TABLE 7 (1)

The Main Financial and Performance Ratios

September 30,2005

The Peer-Group Average

Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	R 10.67	10.07	10.63
Tier 1 capital / Risk-weighted assets	-	-	9.48	9.19	9.17
Liability / Equity (multiple)	15.11	15.47	15.58	15.37	14.66
Equity / Asset	6.29	6.23	6.22	6.16	6.39
【A】					
Non-performing loan ratio[1]					
1.Winsorized mean	2.86	4.25	3.66	5.93	8.83
2.Arithmetic mean	2.80	4.90	3.82	6.08	8.85
Loan loss reserves / NPLs	43.80	33.24	34.13	24.53	18.06
The possible loss of classified assets / reserves	67.61	69.84	61.67	69.69	69.26
【E】					
Net income before tax(NIBT) / Average equity	7.81	9.66	8.81	6.52	-5.11
(NIBT + loan loss provision) / Average equity	15.04	17.64	17.87	19.14	16.95
NIBT / Average asset	0.51	0.61	0.58	0.47	-0.49
(NIBT + loan loss provision) / Average asset	0.99	1.04	1.07	1.20	1.24
Net interest income / NIBT	241.91	239.99	258.34	R 341.07	-
NIBT / Operating revenue	13.78	17.59	15.95	11.83	-8.97
NIBT / Employees (in thousand of NT dollars)	886.97	1,074.08	1,037.55	668.17	-588.93
【L】					
Liquidity ratio (monthly average of daily data)	20.08	17.95	17.88	16.55	16.21
Loans / Deposits	80.32	80.81	79.54	80.69	81.46
Time deposits / Deposits	65.00	64.03	64.20	66.00	70.25
NCDs / Time deposits	3.01	3.21	3.71	2.94	1.92
Accumulated gap of assets and liabilities(180 days) / Equity	-201.53	-211.17	-189.63	-192.86	-161.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.80	85.87	87.67	80.80	78.07
Interest rate sensitivity gap/Equity	-125.40	-149.92	-123.28	-180.13	-223.78
【G】					
Deposit growth rate	7.02	9.03	7.61	7.00	1.72
Loan growth rate	6.56	8.86	6.50	6.15	-0.73
Investment growth rate	1.14	7.06	10.53	7.22	5.55
Guarantee growth rate	-7.36	3.25	-0.37	0.09	-15.32

Note：1.The regulatory's new NPLs definition was implemented on 1 July, 2005. The current and historical figures were all based on the NPLs definition.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	53.38	51.47	44.53
Tier 1 capital / Risk-weighted assets	-	-	52.36	50.46	43.46
Liability / Equity (multiple)	3.52	4.64	4.56	5.04	5.69
Equity / Asset	22.11	17.74	17.99	16.56	14.94
【A】					
Non-performing loan ratio	0.23	0.13	0.12	0.19	0.26
Loans under surveilance/Loans	-	-	-	0.18	0.16
Loan loss reserves / NPLs	318.07	564.55	480.58	460.11	314.55
【E】					
Net income before tax(NIBT) / Average equity	3.14	3.51	3.52	5.47	5.69
(NIBT + loan loss provision) / Average equity	3.39	3.35	2.69	5.75	7.26
NIBT / Average asset	0.62	0.59	0.60	0.84	0.78
(NIBT + loan loss provision) / Average asset	0.67	0.56	0.46	0.88	1.00
Net interest income / NIBT	172.51	147.28	141.72	142.69	160.71
NIBT / Operating revenue	18.54	22.37	22.37	25.91	19.37
NIBT / Employees (in thousand of NT dollars)	2,712.87	3,000.00	3,004.88	4,639.02	4,514.15
【L】					
Liquidity ratio (monthly average of daily data)	283.88	-	-	-	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	58.42	85.82	70.13	-164.94	60.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	139.76	126.78	134.20	138.14	133.57
Interest rate sensitivity gap/Equity	62.53	66.89	84.46	99.38	100.39
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-16.25	-9.17	-9.60	-11.79	-6.25
Investment growth rate	-44.53	-8.93	8.47	28.79	25.68
Guarantee growth rate	116.08	27.33	83.03	-19.10	-36.90

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Chiao Tung Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.05	10.96	13.83
Tier 1 capital / Risk-weighted assets	-	-	13.70	13.88	14.73
Liability / Equity (multiple)	7.98	9.43	8.86	8.96	9.68
Equity / Asset	11.13	9.59	10.14	10.04	9.36
【A】					
Non-performing loan ratio	2.53	2.13	2.23	2.40	3.07
Loans under surveilance/Loans	-	0.45	0.47	1.09	2.57
Loan loss reserves / NPLs	33.98	41.68	47.66	40.23	31.47
【E】					
Net income before tax(NIBT) / Average equity	11.54	8.56	12.30	11.51	7.35
(NIBT + loan loss provision) / Average equity	16.49	15.43	19.29	20.01	18.65
NIBT / Average asset	1.20	0.81	1.17	1.12	0.70
(NIBT + loan loss provision) / Average asset	1.72	1.45	1.83	1.94	1.78
Net interest income / NIBT	105.69	154.75	107.55	128.99	200.57
NIBT / Operating revenue	31.73	23.61	31.04	29.60	17.95
NIBT / Employees (in thousand of NT dollars)	5,063.57	3,723.97	5,369.68	5,115.81	3,006.74
【L】					
Liquidity ratio (monthly average of daily data)	8.61	17.91	15.93	21.12	23.70
Loans / Deposits	148.13	146.02	147.14	145.06	143.16
Time deposits / Deposits	70.93	68.90	69.21	72.46	76.49
NCDs / Time deposits	8.85	0.32	1.57	1.55	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	16.49	84.76	57.84	-73.04	-120.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.12	99.00	107.20	121.46	110.52
Interest rate sensitivity gap/Equity	48.36	-6.30	43.76	111.24	59.96
【G】					
Deposit growth rate	-6.28	3.91	2.53	4.33	6.15
Loan growth rate	-6.40	5.32	1.89	3.77	-4.12
Investment growth rate	-3.50	25.33	10.88	3.22	68.10
Guarantee growth rate	-18.87	14.26	0.16	-100.00	36.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.55	8.36	8.66
Tier 1 capital / Risk-weighted assets	-	-	7.40	5.37	5.54
Liability / Equity (multiple)	24.01	27.53	26.23	37.60	32.95
Equity / Asset	4.00	3.51	3.67	2.59	2.95
【A】					
Non-performing loan ratio	4.66	5.79	4.73	7.03	10.70
Loans under surveilance/Loans	-	1.15	0.88	1.69	2.31
Loan loss reserves / NPLs	23.73	13.94	14.53	14.28	14.50
【E】					
Net income before tax(NIBT) / Average equity	-3.36	7.76	7.68	3.01	-43.65
(NIBT + loan loss provision) / Average equity	20.02	20.07	20.21	35.99	21.49
NIBT / Average asset	-0.14	0.27	0.27	0.10	-1.98
(NIBT + loan loss provision) / Average asset	0.82	0.70	0.72	1.18	0.98
Net interest income / NIBT	-	421.68	415.62	1,384.46	-
NIBT / Operating revenue	-5.04	11.04	11.05	3.39	-51.83
NIBT / Employees (in thousand of NT dollars)	-341.94	652.12	641.71	217.13	-4,386.05
【L】					
Liquidity ratio (monthly average of daily data)	10.12	12.85	11.18	20.36	28.69
Loans / Deposits	98.03	97.18	97.70	95.10	87.01
Time deposits / Deposits	59.52	57.04	58.51	55.67	55.26
NCDs / Time deposits	1.89	1.63	7.38	3.05	0.44
Accumulated gap of assets and liabilities(180 days) / Equity	-977.35	-150.60	-699.98	-458.26	-270.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.36	82.08	82.46	77.80	71.19
Interest rate sensitivity gap/Equity	-263.42	-382.27	-362.26	-680.17	-575.38
【G】					
Deposit growth rate	14.20	11.04	12.99	4.81	-1.87
Loan growth rate	12.60	14.46	12.64	11.90	-4.11
Investment growth rate	-21.46	-10.13	-22.27	-6.16	-27.30
Guarantee growth rate	-19.39	-12.69	-16.21	-15.21	-21.70

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.90	10.84	11.58
Tier 1 capital / Risk-weighted assets	-	-	10.99	10.31	7.86
Liability / Equity (multiple)	36.71	35.15	29.63	40.89	204.45
Equity / Asset	2.65	2.77	3.26	2.39	0.49
【A】					
Non-performing loan ratio	2.29	2.91	2.45	3.31	4.12
Loans under surveilance/Loans	-	0.58	1.09	1.28	1.26
Loan loss reserves / NPLs	75.09	63.61	61.09	60.79	54.03
【E】					
Net income before tax(NIBT) / Average equity	19.60	38.84	41.68	19.07	-80.91
(NIBT + loan loss provision) / Average equity	22.41	58.88	54.76	47.65	56.24
NIBT / Average asset	0.47	0.82	0.93	0.42	-1.61
(NIBT + loan loss provision) / Average asset	0.54	1.24	1.22	1.05	1.12
Net interest income / NIBT	222.18	111.17	97.86	276.07	-
NIBT / Operating revenue	16.47	31.56	35.51	13.24	-39.68
NIBT / Employees (in thousand of NT dollars)	1,461.73	2,622.12	2,969.95	1,269.73	-4,935.74
【L】					
Liquidity ratio (monthly average of daily data)	15.15	34.23	25.23	30.77	22.52
Loans / Deposits	115.31	105.15	115.07	105.57	105.32
Time deposits / Deposits	65.09	62.29	66.38	70.08	73.50
NCDs / Time deposits	0.09	0.08	0.08	0.11	1.49
Accumulated gap of assets and liabilities(180 days) / Equity	-299.99	-292.64	-161.58	-634.75	-4,083.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.81	99.94	99.62	99.87	96.62
Interest rate sensitivity gap/Equity	-68.41	-1.72	-9.43	-4.08	-563.80
【G】					
Deposit growth rate	4.12	6.25	1.73	-5.12	1.01
Loan growth rate	10.41	4.15	9.02	-5.48	-5.45
Investment growth rate	-27.26	76.03	13.06	30.12	-56.85
Guarantee growth rate	-3.78	-18.01	-17.07	-19.92	-20.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Bank of Taiwan　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.80	14.62	15.56
Tier 1 capital / Risk-weighted assets	-	-	15.78	16.35	13.97
Liability / Equity (multiple)	13.50	14.49	13.99	13.89	11.43
Equity / Asset	6.89	6.46	6.67	6.71	8.05
【A】					
Non-performing loan ratio	1.51	1.64	1.34	2.17	2.90
Loans under surveilance/Loans	-	0.60	0.66	0.98	0.71
Loan loss reserves / NPLs	56.26	54.77	64.73	44.38	33.96
【E】					
Net income before tax(NIBT) / Average equity	10.39	9.22	9.83	4.33	3.15
(NIBT + loan loss provision) / Average equity	9.54	9.74	9.84	6.78	10.17
NIBT / Average asset	0.70	0.59	0.63	0.31	0.26
(NIBT + loan loss provision) / Average asset	0.64	0.62	0.63	0.49	0.85
Net interest income / NIBT	16.52	25.75	14.99	177.24	317.16
NIBT / Operating revenue	32.07	28.64	31.10	11.32	7.02
NIBT / Employees (in thousand of NT dollars)	2,553.47	2,088.81	2,262.42	1,039.81	882.93
【L】					
Liquidity ratio (monthly average of daily data)	50.69	57.06	54.46	59.23	48.22
Loans / Deposits	62.55	57.12	61.17	53.85	61.41
Time deposits / Deposits	65.73	63.70	65.46	65.97	67.54
NCDs / Time deposits	0.28	0.13	0.12	0.14	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	118.64	129.20	240.50	219.48	-101.97
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.38	93.48	97.28	105.02	62.05
Interest rate sensitivity gap/Equity	-80.84	-45.04	-17.77	33.74	-278.48
【G】					
Deposit growth rate	1.26	6.45	3.68	4.12	2.45
Loan growth rate	10.54	5.30	17.29	-8.93	-10.61
Investment growth rate	-61.12	-2.16	-7.40	25.05	16.62
Guarantee growth rate	4.22	9.19	9.17	16.65	-4.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.10	13.12	14.00
Tier 1 capital / Risk-weighted assets	-	-	14.68	13.86	14.88
Liability / Equity (multiple)	11.68	12.23	11.99	12.97	12.56
Equity / Asset	7.89	7.56	7.70	7.16	7.37
【A】					
Non-performing loan ratio	2.20	2.00	1.65	2.37	2.99
Loans under surveilance/Loans	-	0.37	0.43	0.72	1.16
Loan loss reserves / NPLs	42.20	56.40	52.95	32.98	30.54
【E】					
Net income before tax(NIBT) / Average equity	14.86	11.39	10.93	11.06	12.62
(NIBT + loan loss provision) / Average equity	20.28	13.48	12.60	15.93	18.35
NIBT / Average asset	1.20	0.80	0.78	0.81	0.91
(NIBT + loan loss provision) / Average asset	1.63	0.94	0.90	1.17	1.33
Net interest income / NIBT	124.39	111.03	115.41	137.47	160.91
NIBT / Operating revenue	24.57	22.56	21.60	21.52	18.99
NIBT / Employees (in thousand of NT dollars)	2,277.80	1,976.37	2,165.20	1,687.99	1,694.95
【L】					
Liquidity ratio (monthly average of daily data)	31.32	54.97	51.26	42.12	37.70
Loans / Deposits	71.10	61.78	65.62	72.85	74.07
Time deposits / Deposits	47.38	47.15	45.56	47.62	52.68
NCDs / Time deposits	0.79	0.71	0.72	0.75	0.86
Accumulated gap of assets and liabilities(180 days) / Equity	100.11	155.50	135.98	-32.67	-26.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.99	105.86	105.01	109.67	104.03
Interest rate sensitivity gap/Equity	-102.77	54.10	46.23	86.02	36.97
【G】					
Deposit growth rate	45.52	-3.10	-5.29	4.67	-3.76
Loan growth rate	65.96	-22.05	-15.00	0.99	-9.43
Investment growth rate	13.12	20.72	19.11	17.27	20.67
Guarantee growth rate	-5.81	-3.87	-4.57	9.01	9.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name : Bank of Kaohsiung　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.06	12.65	12.99
Tier 1 capital / Risk-weighted assets	-	-	12.68	12.77	12.54
Liability / Equity (multiple)	13.86	13.75	13.58	14.15	17.20
Equity / Asset	6.73	6.78	6.86	6.60	5.49
【A】					
Non-performing loan ratio	1.68	1.70	1.60	1.64	2.38
Loans under surveilance/Loans	-	0.29	0.26	0.79	1.02
Loan loss reserves / NPLs	51.52	57.85	48.12	46.84	38.59
【E】					
Net income before tax(NIBT) / Average equity	4.69	5.42	5.29	5.85	1.87
(NIBT + loan loss provision) / Average equity	8.11	10.39	9.99	13.39	25.36
NIBT / Average asset	0.32	0.35	0.35	0.35	0.10
(NIBT + loan loss provision) / Average asset	0.56	0.68	0.66	0.81	1.35
Net interest income / NIBT	292.01	339.52	343.44	381.52	1,754.87
NIBT / Operating revenue	11.43	12.81	12.70	10.64	2.16
NIBT / Employees (in thousand of NT dollars)	567.41	643.41	629.07	681.18	230.22
【L】					
Liquidity ratio (monthly average of daily data)	26.68	22.48	21.51	16.71	12.70
Loans / Deposits	79.93	84.28	83.63	90.93	95.30
Time deposits / Deposits	52.16	55.91	53.46	59.09	68.81
NCDs / Time deposits	0.92	0.89	0.77	1.00	1.61
Accumulated gap of assets and liabilities(180 days) / Equity	-81.09	-112.67	-94.11	-58.42	-24.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.79	105.09	104.51	104.01	102.16
Interest rate sensitivity gap/Equity	20.92	57.22	50.82	45.39	30.76
【G】					
Deposit growth rate	3.92	-4.37	1.73	-11.86	-22.45
Loan growth rate	-2.75	-9.71	-8.41	-17.04	-13.96
Investment growth rate	89.15	-8.90	1.97	-36.74	66.49
Guarantee growth rate	-17.44	-25.95	-37.23	3.53	-22.24

