

TABLE 3

Consolidated Income Statement of Domestic Banks

January - December, 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	772,911	2,799	18,089	14,160	5,790	48,083	34,925	3,230	42,408	43,185	40,925	36,528	33,018	34,701
Loan & discount interest	561,393	2,665	13,148	11,854	4,984	31,950	16,978	2,998	36,360	32,474	28,391	28,380	25,190	19,622
Interest due from banks	44,588	1	873	1,183	475	1,810	2,244	109	2,436	5,443	4,941	2,725	2,465	4,711
Bonds interest	42,257	5	804	619	269	-	3,043	13	1,957	2,067	7,164	2,305	1,429	2,697
Other interset income	124,673	128	3,264	504	62	14,323	12,660	110	1,655	3,201	429	3,118	3,934	7,671
Gain on sales of securities	31,189	71	467	-	201	3,528	4,045	643	1,359	2,673	69	3,743	242	859
Gain on sales of stocks	24,098	13	2,263	1,212	290	-	-	88	729	-	151	76	47	11
Commission and service fees earned	111,135	37	1,270	775	912	2,083	9,229	282	3,013	2,387	4,711	4,337	2,928	4,516
Currency exchange gains	16,106	-	114	117	210	1,637	932	28	193	449	1,481	915	990	2,798
Other operating revenues	37,239	108	111	45	41	885	370	-	332	556	4,269	6,044	5,051	1,305
Total operating income	992,678	3,028	22,314	16,309	7,444	56,216	49,501	4,271	48,034	49,250	51,606	51,643	42,276	44,190
OPERATING EXPENSE														
Interest expenses	369,535	1,858	10,787	7,822	3,203	44,628	19,398	1,847	24,296	28,766	20,929	19,233	15,952	20,360
Deposits interest	257,266	-	4,135	5,581	2,372	39,766	7,305	1,274	22,250	22,540	12,321	12,852	10,724	10,804
Borrowing funds interest	61,238	1,858	3,037	2,146	818	3,472	9,921	306	1,343	2,204	6,486	4,723	722	7,419
Other interest expenses	51,031	-	3,615	95	13	1,390	2,172	267	703	4,022	2,122	1,658	4,506	2,137
Loss on sales of securties	337	-	-	180	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	806	-	-	-	-	-	-	-	-	120	-	-	-	-
Commission and service fees charged	24,443	10	122	106	186	388	3,997	23	416	649	954	881	294	547
Provisions	239,609	37	2,547	4,608	550	103	10,046	329	4,233	2,163	4,406	8,103	62,742	1,984
Operating & administration expenses	291,912	567	3,362	4,271	1,976	11,528	10,577	1,639	16,010	16,122	13,833	13,717	11,754	10,271
Currency exchange losses	134	2	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	25,044	65	2	24	728	885	3	-	28	16	259	93	69	300
Total operating expenses	951,820	2,539	16,820	17,011	6,643	57,532	44,021	3,838	44,983	47,836	40,381	42,027	90,811	33,462
Operating income	40,858	489	5,494	-702	801	-1,316	5,480	433	3,051	1,414	11,225	9,616	-48,535	10,728
Non-operating income														
Gain on disposal of long-term investment	19,241	-	-	224	-	10,310	1,300	-	409	118	1,751	345	467	2,438
Reversal amount of impairment loss	58	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	41,187	24	1,950	698	895	7,946	3,924	312	3,753	2,790	958	2,251	263	165
Total non-operating income	60,486	24	1,950	922	895	18,256	5,224	312	4,162	2,908	2,709	2,596	730	2,603
Non-operating loss														
Loss on disposal of long-term investment	1,999	-	-	-	45	-	-	-	-	-	-	-	-	-
Impairment asset loss	4,854	-	-	16	-	801	-	162	548	241	-	-	-	38
Other loss	15,831	3	32	-	50	925	282	64	1,840	1,314	294	259	197	138
Total non-operating losses	22,684	3	32	16	95	1,726	282	226	2,388	1,555	294	259	197	176
Net income before tax	78,660	510	7,412	204	1,601	15,214	10,422	519	4,825	2,767	13,640	11,953	-48,002	13,155

