

TABLE 1
Consolidated Balance Sheet of Domestic Banks

September 30, 2005

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	TaipeiFubon Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC	Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank	Bank Sinopac	E. Sun Com. Bank
ASSETS																							
Cash and due from banks	3,679,651	2,164	33,068	65,243	17,624	699,365	106,219	10,023	197,456	385,217	207,722	364,720	258,539	140,439	67,416	21,584	109,353	14,335	21,065	27,087	34,290	55,704	28,170
Government securities	737,756	-	21,289	1,739	3,729	72,627	55,281	5,292	37,388	55,217	58,708	46,146	27,025	18,483	54,621	4,455	12,367	8,963	368	6,619	10,002	791	23,121
Other investments	3,128,377	4,949	72,539	29,590	22,649	205,714	223,172	22,398	144,176	181,715	323,318	150,131	49,611	295,371	191,935	28,862	63,403	39,566	9,152	30,909	17,593	99,312	65,123
Less: allowance for investments	-17,549	-4	-612	-26	-112	-59	-1,100	-	-66	-	-185	-2,055	-215	-499	-215	-58	-	-186	-531	-235	-49	-286	-109
Less: accumulated impairment loss	-595	-	-	-	-45	-	-	-	-548	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under R/S	195,720	509	-	-	2,178	34,905	7,175	10,855	5,459	3,545	-	1,301	6,861	3,752	3,169	-	14,476	8,469	-	200	70	5,390	150
Loans and discounts	16,244,534	72,715	412,691	461,632	201,195	1,331,619	517,979	101,907	1,333,742	1,268,118	869,325	899,252	882,234	654,668	623,886	179,123	219,909	174,576	142,909	200,060	225,342	291,140	347,518
1.Discounts	26,288	-	-	38	-	-	-	2	1,291	891	5,674	5	5,347	6,832	-	2	-	-	17	-	220	-	-
2.Import bills purchased	1,830	-	-	-	-	-	4	-	21	10	94	48	73	167	-	329	-	-	-	-	-	122	9
3.Overdrafts	119,271	-	277	378	370	65,649	6,235	7,143	2,709	19,247	1,418	2,192	1,730	934	631	233	410	696	15	158	39	1,175	112
4.Short-term loans	3,890,585	5,313	49,139	117,522	41,276	300,617	112,027	33,674	132,175	219,770	251,987	367,267	276,676	200,492	130,421	69,488	64,332	34,299	64,830	44,113	44,973	71,358	62,151
5.Medium & long-term loans	11,753,876	67,236	352,440	323,442	154,515	943,325	388,655	59,495	1,155,902	985,604	592,288	495,904	547,957	434,415	485,214	102,704	147,885	134,059	70,856	152,384	174,749	214,147	281,897
Subtotal	15,791,850	72,549	401,856	441,380	196,161	1,309,595	506,917	100,314	1,292,098	1,225,522	851,461	865,416	831,783	642,840	616,266	172,756	212,627	169,054	135,718	196,655	219,981	286,802	344,169
6.Other loans																							
Export bills purchased	57,834	-	1,262	1,221	672	3,595	2,088	4	950	590	3,266	12,961	3,266	8,234	731	2,773	5,121	147	109	592	185	1,577	1,209
Nonaccrual loans	394,850	166	9,573	19,031	4,362	18,429	8,974	1,589	40,694	42,006	14,598	20,875	47,185	3,594	6,889	3,594	2,161	5,375	7,082	2,813	5,176	2,761	2,140
Subtotal	452,684	166	10,835	20,252	5,034	22,024	11,062	1,593	41,644	42,596	17,864	33,836	50,451	11,828	7,620	6,367	7,282	5,522	7,191	3,405	5,361	4,338	3,349
Less:allowance for doubtful accounts	-187,284	-528	-3,543	-5,108	-3,466	-11,326	-4,798	-882	-15,758	-16,173	-8,043	-8,838	-15,696	-7,840	-6,468	-2,215	-4,005	-1,343	-1,887	-1,872	-2,836	-1,392	-1,752