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Land Bank of Taiwan

Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.86	10.25	10.08
Tier 1 capital / Risk-weighted assets	-	-	8.85	8.92	6.45
Liability / Equity (multiple)	18.88	21.78	21.11	21.05	18.22
Equity / Asset	5.03	4.39	4.52	4.54	5.20
【A】					
Non-performing loan ratio	3.53	3.72	3.41	4.57	7.07
Loans under surveilance/Loans	-	1.32	1.21	1.99	3.36
Loan loss reserves / NPLs	33.47	29.97	35.76	24.74	16.19
【E】					
Net income before tax(NIBT) / Average equity	5.92	5.65	5.03	4.00	2.59
(NIBT + loan loss provision) / Average equity	11.55	16.00	16.61	25.77	30.20
NIBT / Average asset	0.28	0.26	0.23	0.20	0.13
(NIBT + loan loss provision) / Average asset	0.54	0.73	0.75	1.26	1.54
Net interest income / NIBT	361.49	434.41	485.64	684.51	1,387.87
NIBT / Operating revenue	10.40	9.69	8.50	6.32	3.05
NIBT / Employees (in thousand of NT dollars)	851.72	764.05	689.92	532.19	333.77
【L】					
Liquidity ratio (monthly average of daily data)	19.00	21.24	20.32	20.52	20.86
Loans / Deposits	85.58	82.77	84.08	81.87	81.27
Time deposits / Deposits	66.87	68.36	67.90	67.96	71.66
NCDs / Time deposits	0.59	0.58	0.55	0.61	-
Accumulated gap of assets and liabilities(180 days) / Equity	-498.76	-495.28	-454.20	-432.38	-463.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.64	98.50	98.38	97.40	90.31
Interest rate sensitivity gap/Equity	-23.29	-29.46	-31.14	-49.03	-161.75
【G】					
Deposit growth rate	3.47	6.73	5.17	8.95	4.13
Loan growth rate	4.98	10.38	7.52	9.12	-2.73
Investment growth rate	-2.75	-0.93	4.73	30.47	13.46
Guarantee growth rate	8.67	7.13	16.33	23.33	-4.06

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name : Taiwan Cooperative Bank Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.67	8.88	8.97
Tier 1 capital / Risk-weighted assets	-	-	6.20	6.29	6.47
Liability / Equity (multiple)	29.70	31.71	32.10	31.27	29.54
Equity / Asset	3.26	3.06	3.02	3.10	3.27
【A】					
Non-performing loan ratio	3.38	3.75	3.37	4.66	6.86
Loans under surveilance/Loans	-	1.68	1.33	2.31	2.52
Loan loss reserves / NPLs	37.70	33.45	38.96	27.75	15.40
【E】					
Net income before tax(NIBT) / Average equity	3.77	2.25	2.37	1.18	8.37
(NIBT + loan loss provision) / Average equity	16.03	18.83	19.22	6.69	45.08
NIBT / Average asset	0.12	0.07	0.08	0.18	0.27
(NIBT + loan loss provision) / Average asset	0.50	0.56	0.61	1.02	1.44
Net interest income / NIBT	616.54	1,241.84	1,075.57	460.07	502.95
NIBT / Operating revenue	4.77	2.85	3.25	7.13	6.47
NIBT / Employees (in thousand of NT dollars)	375.86	194.88	225.86	559.16	665.80
【L】					
Liquidity ratio (monthly average of daily data)	26.15	30.53	32.74	32.93	27.89
Loans / Deposits	79.04	75.95	75.61	75.45	78.89
Time deposits / Deposits	70.11	72.59	71.88	74.39	77.19
NCDs / Time deposits	0.19	0.23	0.16	0.23	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	-393.84	-394.09	-384.16	-411.60	-510.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.53	100.83	102.10	99.57	97.00
Interest rate sensitivity gap/Equity	-12.17	22.11	57.81	-11.13	-74.54
【G】					
Deposit growth rate	-1.83	2.92	2.22	5.93	3.88
Loan growth rate	0.68	5.08	2.68	1.31	-2.32
Investment growth rate	-8.21	-12.24	34.53	-0.95	17.87
Guarantee growth rate	-0.48	-11.38	-13.75	8.71	2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： First Commercial Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.35	8.96	8.99
Tier 1 capital / Risk-weighted assets	-	-	8.01	6.22	6.59
Liability / Equity (multiple)	19.12	20.88	21.09	26.30	26.59
Equity / Asset	4.97	4.57	4.53	3.66	3.62
【A】					
Non-performing loan ratio	1.81	1.43	1.27	1.46	3.77
Loans under surveilance/Loans	-	0.87	0.92	0.99	2.05
Loan loss reserves / NPLs	51.17	62.88	74.59	39.01	20.49
【E】					
Net income before tax(NIBT) / Average equity	18.36	22.40	19.46	-34.02	-47.82
(NIBT + loan loss provision) / Average equity	24.62	33.99	30.98	32.79	-28.13
NIBT / Average asset	0.88	0.89	0.80	-1.35	-2.43
(NIBT + loan loss provision) / Average asset	1.18	1.35	1.27	1.30	-1.43
Net interest income / NIBT	150.00	161.76	177.32	-	-
NIBT / Operating revenue	26.24	28.04	24.89	-40.32	-58.36
NIBT / Employees (in thousand of NT dollars)	1,837.70	1,949.56	1,735.69	-2,808.22	-4,821.90
【L】					
Liquidity ratio (monthly average of daily data)	34.01	32.32	30.50	28.13	19.11
Loans / Deposits	74.69	74.79	73.78	76.41	79.07
Time deposits / Deposits	48.38	48.49	48.08	51.07	57.86
NCDs / Time deposits	1.92	1.81	1.81	1.83	2.49
Accumulated gap of assets and liabilities(180 days) / Equity	-58.13	-42.79	-45.56	-248.66	-216.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.84	89.85	88.98	92.58	83.42
Interest rate sensitivity gap/Equity	-77.75	-142.75	-152.27	-130.17	-297.69
【G】					
Deposit growth rate	2.15	1.58	1.49	5.37	3.84
Loan growth rate	1.37	-1.08	-2.10	1.49	-4.72
Investment growth rate	0.87	28.24	18.14	77.46	23.85
Guarantee growth rate	-9.14	-1.01	-6.54	8.39	2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.91	11.22	9.07
Tier 1 capital / Risk-weighted assets	-	-	8.08	7.66	6.52
Liability / Equity (multiple)	21.25	22.88	22.35	22.95	24.98
Equity / Asset	4.49	4.19	4.28	4.18	3.85
【A】					
Non-performing loan ratio	2.36	2.60	2.27	3.33	4.16
Loans under surveilance/Loans	-	0.36	0.32	0.56	1.01
Loan loss reserves / NPLs	41.59	39.39	41.51	35.28	27.08
【E】					
Net income before tax(NIBT) / Average equity	17.77	21.33	21.60	21.48	-61.22
(NIBT + loan loss provision) / Average equity	27.37	31.71	31.72	41.26	25.93
NIBT / Average asset	0.76	0.86	0.88	0.85	-2.84
(NIBT + loan loss provision) / Average asset	1.17	1.28	1.29	1.64	1.20
Net interest income / NIBT	143.48	129.95	128.29	149.24	-
NIBT / Operating revenue	23.06	26.63	27.07	28.03	-74.01
NIBT / Employees (in thousand of NT dollars)	1,577.64	1,805.50	1,793.23	1,748.56	-5,939.67
【L】					
Liquidity ratio (monthly average of daily data)	31.39	31.97	30.27	27.74	23.17
Loans / Deposits	72.61	73.59	73.51	76.80	75.97
Time deposits / Deposits	48.84	47.88	46.06	49.31	55.76
NCDs / Time deposits	1.37	1.56	1.46	1.70	1.84
Accumulated gap of assets and liabilities(180 days) / Equity	-10.93	45.88	84.16	89.91	9.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.96	100.76	99.93	101.53	97.48
Interest rate sensitivity gap/Equity	-0.56	12.53	-1.11	24.95	-45.80
【G】					
Deposit growth rate	5.21	10.35	8.30	6.44	7.05
Loan growth rate	3.02	8.96	2.88	6.50	-1.88
Investment growth rate	27.06	3.77	39.58	-57.55	64.12
Guarantee growth rate	-9.90	2.71	0.24	22.16	5.05

