

TABLE 3

Consolidated Income Statement of Domestic Banks

January - June, 2005

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	TaipeiFubon Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC
OPERATING REVENUES														
Interest income	366,152	1,355	8,895	6,899	2,833	22,369	16,590	1,591	20,770	20,456	19,547	17,262	15,661	15,234
Loan & discount interest	269,047	1,267	6,431	5,726	2,407	15,228	8,227	1,490	17,789	15,680	13,692	13,669	12,091	9,026
Interest due from banks	17,753	-	452	577	268	626	1,035	60	1,161	2,344	1,491	1,045	1,030	1,511
Bonds interest	19,705	3	395	342	130	-	1,466	-	953	1,016	3,314	1,050	623	1,195
Other interset income	59,647	85	1,617	254	28	6,515	5,862	41	867	1,416	1,050	1,498	1,917	3,502
Gain on sales of securities	15,969	32	306	-	77	1,479	2,457	287	587	1,461	304	1,934	202	538
Gain on sales of stocks	10,185	2	1,157	254	30	-	-	27	432	-	94	18	15	11
Commission and service fees earned	54,093	14	592	361	426	1,012	4,831	132	1,484	1,147	2,082	2,039	1,330	2,172
Currency exchange gains	6,575	-	73	55	99	534	312	13	45	175	579	393	514	951
Other operating revenues	19,191	50	70	18	21	411	210	-	164	493	2,314	2,777	2,981	511
Total operating income	472,165	1,453	11,093	7,587	3,486	25,805	24,400	2,050	23,482	23,732	24,920	24,423	20,703	19,417
OPERATING EXPENSE														
Interest expenses	169,068	893	5,139	3,642	1,653	21,065	9,055	862	11,740	13,422	9,521	8,810	7,271	8,207
Deposits interest	119,084	-	1,942	2,577	1,203	19,127	3,420	596	10,805	10,678	5,633	5,745	4,924	4,539
Borrowing funds interest	26,198	893	1,467	1,006	445	1,369	4,416	129	596	965	2,045	2,277	344	2,696
Other interest expenses	23,786	-	1,730	59	5	569	1,219	137	339	1,779	1,843	788	2,003	972
Loss on sales of securties	51	-	-	24	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	446	-	-	-	-	-	-	-	-	241	-	-	-	-
Commission and service fees charged	12,622	5	54	51	89	180	2,029	12	195	321	437	433	128	244
Provisions	76,945	20	1,425	1,337	326	18	6,028	90	2,153	1,458	2,101	2,357	18,696	2,190
Operating & administration expenses	140,675	243	1,633	2,154	917	6,150	4,979	818	7,432	7,322	6,781	6,819	5,495	4,655
Currency exchange losses	196	5	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	10,353	37	1	9	204	809	2	-	11	8	173	45	33	146
Total operating expenses	410,356	1,203	8,252	7,217	3,189	28,222	22,093	1,782	21,531	22,772	19,013	18,464	31,623	15,442
Operating income	61,809	250	2,841	370	297	-2,417	2,307	268	1,951	960	5,907	5,959	-10,920	3,975
Non-operating income														
Gain on disposal of long-term investment	12,131	-	-	37	-	7,026	505	-	-	-	259	-	-	2,127
Reversal amount of impairment loss	49	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	19,909	4	539	286	334	5,016	3,172	73	621	1,015	313	348	12	75
Total non-operating income	32,089	4	539	323	334	12,042	3,677	73	621	1,015	572	348	12	2,202
Non-operating loss														
Loss on disposal of long-term investment	1,165	-	-	-	-	-	-	-	104	220	-	168	176	-
Impairment asset loss	2,576	-	-	16	-	-	-	162	-	221	-	-	-	38
Other loss	6,667	1	10	1	10	284	78	18	800	484	177	75	42	71
Total non-operating losses	10,408	1	10	17	10	284	78	180	904	925	177	243	218	109
Net income before tax	83,490	253	3,370	676	621	9,341	5,906	161	1,668	1,050	6,302	6,064	-11,126	6,068