Property and equipment	631,165	688	7,762	10,483	955	86,333	18,690	4,130	54,734	33,942	39,232	39,491	36,822	15,577	26,285	10,724	10,751	9,963	3,458	4,009	4,420	7,464	11,809
Less:accumulated depreciation	-122,813	-185	-1,746	-3,861	-838	-7,269	-4,372	-764	-4,958	-7,273	-7,584	-9,247	-6,272	-5,588	-7,247	-2,178	-2,559	-1,301	-1,786	-1,527	-790	-2,500	-1,924
Less: accumulated impairment loss	-1,651	-	-	-16	-	-	-	-162	-	-86	-	-	-	-38	-373	-566	-107	-	-	-	-	-	-
Acceptance receivable	68,923	-	2,235	845	142	1,688	2,091	70	2,575	3,299	6,651	7,666	7,585	7,828	737	1,695	3,546	291	199	703	513	1,536	773
Interests & avenues receivable	102,680	538	2,285	2,881	752	11,855	5,233	442	7,771	7,399	6,059	6,468	4,050	4,416	3,953	1,009	1,028	1,986	1,182	854	1,171	1,310	2,013
Inter-branches receivable	15,991	-	-	200	-	304	-	-	123	-	142	545	-	-	21	-	-	6,884	-	-	-	-	-
Other assets	1,474,819	517	12,716	16,948	9,830	117,299	78,213	783	24,983	25,091	50,731	40,301	23,794	78,856	75,026	20,536	13,741	57,577	37,680	34,990	11,943	25,317	41,664
Less:allowance for possible losses	-32,106	-4	-1,072	-673	-101	-1,202	-1,266	-24	-298	-1,500	-752	-1,238	-321	-1,000	-1,336	-964	-370	-1,962	-648	-682	-143	-130	-383
Less: accumulated impairment loss	-1,474	-	-	-	-	-	-	-	-	-208	-	-	-	-	-	-41	-10	-	-	-	-	-	-
Total assets	25,916,144	81,359	557,612	579,877	254,492	2,541,853	1,002,517	154,068	1,786,779	1,938,303	1,545,325	1,534,643	1,274,017	1,204,425	1,031,410	261,966	441,523	317,818	211,161	301,115	301,526	483,656	516,173
LIABILITIES																							
Due to banks	1,557,077	-	51,643	49,894	16,363	119,389	38,745	11,106	207,065	168,778	46,996	43,594	89,634	170,788	31,806	18,731	6,014	21,423	30,254	23,970	15,707	3,962	12,591
Deposits	19,014,911	-	227,641	437,609	158,172	2,051,786	690,808	116,552	1,360,840	1,527,274	1,119,967	1,195,814	971,174	745,596	757,000	213,116	319,378	231,974	154,284	198,949	229,027	352,405	386,675
1.Check deposits	323,332	-	4,508	7,767	3,463	22,684	10,916	985	16,294	22,730	34,032	42,759	29,733	18,625	11,706	4,293	6,475	3,128	950	3,830	1,827	5,494	4,639
2.Demand deposits	1,551,156	-	14,437	35,115	31,468	85,714	59,918	8,187	98,430	101,982	137,493	165,036	111,846	74,684	69,191	20,737	29,857	14,124	6,550	9,197	11,536	20,007	32,918
3.Time deposits	3,110,132	-	71,074	77,288	16,448	133,935	76,438	14,303	195,186	232,784	149,148	173,988	150,229	79,072	156,373	30,751	45,987	35,256	32,196	58,207	71,703	102,677	99,321
4.Saving deposits	11,645,076	-	95,113	253,789	96,221	1,448,162	443,451	75,772	893,789	1,097,928	650,205	652,744	563,889	272,066	469,565	115,426	146,274	166,263	109,483	102,342	130,852	143,728	220,113
5.Foreign currencies deposits	1,829,596	-	39,473	24,629	10,572	108,827	60,432	3,941	28,441	48,805	129,702	154,848	112,010	293,506	50,071	41,909	90,785	13,203	5,105	25,373	13,109	80,499	29,470
6.Government deposits	555,619	-	3,036	39,021	-	252,464	39,653	13,364	128,700	23,045	19,387	6,439	3,467	7,643	94	-	-	-	-	-	-	-	214
Securities sold under R/P	469,814	-	18,915	8,234	319	12,974	40,256	535	12,475	37,118	15,024	19,372	13,058	5,877	23,550	1,190	24,830	9,206	-	2,591	11,293	8,934	8,676
