.20	10.89	13.87
Liability / Equity (multiple)	8.06	12.53	7.22	12.07	10.17
Equity / Asset	11.04	7.39	12.16	7.65	8.96
【A】					
Non-performing loan ratio	1.84	3.13	2.29	4.23	13.16
Loans under surveilance/Loans	0.24	0.46	0.39	1.39	2.46
Loan loss reserves / NPLs	59.58	32.76	48.36	23.67	8.77
【E】					
Net income before tax(NIBT) / Average equity	0.79	-3.40	0.60	3.90	3.27
(NIBT + loan loss provision) / Average equity	2.55	-1.88	8.89	11.42	14.64
NIBT / Average asset	0.09	-0.26	0.05	0.34	0.30
(NIBT + loan loss provision) / Average asset	0.30	-0.14	0.71	0.99	1.33
Net interest income / NIBT	1,757.14	-	3,663.89	628.44	783.33
NIBT / Operating revenue	3.06	-8.47	1.55	9.18	6.17
NIBT / Employees (in thousand of NT dollars)	99.06	-277.06	44.78	329.91	277.61
【L】					
Liquidity ratio (monthly average of daily data)	22.86	14.15	28.41	12.61	10.55
Loans / Deposits	77.00	78.34	72.76	80.75	84.47
Time deposits / Deposits	68.37	68.37	66.44	67.62	68.51
NCDs / Time deposits	3.50	5.85	4.00	6.94	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-152.87	-364.57	-127.08	-393.07	-320.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.39	69.25	86.83	65.33	32.34
Interest rate sensitivity gap/Equity	-51.48	-371.24	-90.74	-400.31	-655.94
【G】					
Deposit growth rate	26.83	11.75	15.53	16.31	-4.43
Loan growth rate	24.66	7.81	4.10	11.20	2.15
Investment growth rate	9.45	-56.00	-28.83	-2.62	-0.61
Guarantee growth rate	-61.99	296.69	-2.13	819.55	35.03

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2005

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

Items	30/06/05	30/06/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	929.02	-	-	-	-
Tier 1 capital / Risk-weighted assets	929.02	-	-	-	-
Liability / Equity (multiple)	0.70	-	-	-	-
Equity / Asset	58.78	-	-	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loans under surveilance/Loans	-	-	-	-	-
Loan loss reserves / NPLs	-	-	-	-	-
【E】					
Net income before tax(NIBT) / Average equity	0.50	-	-	-	-
(NIBT + loan loss provision) / Average equity	0.50	-	-	-	-
NIBT / Average asset	0.41	-	-	-	-
(NIBT + loan loss provision) / Average asset	0.41	-	-	-	-
Net interest income / NIBT	230.00	-	-	-	-
NIBT / Operating revenue	33.33	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	196.08	-	-	-	-
【L】					
Liquidity ratio (monthly average of daily data)	479.08	-	-	-	-
Loans / Deposits	0.14	-	-	-	-
Time deposits / Deposits	99.17	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	143.66	-	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	244.91	-	-	-	-
Interest rate sensitivity gap/Equity	91.56	-	-	-	-
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-

Note：The Agricultural Bank of Taiwan started its business on May 26th, 2005.