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank	Bank Sinopac	E. Sun Com. Bank	Cosmos Bank	Bowa Bank	Taishin Intl. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank	Chinfon Com. Bank	Macoto Bank
18,833	3,496	5,385	6,942	5,259	5,452	4,714	7,091	8,133	8,959	3,390	22,196	5,633	5,840	6,066	24,726	3,440	4,985
14,772	2,566	3,556	3,739	3,844	3,136	3,732	4,385	4,965	8,078	2,982	14,277	4,575	5,352	5,602	15,628	3,118	3,178
358	157	475	110	108	98	259	451	188	89	42	261	62	33	72	889	212	160
2,200	342	370	167	83	56	380	210	861	80	145	416	152	262	4	1,176	76	341
1,503	431	984	2,926	1,224	2,162	343	2,045	2,119	712	221	7,242	844	193	388	7,033	34	1,306
377	204	340	302	24	165	–	491	444	186	136	600	66	119	549	940	1	42
–	75	1,602	264	–	422	57	20	–	38	9	131	–	–	49	–	70	23
3,342	597	1,089	1,266	816	1,427	929	864	1,140	869	439	4,541	938	912	807	8,932	814	869
143	95	207	11	11	106	–	1,099	30	34	11	42	–	1	14	639	12	–
3,740	25	66	10	7	118	79	9	230	103	21	954	172	72	5	1,433	1,148	90
26,435	4,492	8,689	8,795	6,117	7,690	5,779	9,574	9,977	10,189	4,006	28,464	6,809	6,944	7,490	36,670	5,485	6,009
5,623	1,475	2,014	1,801	1,648	2,273	1,932	4,297	2,835	1,761	1,526	5,118	1,866	1,862	1,963	7,637	1,173	1,447
3,208	1,384	1,659	1,523	1,453	1,181	1,432	2,035	1,942	1,452	1,473	3,014	1,253	1,359	1,454	4,911	1,064	1,149
816	7	215	172	117	437	118	779	680	4	15	374	205	482	329	1,052	109	295
1,599	84	140	106	78	655	382	1,483	213	305	38	1,730	408	21	180	1,674	–	3
–	–	–	–	–	–	13	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	164	–	–	–	–	–
656	200	174	432	145	494	259	95	269	206	23	3,133	69	644	367	211	65	275
3,445	3,023	310	1	–153	1,407	902	357	847	951	1,191	5,230	957	2,336	1,938	4,522	1,832	1,363
6,998	1,510	2,022	4,859	2,026	2,031	1,922	2,505	3,474	3,492	1,332	8,124	2,833	2,284	1,480	14,735	1,312	2,351
–	–	–	–	–	–	152	–	–	–	–	–	10	–	–	–	–	19
843	–	–	1,325	12	34	–	837	–	2,552	–	–	–	–	1,059	107	803	44
17,565	6,208	4,520	8,418	3,678	6,239	5,180	8,091	7,425	8,962	4,072	21,605	5,899	7,126	6,807	27,212	5,185	5,499
8,870	–1,716	4,169	377	2,439	1,451	599	1,483	2,552	1,227	–66	6,859	910	–182	683	9,458	300	510
176	–	–	–	19	–	–	266	21	–	32	235	–	–	–	741	–	510
–	–	–	–	–	–	–	–	–	–	–	–	–	–	49	–	–	–
31	1,762	28	299	357	676	209	99	633	4	109	961	119	188	21	334	9	158
207	1,762	28	299	376	676	209	365	654	4	141	1,196	119	188	70	1,075	9	668
–	10	–	–	–	–	–	–	–	–	–	–	–	–	–	391	77	–
373	871	–	–	–	–	–	–	–	654	67	–	–	–	2	–	–	–
4	13	27	44	2,394	52	15	16	55	12	28	376	197	117	38	801	143	10
377	894	27	44	2,394	52	15	16	55	666	95	376	197	117	40	1,192	220	10
8,700	–848	4,170	632	421	2,075	793	1,832	3,151	565	–20	7,679	832	–111	713	9,341	89	1,168

Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Shin Kong	Agr. Bank of Taiwan
	Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank	
2,751	2,475	1,020	626	12,902	5,884	5,772	3,710	2,125	962	1,756	1,428	1,149	1,096	1,288	1,176	30
2,382	2,285	879	537	10,348	4,708	5,378	3,439	1,848	852	1,639	918	1,023	1,000	619	984	-
57	125	128	41	633	151	108	54	139	61	87	182	62	63	163	74	1
25	26	13	37	1,058	294	-	10	37	22	10	223	41	19	23	30	29
287	39	-	11	863	731	286	207	101	27	20	105	23	14	483	88	-
134	2	-	3	4	461	244	108	8	3	-	114	-	5	208	25	-
169	-	-	-	-	71	173	38	16	-	4	4,617	17	-	280	-	-
333	297	22	21	840	1,311	1,231	325	304	9	318	193	132	218	155	171	-
7	-	-	-	138	59	67	9	7	-	-	-	3	3	84	-	-
-	30	-	15	13	193	541	1	8	65	4	14	-	-	5	-	-
3,394	2,804	1,042	665	13,897	7,979	8,028	4,191	2,468	1,039	2,082	6,366	1,301	1,322	2,020	1,372	30
1,044	1,003	418	282	6,370	2,461	2,298	1,279	823	233	494	658	440	458	831	438	7
938	845	418	258	4,631	1,597	1,734	1,230	737	231	479	248	433	458	268	437	7
16	26	-	2	565	233	138	-	86	2	-	47	7	-	222	-	-
90	132	-	22	1,174	631	426	49	-	-	15	363	-	-	341	1	-
-	-	5	-	-	-	-	-	-	-	7	-	2	-	-	-	-
-	18	-	-	-	-	-	-	-	3	-	-	-	-	-	20	-
81	22	3	2	247	104	97	55	28	2	5	5	24	15	3	34	-
151	329	31	54	3,068	1,059	1,441	768	529	4	35	425	110	148	27	108	-
1,288	1,066	753	280	3,995	2,592	2,390	1,525	995	1,071	989	773	550	570	409	728	13
-	3	-	1	-	-	-	-	-	-	-	5	-	-	-	1	-
27	29	-	-	-	82	269	523	-	22	274	5	-	-	28	-	-
2,591	2,470	1,210	619	13,680	6,298	6,495	4,150	2,375	1,335	1,804	1,871	1,126	1,191	1,298	1,329	20
803	334	-168	46	217	1,681	1,533	41	93	-296	278	4,495	175	131	722	43	10
-	15	-	-	38	108	-	2	-	-	14	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	64	73	62	175	27	192	315	291	384	12	372	63	9	14	30	-
21	79	73	62	213	135	192	317	291	384	26	372	63	9	14	30	-
-	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-	-
-	-	51	-	-	-	8	68	-	-	-	15	-	-	-	30	-
1	27	3	79	19	2	52	12	2	2	40	9	25	-	-	1	-
1	27	54	79	19	2	60	80	2	21	40	24	25	-	-	31	-
823	386	-149	29	411	1,814	1,665	278	382	67	264	4,843	213	140	736	42	10