Borrowing funds	2,144,143	61,200	175,284	47,167	26,398	92,503	100,077	11,117	59,387	98,936	210,134	134,950	91,110	113,310	95,343	7,854	19,231	19,522	6,681	44,699	18,571	75,101	64,079
Acceptance	70,970	-	2,376	860	142	1,733	2,129	71	2,628	3,356	6,963	7,945	8,058	8,016	745	1,721	3,796	293	199	703	509	1,536	792
Interests payable	91,557	383	2,782	2,024	1,112	13,641	4,412	488	6,830	5,042	4,044	5,237	3,321	3,946	3,007	990	1,252	1,402	1,266	1,140	912	1,583	1,523
Inter-branches payable	59,204	-	1,228	-	34,032	-	-	-	-	3,782	-	-	-	4,580	-	-	1,065	6,884	-	-	2	-	-
Other liabilities	779,931	1,785	15,661	10,901	11,206	74,584	47,032	3,829	47,655	30,884	65,387	58,759	35,995	74,215	33,359	7,054	16,902	4,404	2,279	5,901	6,307	11,858	8,040
Total liabilities	24,187,607	63,368	495,530	556,689	247,744	2,366,610	923,459	143,698	1,696,880	1,875,170	1,468,515	1,465,671	1,212,350	1,126,328	944,810	250,656	392,468	295,108	194,963	277,953	282,328	455,379	482,376
EQUITIES																							
Capital stock	1,027,761	12,000	26,849	20,000	5,860	48,000	28,131	5,034	25,000	25,398	46,216	37,090	49,595	37,261	46,421	11,945	14,627	18,254	15,119	18,036	18,000	19,728	22,314
Reserves	576,377	4,833	29,188	2,997	-	114,321	41,889	4,892	59,859	35,914	17,186	24,469	26,171	28,122	27,578	325	21,164	3,563	1,384	2,170	737	6,186	7,438
Unappropriated earnings	125,098	411	5,574	69	888	13,062	9,209	444	5,010	1,761	13,160	7,526	-14,380	12,034	12,567	-959	8,207	829	334	2,945	461	2,553	4,154
Equity adjustments	-431	747	471	122	-	-140	-171	-	30	60	248	-113	281	680	34	1	5,140	64	-458	11	-	-190	-109
Treasury stock	-268	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-2	-83	-	-181	-	-	-	-
Total equities	1,728,537	17,991	62,082	23,188	6,748	175,243	79,058	10,370	89,899	63,133	76,810	68,972	61,667	78,097	86,600	11,310	49,055	22,710	16,198	23,162	19,198	28,277	33,797
Total liabilities and equities	25,916,144	81,359	557,612	579,877	254,492	2,541,853	1,002,517	154,068	1,786,779	1,938,303	1,545,325	1,534,643	1,274,017	1,204,425	1,031,410	261,966	441,523	317,8					

Cosmos Bank	Bowa Bank	Taishin Intl. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank	Chinfon Com. Bank	Macoto Bank	Sunny Bank	Bank of Panhsin	Lucky Bank	Kao Shin Com. Bank	Taiwan Bus. Bank	Intl. Bank of Taipei	Hsinchu Intl. Bank	Taichung Com. Bank	Tainan Bus. Bank	Ent. Bank of Hualien	Taitung Bus. Bank	China Dev. Indus. Bank	Hwatai Bank	Cota Com. Bank	Indus. Bank Taiwan	Shin Kong Com. Bank	Agr. Bank of Taiwan
14,448	12,902	59,409	43,299	14,014	17,456	132,127	24,617	36,747	10,458	21,618	27,126	8,349	83,153	27,484	26,808	51,600	25,901	5,284	18,601	14,767	13,538	12,395	33,875	17,018	59,854
2,967	10,025	18,753	6,231	15,418	10,452	70,366	1,642	14,134	3,815	1,155	254	171	-	18,101	13,159	6,649	453	895	288	15,271	687	277	2,233	129	-
40,528	8,934	93,311	16,730	12,367	40,267	195,876	2,893	11,908	30,226	1,751	1,145	538	137,800	54,999	58,820	1,441	911	341	575	107,778	2,514	1,923	17,849	2,680	13,084
-890	-2	-13	-215	-	-	-2,086	-101	-324	-	-6	-221	-4	-78	-159	-	-1	-25	-60	-29	-6,347	-5	-	-247	-127	-7
-	-	-	-	-	-2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1,537	-	4,084	550	6,830	946	3,533	-	6,154	60	503	-	2,691	7,117	3,178	14,859	-	1,965	10,301	100	5,599	199	2,638	-	4,370	10,042