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.18	11.21	8.35
Tier 1 capital / Risk-weighted assets	-	-	8.34	8.51	5.80
Liability / Equity (multiple)	19.66	16.41	16.56	16.98	26.60
Equity / Asset	4.84	5.75	5.69	5.56	3.62
【A】					
Non-performing loan ratio	5.40	4.02	3.87	4.93	6.97
Loans under surveilance/Loans	-	4.29	3.90	5.26	5.06
Loan loss reserves / NPLs	32.92	30.20	31.59	26.34	21.37
【E】					
Net income before tax(NIBT) / Average equity	-27.27	2.28	2.28	6.65	-51.24
(NIBT + loan loss provision) / Average equity	26.88	19.45	20.35	38.22	20.02
NIBT / Average asset	-1.54	0.13	0.13	0.28	-2.70
(NIBT + loan loss provision) / Average asset	1.52	1.12	1.17	1.64	1.05
Net interest income / NIBT	-	1,000.94	998.01	536.65	-
NIBT / Operating revenue	-47.87	4.50	4.40	9.06	-67.75
NIBT / Employees (in thousand of NT dollars)	-3,225.16	283.45	284.50	605.31	-5,775.30
【L】					
Liquidity ratio (monthly average of daily data)	18.30	19.15	19.67	24.62	23.34
Loans / Deposits	86.32	87.12	86.64	83.39	82.82
Time deposits / Deposits	49.79	51.18	49.81	53.49	59.39
NCDs / Time deposits	1.57	1.92	1.90	1.86	2.51
Accumulated gap of assets and liabilities(180 days) / Equity	-33.96	68.18	362.01	33.97	-27.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.99	77.79	79.17	81.85	77.54
Interest rate sensitivity gap/Equity	-73.25	-257.26	-245.14	-208.92	-425.04
【G】					
Deposit growth rate	0.82	4.74	1.93	4.33	1.86
Loan growth rate	-0.67	13.45	5.53	4.61	-4.80
Investment growth rate	-8.13	-20.63	-36.41	-4.42	24.57
Guarantee growth rate	12.90	-2.45	-4.06	5.58	-2.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.82	10.22	11.01
Tier 1 capital / Risk-weighted assets	-	-	9.75	9.96	10.71
Liability / Equity (multiple)	14.42	13.47	14.89	14.47	14.33
Equity / Asset	6.48	6.91	6.29	6.46	6.52
【A】					
Non-performing loan ratio	0.68	1.14	0.77	1.74	2.38
Loans under surveilance/Loans	-	0.35	0.45	0.50	0.82
Loan loss reserves / NPLs	174.84	107.82	149.74	71.52	49.16
【E】					
Net income before tax(NIBT) / Average equity	15.53	13.84	15.95	13.90	7.46
(NIBT + loan loss provision) / Average equity	17.74	17.14	20.06	20.51	17.58
NIBT / Average asset	1.05	0.91	1.06	0.86	0.43
(NIBT + loan loss provision) / Average asset	1.20	1.12	1.33	1.26	1.01
Net interest income / NIBT	117.12	136.69	118.44	158.44	315.64
NIBT / Operating revenue	29.57	29.08	33.35	26.74	12.81
NIBT / Employees (in thousand of NT dollars)	3,462.92	2,999.61	3,491.92	2,710.66	1,413.69
【L】					
Liquidity ratio (monthly average of daily data)	54.32	46.33	51.27	50.37	33.14
Loans / Deposits	82.91	81.02	81.37	78.17	79.27
Time deposits / Deposits	52.74	51.22	51.54	52.33	59.52
NCDs / Time deposits	0.44	0.69	0.66	0.90	2.03
Accumulated gap of assets and liabilities(180 days) / Equity	-30.99	-23.87	3.85	-75.77	-164.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.64	100.48	108.37	103.60	97.16
Interest rate sensitivity gap/Equity	69.25	3.01	51.28	21.53	-17.79
【G】					
Deposit growth rate	8.75	15.34	10.82	10.00	8.85
Loan growth rate	10.08	12.64	14.41	5.78	7.17
Investment growth rate	18.32	25.12	6.42	39.18	56.74
Guarantee growth rate	-9.68	38.27	3.46	35.28	-10.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Cathay United Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.69	11.15	10.79
Tier 1 capital / Risk-weighted assets	-	-	11.96	11.24	11.64
Liability / Equity (multiple)	10.91	10.62	11.21	11.54	11.46
Equity / Asset	8.40	8.60	8.19	7.97	8.02
【A】					
Non-performing loan ratio	1.65	0.46	0.76	0.82	3.04
Loans under surveilance/Loans	-	1.51	0.62	1.86	1.93
Loan loss reserves / NPLs	62.74	233.88	134.75	159.67	52.41
【E】					
Net income before tax(NIBT) / Average equity	20.01	26.15	22.98	4.08	-20.58
(NIBT + loan loss provision) / Average equity	28.23	34.61	32.41	29.16	20.91
NIBT / Average asset	1.62	2.08	1.85	0.37	-1.76
(NIBT + loan loss provision) / Average asset	2.28	2.75	2.61	2.63	1.78
Net interest income / NIBT	160.84	121.14	136.13	661.77	-
NIBT / Operating revenue	31.29	42.25	37.68	9.02	-36.35
NIBT / Employees (in thousand of NT dollars)	4,060.52	4,932.09	4,362.96	710.48	-4,740.37
【L】					
Liquidity ratio (monthly average of daily data)	24.07	22.08	23.43	21.95	21.45
Loans / Deposits	79.26	81.64	75.96	79.46	74.75
Time deposits / Deposits	50.49	45.61	47.38	49.15	50.83
NCDs / Time deposits	2.52	10.91	9.54	3.40	1.93
Accumulated gap of assets and liabilities(180 days) / Equity	-140.01	84.90	-39.16	229.88	137.30
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.87	91.92	94.58	82.29	97.44
Interest rate sensitivity gap/Equity	-26.82	-71.19	-49.37	-92.15	-13.73
【G】					
Deposit growth rate	7.68	33.11	12.91	28.24	-11.01
Loan growth rate	3.08	45.54	6.55	38.50	-7.19
Investment growth rate	7.37	39.36	46.21	47.28	-21.03
Guarantee growth rate	-12.53	30.93	4.50	29.20	-51.90

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.50	8.04	5.53
Tier 1 capital / Risk-weighted assets	-	-	7.36	5.50	5.71
Liability / Equity (multiple)	22.16	35.25	20.52	27.63	23.73
Equity / Asset	4.32	2.76	4.65	3.49	4.04
【A】					
Non-performing loan ratio	2.48	9.27	5.28	10.15	13.98
Loans under surveilance/Loans	-	3.07	1.70	3.66	5.12
Loan loss reserves / NPLs	49.85	30.46	35.12	23.67	27.32
【E】					
Net income before tax(NIBT) / Average equity	-9.40	-36.52	-28.50	-14.05	-2.52
(NIBT + loan loss provision) / Average equity	-7.24	3.42	4.69	21.75	24.02
NIBT / Average asset	-0.42	-1.27	-0.95	-0.52	-0.09
(NIBT + loan loss provision) / Average asset	-0.32	0.12	0.16	0.81	0.82
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-11.50	-37.58	-28.43	-13.66	-1.96
NIBT / Employees (in thousand of NT dollars)	-499.69	-1,799.89	-1,292.66	-730.99	-123.52
【L】					
Liquidity ratio (monthly average of daily data)	15.71	17.28	16.97	16.94	15.14
Loans / Deposits	77.33	77.63	71.04	76.68	76.07
Time deposits / Deposits	57.20	56.47	55.47	58.19	64.07
NCDs / Time deposits	4.76	3.44	3.52	3.33	3.60
Accumulated gap of assets and liabilities(180 days) / Equity	-179.56	-132.40	-95.50	-80.17	-230.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	68.33	67.19	70.65	61.62	55.56
Interest rate sensitivity gap/Equity	-533.65	-860.32	-448.29	-781.27	-798.40
【G】					
Deposit growth rate	4.71	0.18	-2.88	2.11	1.21
Loan growth rate	3.03	-0.90	-10.33	0.99	3.57
Investment growth rate	-5.18	-6.42	6.66	-15.84	11.71
Guarantee growth rate	-26.40	-28.93	-33.22	-25.33	-29.63

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.02	9.90	10.10
Tier 1 capital / Risk-weighted assets	-	-	16.85	18.12	18.53
Liability / Equity (multiple)	8.00	8.01	8.19	7.79	7.37
Equity / Asset	11.11	11.10	10.88	11.38	11.95
【A】					
Non-performing loan ratio	1.15	1.56	0.97	2.04	3.88
Loans under surveilance/Loans	-	0.51	0.32	0.84	1.58
Loan loss reserves / NPLs	158.99	120.32	140.23	55.49	19.90
【E】					
Net income before tax(NIBT) / Average equity	11.86	8.19	9.47	6.26	1.19
(NIBT + loan loss provision) / Average equity	12.45	11.05	12.07	12.72	15.72
NIBT / Average asset	1.89	1.26	1.50	0.86	0.15
(NIBT + loan loss provision) / Average asset	1.99	1.70	1.91	1.75	1.99
Net interest income / NIBT	84.40	116.32	99.16	182.11	1,099.45
NIBT / Operating revenue	45.70	36.29	40.46	22.23	3.10
NIBT / Employees (in thousand of NT dollars)	3,938.95	2,737.79	3,195.32	1,731.73	291.80
【L】					
Liquidity ratio (monthly average of daily data)	28.70	25.08	22.46	20.26	17.83
Loans / Deposits	67.66	65.74	66.17	70.44	67.61
Time deposits / Deposits	51.38	50.41	49.12	51.03	57.46
NCDs / Time deposits	1.82	2.56	2.83	2.34	3.73
Accumulated gap of assets and liabilities(180 days) / Equity	-136.51	-137.54	-133.01	-113.62	-82.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.98	101.01	99.58	102.82	98.49
Interest rate sensitivity gap/Equity	20.62	5.11	-2.21	13.27	-7.10
【G】					
Deposit growth rate	3.15	12.16	9.41	5.71	0.58
Loan growth rate	5.47	11.64	2.25	9.81	-0.43
Investment growth rate	-1.85	20.45	26.36	6.97	-12.12
Guarantee growth rate	8.98	9.15	-0.31	-3.93	-25.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.40	10.29	12.62
Tier 1 capital / Risk-weighted assets	-	-	11.29	11.52	11.93
Liability / Equity (multiple)	12.99	11.95	12.12	11.11	10.56
Equity / Asset	7.15	7.72	7.62	8.26	8.65
【A】					
Non-performing loan ratio	3.72	2.84	2.52	3.84	4.12
Loans under surveilance/Loans	-	1.30	1.26	1.83	3.62
Loan loss reserves / NPLs	20.70	34.77	32.18	18.81	46.76
【E】					
Net income before tax(NIBT) / Average equity	5.16	8.92	9.60	9.33	-8.03
(NIBT + loan loss provision) / Average equity	11.05	23.18	24.30	12.80	4.79
NIBT / Average asset	0.39	0.71	0.76	0.80	-0.76
(NIBT + loan loss provision) / Average asset	0.83	1.84	1.91	1.10	0.45
Net interest income / NIBT	969.36	522.51	501.76	418.21	-
NIBT / Operating revenue	5.98	10.98	11.48	12.90	-12.10
NIBT / Employees (in thousand of NT dollars)	302.00	578.40	613.31	566.30	-615.25
【L】					
Liquidity ratio (monthly average of daily data)	8.71	8.94	13.02	11.60	9.52
Loans / Deposits	69.26	72.08	69.59	70.14	73.61
Time deposits / Deposits	70.41	69.71	70.10	69.03	70.25
NCDs / Time deposits	1.39	6.23	7.74	6.59	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-151.55	-132.09	-89.15	-269.83	-333.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.29	80.68	91.35	75.19	61.96
Interest rate sensitivity gap/Equity	-246.78	-186.27	-80.79	-231.80	-336.89
【G】					
Deposit growth rate	35.79	21.37	19.99	17.23	-5.85
Loan growth rate	27.01	19.17	17.24	10.25	-13.17
Investment growth rate	80.32	20.53	29.19	23.40	-16.41
Guarantee growth rate	20.04	20.55	30.45	-17.22	-34.07

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： The Chinese Bank Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.37	8.40	9.77
Tier 1 capital / Risk-weighted assets	-	-	9.91	10.49	10.78
Liability / Equity (multiple)	12.04	11.92	13.67	12.27	12.51
Equity / Asset	7.67	7.74	6.81	7.54	7.40
【A】					
Non-performing loan ratio	7.43	9.34	7.74	9.56	8.58
Loans under surveilance/Loans	-	1.14	1.16	2.15	7.99
Loan loss reserves / NPLs	17.77	19.22	15.48	18.66	20.32
【E】					
Net income before tax(NIBT) / Average equity	2.94	4.93	-7.92	0.83	0.33
(NIBT + loan loss provision) / Average equity	6.92	7.14	0.17	2.62	7.44
NIBT / Average asset	0.21	0.37	-0.60	0.06	0.03
(NIBT + loan loss provision) / Average asset	0.48	0.54	0.01	0.20	0.57
Net interest income / NIBT	1,700.00	811.44	-	4,052.59	8,830.19
NIBT / Operating revenue	3.51	7.03	-11.00	1.23	0.48
NIBT / Employees (in thousand of NT dollars)	151.73	286.53	-446.10	53.96	29.48
【L】					
Liquidity ratio (monthly average of daily data)	8.83	11.05	10.62	9.02	10.65
Loans / Deposits	81.31	78.32	77.38	78.04	83.63
Time deposits / Deposits	82.96	83.47	81.66	83.38	84.90
NCDs / Time deposits	6.45	5.69	5.45	9.30	13.95
Accumulated gap of assets and liabilities(180 days) / Equity	-125.40	-149.55	-454.11	-44.54	-151.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	83.77	85.76	87.22	89.34	85.67
Interest rate sensitivity gap/Equity	-169.69	-142.39	-144.29	-101.05	-159.83
【G】					
Deposit growth rate	-2.32	1.72	3.30	-0.68	-3.00
Loan growth rate	0.75	-1.93	0.69	-7.87	-11.07
Investment growth rate	-12.70	-3.16	-6.93	2.24	29.87
Guarantee growth rate	-68.40	-22.73	-14.94	4.02	-41.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.66	10.41	11.28
Tier 1 capital / Risk-weighted assets	-	-	10.25	9.76	9.15
Liability / Equity (multiple)	12.00	11.54	11.74	13.03	17.09
Equity / Asset	7.69	7.98	7.85	7.13	5.53
【A】					
Non-performing loan ratio	1.99	2.21	2.31	2.29	4.25
Loans under surveilance/Loans	-	0.23	0.18	0.51	1.36
Loan loss reserves / NPLs	47.04	62.25	51.35	56.61	33.99
【E】					
Net income before tax(NIBT) / Average equity	17.96	27.32	19.63	26.02	-32.29
(NIBT + loan loss provision) / Average equity	24.94	27.81	24.94	38.69	14.85
NIBT / Average asset	1.42	1.99	1.46	1.85	-2.84
(NIBT + loan loss provision) / Average asset	1.97	2.03	1.86	2.75	1.31
Net interest income / NIBT	165.26	129.61	175.71	139.36	-
NIBT / Operating revenue	24.84	36.31	26.69	30.16	-47.90
NIBT / Employees (in thousand of NT dollars)	1,687.02	2,354.64	1,679.05	2,042.69	-3,581.65
【L】					
Liquidity ratio (monthly average of daily data)	21.93	17.73	16.27	17.17	8.20
Loans / Deposits	91.90	100.28	87.53	97.38	87.13
Time deposits / Deposits	75.38	74.61	73.57	76.74	79.96
NCDs / Time deposits	5.00	11.23	11.03	28.89	15.65
Accumulated gap of assets and liabilities(180 days) / Equity	-14.24	-193.74	-119.10	-216.46	-528.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.35	92.12	101.82	94.92	86.78
Interest rate sensitivity gap/Equity	85.95	-69.49	15.64	-49.48	-183.13
【G】					
Deposit growth rate	18.92	28.36	17.53	6.43	8.42
Loan growth rate	10.17	14.90	6.65	17.65	-3.17
Investment growth rate	36.76	43.64	25.76	7.18	16.76
Guarantee growth rate	-14.98	-7.18	-9.34	88.22	1.69

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name : Fuhwa Commercial Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.07	8.72	11.04
Tier 1 capital / Risk-weighted assets	-	-	7.46	6.36	7.78
Liability / Equity (multiple)	14.71	15.39	16.26	18.58	16.72
Equity / Asset	6.37	6.10	5.79	5.11	5.64
【A】					
Non-performing loan ratio	2.69	3.20	2.93	3.75	4.22
Loans under surveilance/Loans	-	0.77	0.58	1.20	5.45
Loan loss reserves / NPLs	46.87	33.58	36.92	43.79	49.44
【E】					
Net income before tax(NIBT) / Average equity	3.62	11.05	12.90	10.07	-27.55
(NIBT + loan loss provision) / Average equity	18.03	22.79	22.83	24.70	25.13
NIBT / Average asset	0.21	0.63	0.75	0.54	-2.01
(NIBT + loan loss provision) / Average asset	1.04	1.30	1.32	1.34	1.84
Net interest income / NIBT	942.08	275.00	274.51	313.31	-
NIBT / Operating revenue	5.18	16.51	18.55	12.32	-39.23
NIBT / Employees (in thousand of NT dollars)	229.52	717.90	794.19	569.87	-2,711.35
【L】					
Liquidity ratio (monthly average of daily data)	12.57	11.28	12.70	14.30	21.27
Loans / Deposits	92.09	95.21	86.67	89.85	81.99
Time deposits / Deposits	69.18	64.16	68.28	68.30	73.75
NCDs / Time deposits	8.71	6.05	13.02	4.70	3.12
Accumulated gap of assets and liabilities(180 days) / Equity	-357.68	-588.23	-85.62	-186.23	-53.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	68.47	73.82	74.67	76.46	78.76
Interest rate sensitivity gap/Equity	-392.62	-327.74	-334.06	-361.04	-299.62
【G】					
Deposit growth rate	28.50	11.11	21.85	33.69	6.82
Loan growth rate	21.75	11.95	15.07	40.73	5.33
Investment growth rate	0.04	64.40	75.97	-22.34	52.65
Guarantee growth rate	-12.29	41.70	10.73	38.60	-5.10

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.64	12.39	12.85
Tier 1 capital / Risk-weighted assets	-	-	10.40	12.06	13.55
Liability / Equity (multiple)	16.10	15.16	15.37	14.58	11.99
Equity / Asset	5.85	6.19	6.11	6.42	7.70
【A】					
Non-performing loan ratio	1.02	0.86	0.74	1.76	2.01
Loans under surveilance/Loans	-	0.34	0.31	0.39	1.11
Loan loss reserves / NPLs	47.04	64.02	60.42	41.36	39.84
【E】					
Net income before tax(NIBT) / Average equity	13.94	17.47	18.23	11.82	11.30
(NIBT + loan loss provision) / Average equity	16.16	20.21	20.24	17.73	16.21
NIBT / Average asset	0.86	0.99	1.06	0.81	0.92
(NIBT + loan loss provision) / Average asset	1.00	1.15	1.18	1.22	1.32
Net interest income / NIBT	138.96	103.60	101.07	150.76	205.40
NIBT / Operating revenue	19.89	23.89	25.53	20.86	18.74
NIBT / Employees (in thousand of NT dollars)	1,846.20	2,188.12	2,351.81	1,485.69	1,293.21
【L】					
Liquidity ratio (monthly average of daily data)	28.63	32.14	29.36	39.37	32.17
Loans / Deposits	81.71	78.55	79.55	69.78	80.18
Time deposits / Deposits	62.48	59.72	59.03	62.04	65.11
NCDs / Time deposits	11.77	14.45	13.44	13.73	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-128.46	-329.46	-89.03	-337.02	-266.76
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.51	86.22	86.02	90.89	80.34
Interest rate sensitivity gap/Equity	35.76	-131.51	-137.11	-81.29	-172.81
【G】					
Deposit growth rate	9.31	11.22	8.58	31.27	8.68
Loan growth rate	13.45	22.16	23.46	12.52	11.94
Investment growth rate	-2.03	-20.21	-16.38	29.16	120.26
Guarantee growth rate	-9.05	28.70	20.43	12.32	-21.43

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.63	9.97	10.38
Tier 1 capital / Risk-weighted assets	-	-	9.09	9.14	9.36
Liability / Equity (multiple)	14.27	14.37	11.93	13.44	15.87
Equity / Asset	6.55	6.51	7.74	6.92	5.93
【A】					
Non-performing loan ratio	0.83	1.56	0.88	1.18	1.38
Loans under surveilance/Loans	-	0.50	0.28	0.41	0.88
Loan loss reserves / NPLs	60.71	83.35	74.21	94.46	70.67
【E】					
Net income before tax(NIBT) / Average equity	16.65	45.37	34.34	20.51	-19.96
(NIBT + loan loss provision) / Average equity	14.51	40.49	28.88	18.13	19.25
NIBT / Average asset	1.18	2.93	2.23	1.41	-1.72
(NIBT + loan loss provision) / Average asset	1.03	2.61	1.88	1.25	1.66
Net interest income / NIBT	193.30	92.10	119.90	173.59	-
NIBT / Operating revenue	26.84	51.25	48.98	29.84	-32.45
NIBT / Employees (in thousand of NT dollars)	1,936.97	4,344.53	3,447.91	2,289.10	-2,852.24
【L】					
Liquidity ratio (monthly average of daily data)	11.31	10.96	11.81	13.12	18.29
Loans / Deposits	87.21	82.39	83.74	81.45	76.36
Time deposits / Deposits	62.66	62.41	59.47	60.50	65.52
NCDs / Time deposits	8.74	8.79	7.73	6.40	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-508.45	-544.55	-379.46	-471.99	-402.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.50	84.72	82.35	84.48	71.77
Interest rate sensitivity gap/Equity	-258.10	-161.72	-159.69	-144.53	-337.74
【G】					
Deposit growth rate	22.13	41.98	35.03	9.88	0.94
Loan growth rate	28.48	44.48	37.73	16.77	-4.65
Investment growth rate	44.15	8.04	24.60	-1.27	19.76
Guarantee growth rate	-5.24	17.27	-19.47	34.22	-24.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name : Cosmos Bank, Taiwan

Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.76	9.79	10.13
Tier 1 capital / Risk-weighted assets	-	-	9.88	9.81	10.11
Liability / Equity (multiple)	10.88	10.65	11.13	10.82	10.51
Equity / Asset	8.42	8.58	8.25	8.46	8.68
【A】					
Non-performing loan ratio	4.08	2.36	2.35	2.87	3.21
Loans under surveilance/Loans	-	1.45	1.30	2.21	3.32
Loan loss reserves / NPLs	26.20	35.57	32.94	35.44	31.90
【E】					
Net income before tax(NIBT) / Average equity	9.12	13.56	5.78	9.38	11.39
(NIBT + loan loss provision) / Average equity	15.49	37.76	29.99	42.59	32.11
NIBT / Average asset	0.74	1.09	0.47	0.81	0.86
(NIBT + loan loss provision) / Average asset	1.26	3.05	2.45	3.67	2.44
Net interest income / NIBT	762.43	471.39	1,113.19	649.02	463.94
NIBT / Operating revenue	9.15	14.51	6.21	9.82	11.61
NIBT / Employees (in thousand of NT dollars)	563.92	907.37	381.33	644.84	714.00
【L】					
Liquidity ratio (monthly average of daily data)	13.33	13.14	11.42	10.45	13.88
Loans / Deposits	72.49	71.20	72.56	73.11	74.13
Time deposits / Deposits	78.11	78.49	78.11	79.66	82.00
NCDs / Time deposits	0.19	0.25	0.22	0.41	1.56
Accumulated gap of assets and liabilities(180 days) / Equity	-99.44	-27.71	-60.87	-50.34	-15.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.00	75.64	76.28	74.08	78.68
Interest rate sensitivity gap/Equity	-266.30	-218.82	-222.88	-235.70	-182.30
【G】					
Deposit growth rate	0.01	5.58	4.18	11.17	11.87
Loan growth rate	1.40	-2.22	3.00	8.09	-1.58
Investment growth rate	29.94	36.33	48.94	27.28	93.55
Guarantee growth rate	-34.22	-24.53	3.17	-69.24	67.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Bowa Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	3.76	4.71	5.56
Tier 1 capital / Risk-weighted assets	-	-	3.87	5.65	6.51
Liability / Equity (multiple)	16.97	23.97	25.28	19.32	16.83
Equity / Asset	5.56	4.00	3.80	4.92	5.61
【A】					
Non-performing loan ratio	6.98	21.09	19.72	22.63	16.37
Loans under surveilance/Loans	-	4.64	4.98	10.37	19.22
Loan loss reserves / NPLs	54.82	18.79	20.14	14.45	16.99
【E】					
Net income before tax(NIBT) / Average equity	-20.99	-29.71	-25.89	-7.69	-10.51
(NIBT + loan loss provision) / Average equity	-35.00	-25.93	-21.64	-5.67	-7.90
NIBT / Average asset	-0.84	-1.40	-1.17	-0.39	-0.63
(NIBT + loan loss provision) / Average asset	-1.40	-1.22	-0.98	-0.29	-0.47
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-19.76	-39.28	-31.72	-11.21	-14.89
NIBT / Employees (in thousand of NT dollars)	-1,012.47	-1,618.68	-1,342.02	-473.84	-892.01
【L】					
Liquidity ratio (monthly average of daily data)	9.42	8.17	8.12	8.71	8.05
Loans / Deposits	70.08	86.26	83.46	89.62	86.89
Time deposits / Deposits	82.28	81.14	81.38	79.99	80.55
NCDs / Time deposits	1.14	1.78	1.08	2.64	4.38
Accumulated gap of assets and liabilities(180 days) / Equity	156.68	216.68	298.26	-293.79	-226.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	62.75	70.80	66.04	38.82	60.87
Interest rate sensitivity gap/Equity	-554.42	-549.86	-705.93	-1,010.93	-582.18
【G】					
Deposit growth rate	8.64	12.69	17.22	2.67	-5.12
Loan growth rate	-13.40	8.24	6.77	5.01	-3.66
Investment growth rate	4.04	6.60	35.67	-3.28	0.36
Guarantee growth rate	-20.76	10.64	30.81	-40.23	-47.68