159,308	121,910	561,082	224,575	199,172	207,197	851,211	89,127	142,639	132,640	133,283	60,113	33,354	704,403	300,709	267,506	180,238	110,109	12,905	38,857	60,469	62,587	65,937	44,781	68,523	359
3	-	-	552	-	-	2,216	-	6	-	3	-	-	3,189	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	852	-	-	-	-	-	-	-	-	-	4	-	-	-	87	-	-	-	-	-	-	10	-
9	98	484	67	20	60	361	2	10	1,906	22	48	117	2,379	223	1,020	152	407	10	2	-	56	45	3	19	-
90,824	21,171	207,379	77,711	26,259	30,780	196,017	19,117	26,313	24,703	29,587	14,788	6,704	174,928	76,820	34,137	68,565	22,110	302	297	2,413	12,453	12,071	7,340	13,893	3
62,518	94,102	350,205	139,349	165,596	168,373	641,788	60,588	112,585	103,534	99,760	43,972	25,064	495,277	217,027	226,742	103,415	82,924	12,031	34,545	57,297	48,978	52,146	37,224	53,407	356
153,354	115,371	558,068	218,531	191,875	199,213	840,382	79,707	138,914	130,143	129,372	58,808	31,885	675,777	294,070	261,899	172,132	105,528	12,343	34,844	59,710	61,487	64,262	44,567	67,329	359
44	199	757	248	228	271	1,270	40	155	30	90	-	-	1,668	1,519	250	310	75	-	-	-	11	1	88	27	-
5,910	6,340	2,257	5,796	7,069	7,713	9,559	9,380	3,570	2,467	3,821	1,305	1,469	26,958	5,120	5,357	7,796	4,506	562	4,013	759	1,089	1,674	126	1,167	0
5,954	6,539	3,014	6,044	7,297	7,984	10,829	9,420	3,725	2,497	3,911	1,305	1,469	28,626	6,639	5,607	8,106	4,581	562	4,013	759	1,100	1,675	214	1,194	0
-1,704	-4,666	-4,827	-1,318	-2,552	-3,319	-9,384	-1,670	-1,270	-1,241	-2,132	-572	-372	-7,795	-2,041	-3,815	-3,147	-1,060	-805	-2,050	-3,186	-732	-749	-374	-734	-
9,789	5,597	18,483	4,770	6,549	3,541	43,361	5,026	12,470	8,659	5,866	2,601	2,258	19,068	6,607	10,233	6,143	6,406	1,887	2,093	2,327	3,373	1,364	1,102	3,860	9
-1,379	-1,058	-2,614	-1,547	-1,114	-690	-9,568	-1,564	-1,191	-1,286	-638	-552	-485	-4,261	-1,757	-2,864	-1,902	-2,048	-527	-755	-973	-805	-348	-208	-910	-
-10	-67	-	-	-	-	-	-	-	-	-	-51	-	-	-	-	-150	-	-10	-	-15	-	-	-	-	-
62	148	3,190	942	544	423	4,637	130	203	214	552	-	-	2,262	1,442	530	199	71	-	-	316	48	19	275	48	-
1,666	947	3,026	1,359	1,241	1,231	6,991	635	679	396	402	173	151	2,943	1,568	1,274	822	305	132	322	565	173	180	428	191	225
-	-	99	-	-	-	-	-	4,160	-	-	-	-	45	-	-	8	-	-	-	-	-	-	3,460	-	-
33,472	43,515	124,539	33,576	36,531	21,890	180,379	34,242	26,463	6,249	6,851	696	2,323	57,069	10,579	16,054	12,804	2,225	9,004	3,412	3,655	1,861	3,174	751	4,822	147
-1,172	-568	-665	-437	-545	-183	-4,406	-608	-480	-502	-174	-116	-109	-1,038	-706	-1,084	-1,878	-60	-279	-346	-310	-159	-12	-34	-166	-
-623	-	-	-	-	-403	-	-	-	-	-	-	-	-	-	-8	-181	-	-	-	-	-	-	-	-	-
257,999	197,617	877,857	328,515	288,455	298,806	1,463,037	154,369	252,292	189,688	169,031	90,596	48,865	1,000,688	420,004	401,472	252,645	145,153	39,068	61,068	199,916	83,279	86,798	103,891	99,704	83,713
20,790	14,311	53,310	20,632	21,601	22,229	35,681	16,681	5,798	5,626	10,808	-	404	102,634	11,531	12,852	3,754	1,074	241	1,561	11,913	1,555	556	3,082	-	-
199,701	162,019	599,480	217,481	208,350	219,401	1,084,644	111,336	189,654	158,414	136,460	85,578	44,324	713,567	314,273	313,695	228,369	129,730	38,096	56,083	14,349	73,501	78,392	41,705	86,782	63,486