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Taishin International Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.57	10.12	10.28
Tier 1 capital / Risk-weighted assets	-	-	9.33	7.90	7.52
Liability / Equity (multiple)	12.34	10.77	11.12	11.97	12.14
Equity / Asset	7.50	8.49	8.25	7.71	7.61
【A】					
Non-performing loan ratio	0.94	1.30	1.03	1.59	2.45
Loans under surveilance/Loans	-	0.16	0.15	0.19	0.58
Loan loss reserves / NPLs	91.16	58.87	70.89	45.86	47.14
【E】					
Net income before tax(NIBT) / Average equity	22.36	26.94	25.82	20.10	14.74
(NIBT + loan loss provision) / Average equity	47.14	42.50	41.63	38.12	33.06
NIBT / Average asset	1.84	1.98	2.00	1.58	1.25
(NIBT + loan loss provision) / Average asset	3.87	3.13	3.23	2.99	2.79
Net interest income / NIBT	242.11	203.02	206.53	263.96	339.63
NIBT / Operating revenue	24.50	27.84	27.68	21.04	14.46
NIBT / Employees (in thousand of NT dollars)	1,756.75	1,831.67	1,763.48	1,267.69	1,068.94
【L】					
Liquidity ratio (monthly average of daily data)	13.66	13.14	12.19	12.77	13.16
Loans / Deposits	86.06	85.24	85.88	92.82	90.04
Time deposits / Deposits	67.29	63.89	65.38	65.76	70.35
NCDs / Time deposits	3.16	5.10	3.72	7.44	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-309.93	-239.33	-387.70	-181.84	-128.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.34	76.42	73.20	89.73	73.02
Interest rate sensitivity gap/Equity	-152.64	-184.86	-219.00	-92.16	-265.60
【G】					
Deposit growth rate	30.15	30.96	31.71	16.21	60.38
Loan growth rate	29.43	14.56	19.84	16.44	70.67
Investment growth rate	27.38	36.38	53.24	6.25	9.95
Guarantee growth rate	6.77	10.30	-3.86	-15.76	18.96

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.46	8.77	8.25
Tier 1 capital / Risk-weighted assets	-	-	7.27	6.87	6.14
Liability / Equity (multiple)	13.59	14.14	16.08	13.47	14.31
Equity / Asset	6.85	6.60	5.86	6.91	6.53
【A】					
Non-performing loan ratio	3.79	3.71	3.32	3.75	4.65
Loans under surveilance/Loans	-	1.09	1.13	1.53	3.36
Loan loss reserves / NPLs	15.47	15.56	20.87	21.04	18.08
【E】					
Net income before tax(NIBT) / Average equity	8.49	12.00	1.87	17.17	-21.77
(NIBT + loan loss provision) / Average equity	16.80	17.22	15.36	18.18	-5.14
NIBT / Average asset	0.59	0.74	0.12	1.17	-1.79
(NIBT + loan loss provision) / Average asset	1.16	1.06	0.95	1.24	-0.42
Net interest income / NIBT	451.72	317.14	2,059.08	192.09	-
NIBT / Operating revenue	12.10	17.20	2.63	24.32	-33.13
NIBT / Employees (in thousand of NT dollars)	564.15	780.01	120.33	1,188.90	-1,970.25
【L】					
Liquidity ratio (monthly average of daily data)	12.94	9.88	12.04	11.57	10.46
Loans / Deposits	94.36	95.48	91.69	88.52	89.57
Time deposits / Deposits	71.40	69.20	67.77	67.06	73.79
NCDs / Time deposits	11.66	4.38	3.92	4.12	4.57
Accumulated gap of assets and liabilities(180 days) / Equity	-219.19	-357.37	-278.15	-187.91	-186.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.90	82.41	91.07	87.97	88.65
Interest rate sensitivity gap/Equity	-111.74	-200.11	-107.67	-126.15	-126.41
【G】					
Deposit growth rate	14.00	10.94	7.26	12.12	0.85
Loan growth rate	14.18	15.51	12.42	10.14	4.22
Investment growth rate	-9.04	181.69	200.22	-12.90	-8.51
Guarantee growth rate	0.73	32.01	18.78	43.46	-46.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Jih Sun International Bank

Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.07	9.30	9.71
Tier 1 capital / Risk-weighted assets	-	-	6.53	6.82	7.01
Liability / Equity (multiple)	16.74	17.31	19.21	17.57	17.25
Equity / Asset	5.64	5.46	4.95	5.38	5.48
【A】					
Non-performing loan ratio	4.31	3.47	5.78	3.68	3.92
Loans under surveilance/Loans	-	3.03	0.48	3.26	5.54
Loan loss reserves / NPLs	29.71	26.84	19.98	28.30	40.87
【E】					
Net income before tax(NIBT) / Average equity	-6.46	9.23	5.73	2.09	-17.97
(NIBT + loan loss provision) / Average equity	2.82	16.97	16.32	7.71	16.62
NIBT / Average asset	-0.34	0.48	0.30	0.10	-1.15
(NIBT + loan loss provision) / Average asset	0.15	0.88	0.85	0.36	1.06
Net interest income / NIBT	-	576.62	938.22	2,464.50	-
NIBT / Operating revenue	-6.96	9.92	6.11	2.12	-22.45
NIBT / Employees (in thousand of NT dollars)	-320.79	401.21	252.78	86.99	-1,266.35
【L】					
Liquidity ratio (monthly average of daily data)	10.19	9.54	10.32	10.38	12.63
Loans / Deposits	89.05	88.11	84.02	89.07	86.96
Time deposits / Deposits	73.80	69.44	70.40	72.16	78.16
NCDs / Time deposits	6.23	9.49	9.04	6.03	16.62
Accumulated gap of assets and liabilities(180 days) / Equity	-747.28	-458.62	-491.68	-48.35	14.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	48.27	47.17	54.48	56.45	71.59
Interest rate sensitivity gap/Equity	-721.00	-760.84	-710.16	-612.64	-388.87
【G】					
Deposit growth rate	9.29	17.52	17.96	9.94	10.63
Loan growth rate	10.01	14.30	9.66	11.27	9.64
Investment growth rate	103.29	39.13	118.00	22.75	-11.42
Guarantee growth rate	33.54	120.61	66.80	53.96	-26.43

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： EnTie Commercial Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.18	10.43	11.48
Tier 1 capital / Risk-weighted assets	-	-	8.88	10.34	10.29
Liability / Equity (multiple)	14.37	12.54	14.34	12.49	12.39
Equity / Asset	6.51	7.39	6.52	7.42	7.47
【A】					
Non-performing loan ratio	3.86	2.72	1.77	4.47	4.79
Loans under surveilance/Loans	-	0.52	0.54	2.77	8.94
Loan loss reserves / NPLs	41.49	42.25	68.46	33.39	29.46
【E】					
Net income before tax(NIBT) / Average equity	6.51	7.40	6.35	4.95	-10.17
(NIBT + loan loss provision) / Average equity	25.67	14.13	15.23	13.92	14.66
NIBT / Average asset	0.42	0.58	0.49	0.40	-0.88
(NIBT + loan loss provision) / Average asset	1.66	1.10	1.17	1.13	1.27
Net interest income / NIBT	634.70	360.33	471.53	618.77	-
NIBT / Operating revenue	8.43	10.87	9.10	8.64	-16.28
NIBT / Employees (in thousand of NT dollars)	624.81	622.52	532.52	507.43	-1,155.35
【L】					
Liquidity ratio (monthly average of daily data)	20.44	13.20	13.38	9.28	8.52
Loans / Deposits	87.41	90.28	84.39	86.84	91.13
Time deposits / Deposits	75.10	71.21	69.82	66.14	71.26
NCDs / Time deposits	3.53	9.91	6.95	4.26	3.49
Accumulated gap of assets and liabilities(180 days) / Equity	-451.28	-567.82	-713.98	-448.27	233.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	59.87	47.37	53.43	61.16	84.87
Interest rate sensitivity gap/Equity	-485.48	-568.10	-582.57	-421.54	-163.12
【G】					
Deposit growth rate	17.64	31.41	35.55	9.33	-3.74
Loan growth rate	13.62	28.25	29.48	3.26	-2.74
Investment growth rate	35.67	139.20	213.00	35.53	-29.24
Guarantee growth rate	-3.22	16.01	92.17	-7.96	-33.44

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name : Chinatrust Commercial Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.70	10.37	12.58
Tier 1 capital / Risk-weighted assets	-	-	7.99	8.00	9.84
Liability / Equity (multiple)	15.36	12.24	12.45	11.97	9.27
Equity / Asset	6.11	7.55	7.44	7.71	9.74
【A】					
Non-performing loan ratio	1.49	1.40	1.66	1.65	2.48
Loans under surveilance/Loans	-	0.34	0.20	0.80	0.54
Loan loss reserves / NPLs	73.80	80.27	89.56	75.33	63.79
【E】					
Net income before tax(NIBT) / Average equity	20.08	22.87	18.94	9.44	18.76
(NIBT + loan loss provision) / Average equity	27.88	30.64	29.34	25.07	29.39
NIBT / Average asset	1.42	1.67	1.40	0.86	1.80
(NIBT + loan loss provision) / Average asset	1.98	2.24	2.17	2.27	2.81
Net interest income / NIBT	183.09	148.67	179.78	355.32	192.24
NIBT / Operating revenue	24.72	30.87	25.32	13.65	25.04
NIBT / Employees (in thousand of NT dollars)	2,622.35	2,984.93	2,487.47	1,129.27	2,645.66
【L】					
Liquidity ratio (monthly average of daily data)	21.91	21.19	18.16	18.75	17.46
Loans / Deposits	76.15	76.27	78.52	72.50	80.17
Time deposits / Deposits	65.45	60.07	61.65	59.76	64.30
NCDs / Time deposits	4.74	7.00	7.51	5.60	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-174.17	-68.00	-105.59	-202.12	-88.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	70.72	72.83	70.54	82.79	85.59
Interest rate sensitivity gap/Equity	-336.04	-249.37	-277.45	-150.99	-91.55
【G】					
Deposit growth rate	18.78	37.77	11.88	29.21	5.76
Loan growth rate	17.03	34.00	19.51	17.03	7.07
Investment growth rate	14.22	35.67	7.67	35.75	-7.49
Guarantee growth rate	-15.06	20.78	7.55	-0.98	-25.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Chinfon Commercial Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.75	10.81	10.42
Tier 1 capital / Risk-weighted assets	-	-	8.59	7.91	7.82
Liability / Equity (multiple)	14.80	14.39	14.47	14.07	14.41
Equity / Asset	6.33	6.50	6.46	6.64	6.49
【A】					
Non-performing loan ratio	11.25	12.58	13.63	19.21	25.81
Loans under surveilance/Loans	-	3.26	3.82	3.23	1.77
Loan loss reserves / NPLs	16.65	19.49	17.07	11.50	7.30
【E】					
Net income before tax(NIBT) / Average equity	-0.31	2.72	1.47	3.75	-19.23
(NIBT + loan loss provision) / Average equity	22.07	25.33	19.87	25.60	16.49
NIBT / Average asset	-0.02	0.17	0.09	0.24	-1.34
(NIBT + loan loss provision) / Average asset	1.34	1.57	1.24	1.64	1.15
Net interest income / NIBT	-	1,783.67	3,314.18	1,207.69	-
NIBT / Operating revenue	-0.26	2.68	1.35	3.63	-20.50
NIBT / Employees (in thousand of NT dollars)	-23.10	210.07	111.29	294.26	-1,707.47
【L】					
Liquidity ratio (monthly average of daily data)	15.42	18.05	16.84	13.60	10.51
Loans / Deposits	70.37	74.64	67.00	79.91	83.23
Time deposits / Deposits	77.44	77.49	77.34	78.30	80.86
NCDs / Time deposits	4.90	2.54	3.04	6.54	4.29
Accumulated gap of assets and liabilities(180 days) / Equity	15.26	22.86	77.80	62.53	-185.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	60.11	60.98	65.32	54.99	49.38
Interest rate sensitivity gap/Equity	-496.48	-457.95	-386.56	-527.72	-516.11
【G】					
Deposit growth rate	-1.60	5.48	1.52	0.17	-6.74
Loan growth rate	-7.93	-3.05	-15.74	-4.12	-8.17
Investment growth rate	-34.37	-10.27	-13.36	-17.42	-19.29
Guarantee growth rate	-12.93	-13.23	-30.28	-28.08	-68.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Macoto Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.69	9.33	11.28
Tier 1 capital / Risk-weighted assets	-	-	6.39	6.32	7.69
Liability / Equity (multiple)	19.90	18.55	20.04	19.10	15.27
Equity / Asset	4.78	5.11	4.75	4.97	6.15
【A】					
Non-performing loan ratio	3.10	3.85	3.51	4.31	4.73
Loans under surveilance/Loans	-	0.91	0.75	2.05	5.50
Loan loss reserves / NPLs	28.75	24.07	29.63	30.42	23.27
【E】					
Net income before tax(NIBT) / Average equity	12.86	15.99	1.93	1.82	1.82
(NIBT + loan loss provision) / Average equity	21.39	21.67	13.71	20.61	6.73
NIBT / Average asset	0.64	0.82	0.10	0.11	0.12
(NIBT + loan loss provision) / Average asset	1.06	1.12	0.71	1.21	0.44
Net interest income / NIBT	464.90	350.50	2,916.16	2,767.15	2,675.50
NIBT / Operating revenue	12.69	16.65	2.00	1.80	1.92
NIBT / Employees (in thousand of NT dollars)	562.75	732.50	87.84	78.86	78.43
【L】					
Liquidity ratio (monthly average of daily data)	16.02	11.84	10.56	9.35	16.67
Loans / Deposits	73.29	72.37	71.15	73.84	70.22
Time deposits / Deposits	68.72	68.59	67.48	68.79	71.09
NCDs / Time deposits	6.80	14.81	12.39	6.08	3.56
Accumulated gap of assets and liabilities(180 days) / Equity	-450.38	-657.53	-387.29	-123.18	-55.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	40.82	37.57	31.17	38.67	44.13
Interest rate sensitivity gap/Equity	-955.32	-958.23	-1,141.19	-888.85	-721.66
【G】					
Deposit growth rate	4.24	16.23	12.91	14.13	-2.81
Loan growth rate	5.57	9.36	8.13	20.39	-9.32
Investment growth rate	-10.59	8.10	-2.00	86.67	0.77
Guarantee growth rate	-15.90	-21.83	-11.42	-12.41	-27.36

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Sunny Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.32	9.22	9.16
Tier 1 capital / Risk-weighted assets	-	-	8.73	8.15	7.98
Liability / Equity (multiple)	15.63	16.18	15.37	16.20	16.78
Equity / Asset	6.01	5.82	6.11	5.81	5.62
【A】					
Non-performing loan ratio	2.39	2.10	2.00	2.88	3.84
Loans under surveilance/Loans	-	0.68	0.64	1.00	2.20
Loan loss reserves / NPLs	39.09	50.42	54.96	33.67	25.42
【E】					
Net income before tax(NIBT) / Average equity	14.16	14.84	14.42	15.07	12.78
(NIBT + loan loss provision) / Average equity	14.80	15.04	14.87	13.11	69.60
NIBT / Average asset	0.86	0.82	0.81	0.80	0.72
(NIBT + loan loss provision) / Average asset	0.90	0.83	0.84	0.70	3.92
Net interest income / NIBT	219.03	241.00	246.04	235.82	291.40
NIBT / Operating revenue	22.33	22.62	21.88	21.55	15.35
NIBT / Employees (in thousand of NT dollars)	733.97	686.48	679.88	664.98	663.01
【L】					
Liquidity ratio (monthly average of daily data)	14.43	11.06	10.07	9.80	15.06
Loans / Deposits	81.94	85.74	85.10	86.06	80.96
Time deposits / Deposits	68.31	67.70	66.66	67.58	71.07
NCDs / Time deposits	10.14	7.76	8.14	4.29	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-348.96	-621.00	-726.67	-590.04	-484.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.26	77.16	85.19	38.71	49.10
Interest rate sensitivity gap/Equity	-276.61	-334.36	-188.23	-886.95	-768.64
【G】					
Deposit growth rate	11.07	13.34	9.53	9.61	16.02
Loan growth rate	6.39	14.50	9.14	16.49	23.47
Investment growth rate	83.27	2.05	33.55	-13.19	0.97
Guarantee growth rate	-20.21	-18.86	-5.84	41.89	3.15

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Bank of Panhsin　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.76	8.88	9.38
Tier 1 capital / Risk-weighted assets	-	-	5.96	6.30	9.24
Liability / Equity (multiple)	16.71	18.25	19.49	19.66	11.27
Equity / Asset	5.65	5.19	4.88	4.84	8.15
【A】					
Non-performing loan ratio	3.69	2.86	2.71	3.96	8.55
Loans under surveilance/Loans	-	2.20	1.96	3.49	3.91
Loan loss reserves / NPLs	43.39	48.30	52.15	52.63	13.18
【E】					
Net income before tax(NIBT) / Average equity	9.66	14.44	9.19	-31.87	1.83
(NIBT + loan loss provision) / Average equity	18.63	17.31	14.56	-3.64	11.80
NIBT / Average asset	0.49	0.71	0.46	-2.28	0.15
(NIBT + loan loss provision) / Average asset	0.94	0.85	0.73	-0.26	0.99
Net interest income / NIBT	378.04	242.18	380.49	-	1,273.25
NIBT / Operating revenue	13.58	20.36	13.04	-61.76	3.12
NIBT / Employees (in thousand of NT dollars)	463.53	728.50	449.90	-2,161.62	154.38
【L】					
Liquidity ratio (monthly average of daily data)	9.45	8.69	9.86	11.49	10.11
Loans / Deposits	96.05	93.25	90.41	87.89	85.52
Time deposits / Deposits	72.89	74.32	75.00	73.66	73.47
NCDs / Time deposits	12.41	16.08	16.76	15.49	10.49
Accumulated gap of assets and liabilities(180 days) / Equity	-528.32	-603.57	-618.71	-597.54	-327.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.46	94.44	94.38	92.92	89.15
Interest rate sensitivity gap/Equity	-52.67	-91.43	-99.60	-125.58	-112.97
【G】					
Deposit growth rate	15.71	17.54	14.76	22.69	3.50
Loan growth rate	18.51	25.80	17.22	24.09	9.97
Investment growth rate	-31.01	-12.99	-6.13	-22.28	6.99
Guarantee growth rate	8.62	3.32	2.01	-25.29	-35.50

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Lucky Bank Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.34	9.78	8.86
Tier 1 capital / Risk-weighted assets	-	-	9.23	9.24	8.51
Liability / Equity (multiple)	23.26	20.47	20.14	20.53	22.43
Equity / Asset	4.12	4.66	4.73	4.64	4.27
【A】					
Non-performing loan ratio	2.57	2.73	2.59	3.84	6.77
Loans under surveilance/Loans	-	0.46	0.47	0.92	2.79
Loan loss reserves / NPLs	37.09	35.15	35.53	24.97	15.58
【E】					
Net income before tax(NIBT) / Average equity	-3.03	13.86	12.16	10.64	-36.30
(NIBT + loan loss provision) / Average equity	-1.71	16.77	14.19	13.94	10.63
NIBT / Average asset	-0.14	0.63	0.56	0.48	-2.22
(NIBT + loan loss provision) / Average asset	-0.08	0.77	0.65	0.63	0.65
Net interest income / NIBT	-	211.22	238.38	287.89	-
NIBT / Operating revenue	-5.88	27.53	24.42	16.66	-56.36
NIBT / Employees (in thousand of NT dollars)	-167.35	766.35	682.76	521.46	-2,643.05
【L】					
Liquidity ratio (monthly average of daily data)	26.32	20.83	20.70	9.02	17.54
Loans / Deposits	70.24	75.49	75.21	73.18	63.77
Time deposits / Deposits	59.76	59.07	57.98	61.19	66.23
NCDs / Time deposits	2.49	2.14	2.07	1.81	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	39.90	-33.12	-39.40	-10.46	112.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.27	98.72	98.26	94.60	82.01
Interest rate sensitivity gap/Equity	-38.51	-24.72	-33.37	-105.55	-373.05
【G】					
Deposit growth rate	2.65	4.58	3.37	2.71	-0.68
Loan growth rate	-4.68	14.42	6.24	17.86	-10.82
Investment growth rate	-27.48	-84.35	-77.17	-61.84	25.83
Guarantee growth rate	5.28	-3.95	19.62	1.36	1.58

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.92	10.44	11.59
Tier 1 capital / Risk-weighted assets	-	-	8.44	7.97	8.78
Liability / Equity (multiple)	19.61	20.11	17.88	19.76	18.74
Equity / Asset	4.85	4.74	5.30	4.82	5.06
【A】					
Non-performing loan ratio	5.61	6.72	4.97	9.60	16.47
Loans under surveilance/Loans	-	2.23	1.56	2.21	2.66
Loan loss reserves / NPLs	19.88	28.04	18.04	20.11	16.36
【E】					
Net income before tax(NIBT) / Average equity	-12.82	-1.66	11.33	2.70	-3.26
(NIBT + loan loss provision) / Average equity	2.28	14.63	26.75	15.74	15.68
NIBT / Average asset	-0.69	-0.08	0.55	0.13	-0.18
(NIBT + loan loss provision) / Average asset	0.12	0.70	1.29	0.76	0.87
Net interest income / NIBT	-	-	254.38	957.35	-
NIBT / Operating revenue	-25.90	-2.93	16.40	3.91	-4.07
NIBT / Employees (in thousand of NT dollars)	-645.48	-71.68	497.28	117.65	-158.25
【L】					
Liquidity ratio (monthly average of daily data)	19.61	20.65	19.35	20.79	17.98
Loans / Deposits	74.85	74.44	73.55	74.65	76.73
Time deposits / Deposits	68.41	68.28	67.32	69.41	75.40
NCDs / Time deposits	0.65	0.21	0.35	0.24	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-762.97	-703.09	-603.14	-642.09	-505.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.62	93.24	93.55	92.60	86.21
Interest rate sensitivity gap/Equity	-199.96	-115.19	-99.78	-123.06	-228.88
【G】					
Deposit growth rate	-3.60	0.25	-1.56	2.61	-3.41
Loan growth rate	-3.05	3.84	-2.52	-0.17	3.46
Investment growth rate	-25.76	-89.30	-84.85	-29.95	-17.98
Guarantee growth rate	-72.57	2.26	-21.97	62.96	6.58