1,232	1,110	3,285	2,228	1,074	2,032	9,194	433	2,416	1,839	1,405	1,819	380	17,860	7,198	3,422	3,494	1,617	471	140	55	1,225	1,241	40	1,280	4
6,859	6,213	47,423	10,470	12,149	11,750	56,890	4,654	10,752	9,309	7,879	8,084	2,708	98,763	31,083	28,576	27,089	9,457	1,935	878	3,539	4,784	5,111	888	5,463	23
29,138	21,219	137,933	62,165	55,890	68,113	290,537	10,916	27,194	38,043	35,765	12,294	4,951	88,738	65,750	36,372	17,756	9,908	7,773	1,758	3,111	9,903	14,402	32,156	21,799	4,184
159,000	129,357	290,699	118,575	128,812	130,025	550,692	90,826	145,840	106,789	88,820	63,381	36,285	447,795	184,414	231,818	175,167	107,171	27,917	53,307	-	56,677	57,425	-	57,834	59,275
3,472	4,120	120,140	24,043	10,425	7,116	166,164	4,507	3,452	2,249	2,591	-	-	53,168	25,828	13,507	4,812	1,577	-	-	7,644	912	213	8,621	325	-
-	-	-	-	-	365	11,167	-	-	185	-	-	-	7,243	-	-	51	-	-	-	-	-	-	-	81	-
8,429	2,141	21,861	16,885	9,300	5,509	57,170	100	9,496	5,797	895	-	-	9,257	14,762	18,930	1,291	-	-	-	11,342	-	-	2,222	-	-
2,473	4,030	84,773	37,284	22,395	27,721	140,103	13,136	26,933	6,023	8,305	-	1,000	82,350	32,400	27,764	136	3,188	-	-	24,955	2	77	26,369	32	40
65	148	3,192	943	545	429	4,658	130	203	216	553	-	-	2,331	1,454	541	213	71	-	-	316	48	19	275	49	-
1,345	1,006	3,088	1,283	1,330	1,144	4,485	1,053	821	434	404	95	126	4,082	1,254	1,099	330	333	189	195	323	237	147	249	113	55
-	-	-	-	-	4	-	1	4,160	-	-	-	-	-	-	6	-	-	-	-	-	-	-	3,460	-	-
3,479	2,966	46,341	11,492	8,671	2,931	46,874	2,159	3,158	1,775	2,063	1,189	640	42,226	7,239	5,562	4,309	2,769	762	277	2,518	1,268	2,336	843	2,012	75
236,282	186,621	812,045	306,000	272,192	279,368	1,373,615	144,596	240,223	178,285	159,488	86,862	46,494	956,447	382,913	380,449	238,402	137,165	39,288	58,116	65,716	76,611	81,527	78,205	88,988	63,656
17,710	15,070	34,354	20,794	16,748	17,093	51,772	11,128	7,090	8,911	8,198	3,146	2,415	42,857	22,233	15,745	15,380	7,243	617	3,900	91,809	4,769	3,337	23,905	10,659	20,000
2,658	10	20,485	482	250	1,397	25,760	-	3,835	1,335	759	731	215	1,017	12,032	2,661	160	103	-	70	38,918	1,511	1,511	14	77	-
1,416	-4,084	10,988	1,341	-735	948	14,261	-1,400	1,148	1,157	586	-87	-259	361	2,905	2,617	-1,297	644	-766	-1,018	7,808	388	423	1,857	-20	57
-67	-	-15	-102	-	-	-2,371	45	-4	-	-	-56	-	6	-79	-	-	-	-71	-	-4,335	-	-	-90	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-2	-	-	-	-	-	-	-	-
21,717	10,996	65,812	22,515	16,263	19,438	89,422	9,773	12,069	11,403	9,543	3,734	2,371	44,241	37,091	21,023	14,243	7,988	-220	2,952	134,200	6,668	5,271	25,686	10,716	20,057
257,999	197,617	877,857	328,515	288,455	298,806	1,463,037	154,369	252,292	189,688	169,031	90,596	48,865	1,000,688	420,004	401,472	252,645	145,153	39,068	61,068	199,916	83,279	86,798	103,891	99,704	83,713
90,236	7,514	321,564	10,371	70,676	98,726	27,496	6,637	41,369	211,275	4,309	18,381	10,974	286,527	17,615	78,820	22,736	61,179	351	14,593	5,050	16,452	9,193	38,923	24,158	-
4,101	1,912	26,932	19,665	8,720	11,854	65,056	1,468	1,301	3,052	4,599	538	62	14,229	7,216	7,926	2,145	2,163	75	87	18,777	898	1,098	11,157	2,863	6
856	1,190	9,153	4,474	1,695	1,487	15,911	792	1,																	