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name : Taiwan Business Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.43	10.10	10.49
Tier 1 capital / Risk-weighted assets	-	-	6.41	6.72	6.64
Liability / Equity (multiple)	21.62	20.93	26.45	23.75	22.46
Equity / Asset	4.42	4.56	3.64	4.04	4.26
【A】					
Non-performing loan ratio	4.37	8.81	4.73	9.44	9.76
Loans under surveilance/Loans	-	0.75	0.73	1.21	1.97
Loan loss reserves / NPLs	25.33	20.49	21.07	17.62	17.67
【E】					
Net income before tax(NIBT) / Average equity	1.38	2.12	-16.06	2.38	0.33
(NIBT + loan loss provision) / Average equity	1.76	9.81	11.10	10.76	15.72
NIBT / Average asset	0.06	0.09	-0.70	0.10	0.01
(NIBT + loan loss provision) / Average asset	0.07	0.42	0.48	0.44	0.67
Net interest income / NIBT	2,356.09	1,513.95	-	1,590.06	12,921.09
NIBT / Operating revenue	1.96	3.31	-25.50	3.15	0.35
NIBT / Employees (in thousand of NT dollars)	109.97	181.42	-1,455.00	189.54	26.66
【L】					
Liquidity ratio (monthly average of daily data)	18.54	21.67	17.25	13.94	12.82
Loans / Deposits	86.38	82.36	85.31	86.92	88.54
Time deposits / Deposits	53.20	54.35	52.21	56.00	60.98
NCDs / Time deposits	1.48	1.35	2.27	1.72	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-311.01	-31.34	96.99	-54.26	-95.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.26	89.50	89.06	87.25	83.92
Interest rate sensitivity gap/Equity	-96.45	-172.81	-225.67	-232.65	-287.12
【G】					
Deposit growth rate	-3.07	7.29	8.84	3.90	8.88
Loan growth rate	1.30	0.85	4.61	1.57	0.15
Investment growth rate	-10.59	36.01	36.08	39.55	-28.50
Guarantee growth rate	5.98	6.65	15.36	-3.06	-13.05

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.30	13.29	13.37
Tier 1 capital / Risk-weighted assets	-	-	13.28	13.30	12.49
Liability / Equity (multiple)	10.32	9.92	10.15	9.83	9.54
Equity / Asset	8.83	9.16	8.97	9.24	9.49
【A】					
Non-performing loan ratio	2.00	1.66	1.45	2.41	4.30
Loans under surveilance/Loans	-	0.36	0.21	0.61	1.26
Loan loss reserves / NPLs	33.99	33.07	29.04	27.33	29.51
【E】					
Net income before tax(NIBT) / Average equity	10.42	11.88	11.83	9.26	8.69
(NIBT + loan loss provision) / Average equity	15.41	14.72	14.65	14.15	15.30
NIBT / Average asset	0.91	1.04	1.05	0.89	0.80
(NIBT + loan loss provision) / Average asset	1.34	1.29	1.30	1.35	1.40
Net interest income / NIBT	182.31	134.16	138.60	164.12	207.18
NIBT / Operating revenue	23.18	31.20	30.78	24.15	17.51
NIBT / Employees (in thousand of NT dollars)	1,337.99	1,704.22	1,644.01	1,344.25	1,261.56
【L】					
Liquidity ratio (monthly average of daily data)	15.59	20.54	17.90	24.68	27.90
Loans / Deposits	92.32	87.10	86.81	79.89	78.48
Time deposits / Deposits	59.75	57.25	57.99	59.99	64.53
NCDs / Time deposits	13.82	12.14	16.64	5.76	2.68
Accumulated gap of assets and liabilities(180 days) / Equity	-134.14	-67.96	-69.47	-47.00	-15.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.26	86.91	83.71	50.80	80.40
Interest rate sensitivity gap/Equity	-162.45	-104.40	-134.81	-397.01	-157.51
【G】					
Deposit growth rate	9.51	10.97	6.04	9.41	3.43
Loan growth rate	13.86	14.29	10.74	10.04	3.02
Investment growth rate	-11.63	1.58	4.06	8.60	25.15
Guarantee growth rate	2.79	-14.71	-17.15	10.23	-30.29

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Hsinchu International Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.97	9.54	9.86
Tier 1 capital / Risk-weighted assets	-	-	7.96	7.36	6.56
Liability / Equity (multiple)	18.10	19.90	19.57	19.99	22.08
Equity / Asset	5.24	4.78	4.86	4.76	4.33
【A】					
Non-performing loan ratio	2.91	2.88	2.63	4.39	4.46
Loans under surveilance/Loans	-	0.70	0.20	0.48	3.31
Loan loss reserves / NPLs	48.97	44.44	50.91	34.66	23.08
【E】					
Net income before tax(NIBT) / Average equity	16.82	17.29	17.32	17.18	-18.74
(NIBT + loan loss provision) / Average equity	29.07	31.19	30.74	38.05	30.13
NIBT / Average asset	0.84	0.78	0.80	0.78	-1.04
(NIBT + loan loss provision) / Average asset	1.46	1.41	1.42	1.72	1.67
Net interest income / NIBT	210.81	224.45	218.35	237.22	-
NIBT / Operating revenue	20.15	22.37	22.67	18.57	-20.89
NIBT / Employees (in thousand of NT dollars)	985.85	1,055.77	1,052.61	1,138.21	-1,556.31
【L】					
Liquidity ratio (monthly average of daily data)	20.10	17.87	19.98	16.06	15.83
Loans / Deposits	81.93	79.78	76.82	79.14	79.41
Time deposits / Deposits	56.42	60.16	58.69	61.16	66.34
NCDs / Time deposits	1.71	3.44	2.43	1.96	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-345.85	-215.12	-93.11	-238.52	-258.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.68	91.75	91.96	89.87	86.14
Interest rate sensitivity gap/Equity	-152.23	-144.25	-137.73	-178.15	-275.47
【G】					
Deposit growth rate	0.14	13.67	13.11	5.41	2.70
Loan growth rate	2.68	14.62	9.38	5.21	0.37
Investment growth rate	16.61	4.50	27.78	33.47	49.00
Guarantee growth rate	-1.93	-26.46	-24.51	-12.55	51.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Taichung Commercial Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.52	8.46	8.61
Tier 1 capital / Risk-weighted assets	-	-	8.54	8.41	8.47
Liability / Equity (multiple)	16.74	16.36	16.64	17.09	16.29
Equity / Asset	5.64	5.76	5.67	5.53	5.78
【A】					
Non-performing loan ratio	4.94	7.45	4.70	9.79	11.47
Loans under surveilance/Loans	-	2.84	2.06	4.88	10.85
Loan loss reserves / NPLs	35.37	20.38	31.22	18.18	14.57
【E】					
Net income before tax(NIBT) / Average equity	2.01	5.10	5.48	4.13	-29.56
(NIBT + loan loss provision) / Average equity	11.95	13.52	15.44	18.35	17.00
NIBT / Average asset	0.11	0.29	0.31	0.23	-1.98
(NIBT + loan loss provision) / Average asset	0.68	0.76	0.87	1.03	1.14
Net interest income / NIBT	1,719.72	660.04	631.90	870.40	-
NIBT / Operating revenue	3.36	8.85	9.38	6.32	-42.75
NIBT / Employees (in thousand of NT dollars)	139.15	333.17	356.60	262.68	-2,271.68
【L】					
Liquidity ratio (monthly average of daily data)	18.37	17.18	13.96	18.46	18.04
Loans / Deposits	77.65	80.78	80.64	75.95	77.58
Time deposits / Deposits	59.91	60.46	58.47	61.76	66.90
NCDs / Time deposits	0.18	0.24	0.24	0.26	0.44
Accumulated gap of assets and liabilities(180 days) / Equity	-755.55	-460.40	-796.55	-459.07	-361.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.40	80.02	80.01	57.20	61.16
Interest rate sensitivity gap/Equity	-270.06	-296.09	-303.10	-651.61	-577.40
【G】					
Deposit growth rate	6.43	1.89	2.44	7.46	3.07
Loan growth rate	1.97	9.89	8.70	4.94	1.07
Investment growth rate	-22.16	-11.49	-9.91	33.29	-53.90
Guarantee growth rate	-6.13	17.66	24.17	0.30	1.70

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Tainan Business Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.82	10.12	10.04
Tier 1 capital / Risk-weighted assets	-	-	8.48	7.98	7.23
Liability / Equity (multiple)	17.17	17.34	18.02	18.47	18.91
Equity / Asset	5.50	5.45	5.26	5.14	5.02
【A】					
Non-performing loan ratio	4.58	5.65	4.48	7.99	9.50
Loans under surveilance/Loans	-	2.02	1.42	2.56	3.65
Loan loss reserves / NPLs	21.00	14.47	19.34	14.64	11.03
【E】					
Net income before tax(NIBT) / Average equity	11.11	10.27	9.74	7.73	-22.86
(NIBT + loan loss provision) / Average equity	23.71	26.27	29.00	27.26	18.04
NIBT / Average asset	0.60	0.55	0.52	0.39	-1.45
(NIBT + loan loss provision) / Average asset	1.27	1.40	1.55	1.38	1.14
Net interest income / NIBT	300.47	350.09	368.86	510.22	-
NIBT / Operating revenue	17.42	15.51	14.62	10.13	-30.62
NIBT / Employees (in thousand of NT dollars)	598.28	551.62	529.10	399.84	-1,524.82
【L】					
Liquidity ratio (monthly average of daily data)	16.22	14.48	11.01	13.60	12.03
Loans / Deposits	84.25	85.85	86.96	85.48	85.35
Time deposits / Deposits	62.61	62.93	62.04	64.60	68.85
NCDs / Time deposits	2.51	0.47	4.89	0.75	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-529.21	-92.91	-555.93	-63.67	-188.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.57	99.13	99.84	96.88	93.28
Interest rate sensitivity gap/Equity	52.95	-13.48	-2.56	-51.05	-114.42
【G】					
Deposit growth rate	7.17	4.25	7.79	3.72	-1.01
Loan growth rate	5.05	3.36	9.54	3.80	1.38
Investment growth rate	-43.59	-46.04	-11.50	-63.35	18.43
Guarantee growth rate	-33.75	58.57	34.27	16.79	-17.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	3.14	4.07	3.51
Tier 1 capital / Risk-weighted assets	-	-	2.10	4.23	3.70
Liability / Equity (multiple)	-178.58	49.39	72.35	23.20	20.70
Equity / Asset	-0.56	1.98	1.36	4.13	4.61
【A】					
Non-performing loan ratio	9.98	17.91	17.65	23.99	27.87
Loans under surveilance/Loans	-	7.31	9.55	12.14	16.73
Loan loss reserves / NPLs	62.50	38.60	39.43	14.25	9.88
【E】					
Net income before tax(NIBT) / Average equity	-297.44	-55.28	-65.24	-3.25	13.95
(NIBT + loan loss provision) / Average equity	-259.03	-6.34	-21.30	47.09	43.47
NIBT / Average asset	-2.40	-1.91	-2.03	-0.15	0.61
(NIBT + loan loss provision) / Average asset	-2.09	-0.22	-0.66	2.15	1.89
Net interest income / NIBT	-	-	-	-	459.18
NIBT / Operating revenue	-47.54	-33.74	-35.86	-2.49	9.86
NIBT / Employees (in thousand of NT dollars)	-1,292.54	-1,178.66	-1,175.81	-98.21	428.57
【L】					
Liquidity ratio (monthly average of daily data)	35.77	17.77	22.13	18.63	19.56
Loans / Deposits	33.68	56.64	53.31	64.95	73.10
Time deposits / Deposits	72.51	69.38	69.15	72.88	75.90
NCDs / Time deposits	0.17	0.21	0.23	0.25	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	2,977.73	-1,280.43	-858.97	-256.01	-488.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	48.31	36.57	45.40	39.07	43.17
Interest rate sensitivity gap/Equity	7,967.27	-2,753.13	-3,238.55	-1,221.76	-1,016.64
【G】					
Deposit growth rate	5.91	-7.54	-3.68	-3.74	-1.85
Loan growth rate	-37.05	-28.29	-21.70	-14.66	-1.96
Investment growth rate	5.91	-77.25	-29.32	-68.58	-24.38
Guarantee growth rate	-	-9.64	-	-54.55	-7.30

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Taitung Business Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	7.02	3.99	1.04
Tier 1 capital / Risk-weighted assets	-	-	6.34	3.33	0.89
Liability / Equity (multiple)	19.69	24.27	20.43	41.17	51.46
Equity / Asset	4.83	3.96	4.67	2.37	1.91
【A】					
Non-performing loan ratio	14.54	14.15	9.41	11.67	20.07
Loans under surveilance/Loans	-	6.25	4.64	9.19	11.44
Loan loss reserves / NPLs	36.28	45.10	49.83	56.82	32.55
【E】					
Net income before tax(NIBT) / Average equity	8.92	66.39	69.88	115.40	-107.41
(NIBT + loan loss provision) / Average equity	39.26	76.66	103.14	222.53	6.92
NIBT / Average asset	0.44	2.06	2.33	1.89	-6.73
(NIBT + loan loss provision) / Average asset	1.91	2.38	3.44	3.64	0.43
Net interest income / NIBT	931.98	188.79	169.24	173.62	-
NIBT / Operating revenue	6.67	29.79	33.02	26.40	-138.70
NIBT / Employees (in thousand of NT dollars)	291.20	1,249.30	1,397.93	989.72	-3,774.07
【L】					
Liquidity ratio (monthly average of daily data)	28.25	21.14	20.86	14.71	10.24
Loans / Deposits	67.44	77.56	73.29	80.91	85.00
Time deposits / Deposits	84.89	84.51	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	-575.54	-538.23	-705.87	-1,137.87	-1,630.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	60.24	52.68	27.58	39.38	45.21
Interest rate sensitivity gap/Equity	-729.00	-1,004.35	-1,344.15	-2,014.32	-2,236.81
【G】					
Deposit growth rate	3.99	14.13	10.49	21.90	7.73
Loan growth rate	-9.94	3.52	-0.51	14.94	12.40
Investment growth rate	49.05	0.35	1.24	-76.58	-15.22
Guarantee growth rate	-11.22	58.06	3.16	-67.13	-56.61

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	34.98	32.03	35.02
Tier 1 capital / Risk-weighted assets	-	-	122.28	117.97	106.77
Liability / Equity (multiple)	0.49	0.57	0.59	0.58	0.47
Equity / Asset	67.13	63.51	63.00	63.35	68.16
【A】					
Non-performing loan ratio	2.29	1.54	1.55	1.22	1.80
Loans under surveilance/Loans	-	1.61	1.08	0.58	0.56
Loan loss reserves / NPLs	230.37	499.67	519.91	719.24	91.91
【E】					
Net income before tax(NIBT) / Average equity	8.73	-5.56	-3.93	-9.66	5.10
(NIBT + loan loss provision) / Average equity	8.17	-5.57	-3.98	-5.19	6.13
NIBT / Average asset	5.64	-3.43	-2.44	-6.01	3.26
(NIBT + loan loss provision) / Average asset	5.28	-3.44	-2.47	-3.23	3.92
Net interest income / NIBT	14.96	-	-	-	29.73
NIBT / Operating revenue	74.65	-139.53	-89.35	-278.60	89.71
NIBT / Employees (in thousand of NT dollars)	23,595.29	-16,336.90	-11,185.65	-24,156.58	12,016.81
【L】					
Liquidity ratio (monthly average of daily data)	143.06	113.69	121.39	67.27	37.53
Loans / Deposits	230.25	152.31	151.29	154.07	176.28
Time deposits / Deposits	38.22	79.98	67.59	79.48	84.31
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-1.27	4.13	2.41	3.84	0.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	212.19	182.02	170.95	173.62	170.94
Interest rate sensitivity gap/Equity	27.92	26.86	24.37	22.68	23.14
【G】					
Deposit growth rate	-35.82	-1.81	-3.48	-5.92	37.93
Loan growth rate	1.76	-12.55	-12.53	-19.33	2.33
Investment growth rate	-2.64	3.96	0.04	-2.94	13.01
Guarantee growth rate	-4.18	-7.75	-9.55	6.15	37.45

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Hwatai Bank　　　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.30	11.09	12.09
Tier 1 capital / Risk-weighted assets	-	-	12.13	12.07	11.74
Liability / Equity (multiple)	11.49	11.79	11.82	11.51	11.33
Equity / Asset	8.01	7.82	7.80	7.99	8.11
【A】					
Non-performing loan ratio	1.91	2.09	1.87	4.06	4.67
Loans under surveilance/Loans	-	1.59	0.56	2.14	4.40
Loan loss reserves / NPLs	61.10	44.32	60.36	23.41	21.61
【E】					
Net income before tax(NIBT) / Average equity	6.62	2.00	3.20	0.13	6.65
(NIBT + loan loss provision) / Average equity	11.19	4.85	7.77	12.65	13.45
NIBT / Average asset	0.52	0.16	0.25	0.01	0.56
(NIBT + loan loss provision) / Average asset	0.88	0.38	0.61	1.03	1.13
Net interest income / NIBT	339.51	1,012.77	631.19	18,500.00	438.93
NIBT / Operating revenue	15.64	5.40	7.57	0.28	11.19
NIBT / Employees (in thousand of NT dollars)	555.98	173.83	265.79	10.91	593.93
【L】					
Liquidity ratio (monthly average of daily data)	12.77	18.79	18.37	14.49	12.58
Loans / Deposits	84.12	79.37	82.24	83.04	84.05
Time deposits / Deposits	66.42	66.75	65.30	67.87	72.36
NCDs / Time deposits	5.61	5.08	5.29	4.68	9.87
Accumulated gap of assets and liabilities(180 days) / Equity	-311.37	-205.67	-240.72	-451.71	-477.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.73	92.73	92.28	41.43	49.58
Interest rate sensitivity gap/Equity	-97.50	-77.61	-82.66	-583.11	-512.64
【G】					
Deposit growth rate	3.67	7.77	6.44	0.18	0.73
Loan growth rate	9.44	6.22	4.91	-1.46	2.31
Investment growth rate	-32.85	-46.58	-32.21	-30.65	3.88
Guarantee growth rate	-22.05	-42.31	-22.09	-30.16	-18.65

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

Bank's name ： Cota Commercial Bank　　Unit：%

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.05	12.69	12.73
Tier 1 capital / Risk-weighted assets	-	-	11.28	13.01	12.86
Liability / Equity (multiple)	15.47	14.10	14.52	13.50	11.74
Equity / Asset	6.07	6.62	6.44	6.90	7.85
【A】					
Non-performing loan ratio	3.15	2.90	2.68	3.78	6.27
Loans under surveilance/Loans	-	0.79	0.84	1.09	2.26
Loan loss reserves / NPLs	36.04	40.94	41.81	30.23	23.63
【E】					
Net income before tax(NIBT) / Average equity	5.62	5.31	5.55	5.41	4.85
(NIBT + loan loss provision) / Average equity	12.08	9.58	9.15	11.10	11.93
NIBT / Average asset	0.35	0.36	0.38	0.39	0.38
(NIBT + loan loss provision) / Average asset	0.76	0.65	0.62	0.80	0.93
Net interest income / NIBT	445.21	452.00	430.00	466.29	564.94
NIBT / Operating revenue	10.50	11.88	12.26	11.13	8.43
NIBT / Employees (in thousand of NT dollars)	305.44	312.62	312.50	362.64	349.47
【L】					
Liquidity ratio (monthly average of daily data)	11.81	10.75	13.32	10.52	11.47
Loans / Deposits	83.95	86.80	83.91	87.70	83.21
Time deposits / Deposits	69.29	68.61	68.00	67.32	69.84
NCDs / Time deposits	8.94	5.80	7.38	4.58	0.80
Accumulated gap of assets and liabilities(180 days) / Equity	-663.02	-471.82	-623.92	-383.11	-273.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.42	86.56	87.12	85.53	86.38
Interest rate sensitivity gap/Equity	-269.49	-179.57	-179.09	-186.60	-153.03
【G】					
Deposit growth rate	13.49	11.93	13.10	15.38	4.35
Loan growth rate	9.73	12.76	8.16	21.52	31.14
Investment growth rate	-18.70	-60.35	-43.52	-41.47	-45.08
Guarantee growth rate	-38.66	130.67	27.11	75.26	-8.17

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	20.45	18.07	23.02
Tier 1 capital / Risk-weighted assets	-	-	37.99	36.79	45.61
Liability / Equity (multiple)	3.04	1.85	1.87	1.34	1.13
Equity / Asset	24.72	35.08	34.82	42.82	46.89
【A】					
Non-performing loan ratio	0.28	-	0.29	0.92	-
Loans under surveilance/Loans	-	0.55	0.23	0.30	2.18
Loan loss reserves / NPLs	296.83	-	288.29	166.44	-
【E】					
Net income before tax(NIBT) / Average equity	6.27	6.78	6.10	5.66	-6.32
(NIBT + loan loss provision) / Average equity	6.59	6.95	6.27	6.46	-5.96
NIBT / Average asset	1.79	2.70	2.39	2.69	-3.17
(NIBT + loan loss provision) / Average asset	1.88	2.77	2.46	3.08	-2.99
Net interest income / NIBT	59.79	47.37	54.10	62.95	-
NIBT / Operating revenue	35.15	50.86	48.20	50.91	-79.85
NIBT / Employees (in thousand of NT dollars)	6,190.11	6,429.29	5,781.95	5,520.66	-7,156.68
【L】					
Liquidity ratio (monthly average of daily data)	61.54	43.30	55.44	10.65	12.62
Loans / Deposits	99.99	108.86	103.57	134.05	124.62
Time deposits / Deposits	95.49	89.71	90.16	90.66	88.09
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-41.32	-38.25	-73.52	-33.55	-25.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	137.30	75.99	99.05	46.14	38.73
Interest rate sensitivity gap/Equity	80.71	-21.67	-0.95	-57.13	-62.45
【G】					
Deposit growth rate	46.80	115.09	85.90	12.98	5.95
Loan growth rate	24.84	17.84	22.88	5.78	5.29
Investment growth rate	-4.58	29.38	-4.93	24.20	-6.19
Guarantee growth rate	26.18	-11.46	-11.95	-19.28	-32.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	19.12	10.73	13.67
Tier 1 capital / Risk-weighted assets	-	-	19.20	10.89	13.87
Liability / Equity (multiple)	8.30	13.06	7.22	12.07	10.17
Equity / Asset	10.75	7.11	12.16	7.65	8.96
【A】					
Non-performing loan ratio	1.98	3.04	2.29	4.23	13.16
Loans under surveilance/Loans	-	0.29	0.39	1.39	2.46
Loan loss reserves / NPLs	54.05	32.72	48.36	23.67	8.77
【E】					
Net income before tax(NIBT) / Average equity	0.79	-3.23	0.60	3.90	3.27
(NIBT + loan loss provision) / Average equity	2.28	-2.20	8.89	11.42	14.64
NIBT / Average asset	0.09	-0.25	0.05	0.34	0.30
(NIBT + loan loss provision) / Average asset	0.27	-0.17	0.71	0.99	1.33
Net interest income / NIBT	1,828.57	-	3,663.89	628.44	783.33
NIBT / Operating revenue	2.88	-7.81	1.55	9.18	6.17
NIBT / Employees (in thousand of NT dollars)	99.41	-256.78	44.78	329.91	277.61
【L】					
Liquidity ratio (monthly average of daily data)	19.92	14.25	28.41	12.61	10.55
Loans / Deposits	78.96	78.17	72.76	80.75	84.47
Time deposits / Deposits	69.28	68.57	66.44	67.62	68.51
NCDs / Time deposits	7.47	6.51	4.00	6.94	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-163.06	-372.75	-127.08	-393.07	-320.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.55	72.47	86.83	65.33	32.34
Interest rate sensitivity gap/Equity	-82.67	-341.07	-90.74	-400.31	-655.94
【G】					
Deposit growth rate	27.13	13.78	15.53	16.31	-4.43
Loan growth rate	28.40	2.79	4.10	11.20	2.15
Investment growth rate	30.53	-52.91	-28.83	-2.62	-0.61
Guarantee growth rate	-37.65	121.84	-2.13	819.55	35.03

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2005

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

Items	30/09/05	30/09/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	-	-	-
Tier 1 capital / Risk-weighted assets	-	-	-	-	-
Liability / Equity (multiple)	3.17	-	-	-	-
Equity / Asset	23.96	-	-	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loans under surveilance/Loans	-	-	-	-	-
Loan loss reserves / NPLs	-	-	-	-	-
【E】					
Net income before tax(NIBT) / Average equity	0.36	-	-	-	-
(NIBT + loan loss provision) / Average equity	0.36	-	-	-	-
NIBT / Average asset	0.14	-	-	-	-
(NIBT + loan loss provision) / Average asset	0.14	-	-	-	-
Net interest income / NIBT	324.00	-	-	-	-
NIBT / Operating revenue	9.69	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	314.47	-	-	-	-
【L】					
Liquidity ratio (monthly average of daily data)	103.28	-	-	-	-
Loans / Deposits	0.57	-	-	-	-
Time deposits / Deposits	99.66	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	198.58	-	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.24	-	-	-	-
Interest rate sensitivity gap/Equity	19.75	-	-	-	-
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-