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	Shin Kong Com. Bank
39,768	7,359	11,619	15,299	11,053	11,359	9,969	15,855	17,497	18,017	6,983	48,279	12,197	11,854	11,972	53,545	7,156	12,846
30,760	5,504	7,581	7,936	8,311	6,734	7,924	9,400	10,638	16,141	6,076	31,805	9,793	10,809	10,928	34,228	6,538	8,604
851	369	1,248	538	203	239	472	1,290	399	177	107	577	169	71	166	2,286	427	580
4,385	682	823	777	182	141	807	452	2,008	237	305	876	288	613	12	2,427	133	739
3,772	804	1,967	6,048	2,357	4,245	766	4,713	4,452	1,462	495	15,021	1,947	361	866	14,604	58	2,923
932	242	687	550	56	405	-	1,044	436	422	234	1,147	161	274	1,097	2,326	-	107
-	182	4,184	451	-	844	96	95	-	164	148	740	-	-	126	-	52	-
6,719	1,217	2,269	2,557	1,604	2,936	1,764	2,025	2,491	1,726	1,056	9,232	2,068	1,717	1,369	18,620	1,362	2,077
364	235	458	82	79	328	-	1,556	161	101	51	636	-	114	90	768	14	22
6,289	45	121	18	17	231	156	33	475	42	38	1,472	564	41	10	4,196	2,189	202
54,072	9,280	19,338	18,957	12,809	16,103	11,985	20,608	21,060	20,472	8,510	61,506	14,990	14,000	14,664	79,455	10,773	15,254
12,930	3,268	4,734	4,446	3,345	5,119	4,133	10,133	6,878	3,739	3,127	11,687	4,135	3,959	4,254	17,292	2,507	4,021
7,142	3,066	3,852	3,391	2,928	2,712	3,015	4,765	4,621	2,997	3,064	7,119	2,882	2,867	3,066	11,547	2,160	3,413
1,914	23	543	453	243	1,001	327	1,795	1,672	21	38	853	389	1,056	29	2,312	347	591
3,874	179	339	602	174	1,406	791	3,573	585	721	25	3,715	864	36	1,159	3,433	-	17
-	-	-	-	-	-	142	-	-	-	-	-	-	-	-	-	1	-
-	-	-	-	-	-	-	-	-	-	-	-	386	-	-	-	-	267
1,340	376	383	905	279	847	523	201	630	358	51	5,127	144	1,285	613	536	133	577
19,807	4,697	2,050	3	536	4,097	3,394	719	2,392	1,786	4,251	17,294	2,801	9,505	4,472	15,004	3,601	5,159
13,662	3,012	4,232	11,459	4,757	4,114	3,951	5,333	7,384	7,157	2,913	15,845	5,895	4,824	2,834	29,776	2,605	6,507
-	-	-	-	-	-	59	-	-	-	-	-	73	-	-	-	-	-
980	-	-	7,328	23	103	-	950	-	5,704	1	-	7	68	2,372	238	1,897	130
48,719	11,353	11,399	24,141	8,940	14,280	12,202	17,336	17,284	18,744	10,343	49,953	13,441	19,641	14,545	62,846	10,744	16,661
5,353	-2,073	7,939	-5,184	3,869	1,823	-217	3,272	3,776	1,728	-1,833	11,553	1,549	-5,641	119	16,609	29	-1,407
91	-	-	-	28	-	-	-	41	-	-	838	-	-	-	-	-	507
-	-	-	-	-	-	-	-	-	-	-	-	-	-	57	-	-	-
107	1,927	264	579	701	1,233	509	170	1,092	8	216	1,240	441	275	54	2,002	488	590
198	1,927	264	579	729	1,233	509	170	1,133	8	216	2,078	441	275	111	2,002	488	1,097
-	10	117	-	-	-	-	832	-	-	462	-	-	-	-	461	-	-
423	581	295	-	-	-	-	-	-	804	67	-	-	-	18	-	-	-
20	30	-	87	5,143	55	187	32	115	12	123	489	456	224	59	1,527	300	23
443	621	412	87	5,143	55	187	864	115	816	652	489	456	224	77	1,988	300	23
5,108	-767	7,791	-4,692	-545	3,001	105	2,578	4,794	920	-2,269	13,142	1,534	-5,590	153	16,623	217	-333

Sunny Bank	Bank of	Lucky Bank	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Agr. Bank
	Panhsin		Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	of Taiwan
5,690	5,135	2,047	26,422	12,667	11,992	7,627	4,287	1,725	3,351	3,078	2,405	2,310	3,029	678
4,937	4,747	1,723	20,986	10,306	11,129	6,974	3,712	1,491	3,078	1,960	2,168	2,106	1,362	10
140	273	299	1,391	341	266	127	325	137	206	400	147	144	402	405
62	57	24	2,265	529	-	36	63	56	19	459	54	37	74	263
551	58	1	1,780	1,491	597	490	187	41	48	259	36	23	1,191	-
345	16	12	79	1,013	636	212	24	1	-	188	4	19	580	40
234	-	1	-	291	503	42	51	-	7	10,472	74	10	451	-
664	700	44	1,788	2,357	2,926	566	487	20	455	561	217	450	591	20
52	37	1	377	239	172	43	21	-	-	100	42	38	61	-
-	30	-	30	438	1,078	2	18	103	7	124	8	-	145	-
6,985	5,918	2,105	28,696	17,005	17,307	8,492	4,888	1,849	3,820	14,523	2,750	2,827	4,857	738
2,301	2,192	890	13,349	5,464	4,745	2,703	1,730	492	1,006	1,387	921	991	2,025	553
2,048	1,807	890	9,664	3,549	3,525	2,611	1,559	488	976	481	905	989	690	553
55	111	-	1,304	517	304	-	171	4	30	148	16	2	514	-
198	274	-	2,381	1,398	916	92	-	-	-	758	-	-	821	-
-	-	-	-	-	-	-	-	-	14	-	-	-	-	-
-	27	-	-	-	-	-	-	6	-	-	-	-	-	-
162	55	6	505	226	265	98	90	5	11	35	35	60	7	2
1,061	989	184	20,629	2,879	3,197	2,470	2,026	25	269	1,592	438	299	132	-
2,560	2,341	920	8,906	5,281	5,253	2,860	1,822	2,569	2,370	1,597	1,319	1,247	864	116
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	9	-	2	324	380	1,123	-	38	547	-	7	-	293	-
6,132	5,613	2,000	43,391	14,174	13,840	9,254	5,668	3,135	4,217	4,611	2,720	2,597	3,321	671
853	305	105	-14,695	2,831	3,467	-762	-780	-1,286	-397	9,912	30	230	1,536	67
-	44	-	114	180	-	17	15	-	4	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	1	-
46	188	100	442	55	337	457	567	101	27	688	254	81	19	-
46	232	100	556	235	337	474	582	101	31	688	254	81	20	-
-	-	-	-	-	-	-	-	72	-	-	-	-	-	-
70	-	53	35	-	11	666	-	10	-	15	-	-	-	-
2	42	318	36	6	528	12	26	524	44	9	-	4	-	-
72	42	371	71	6	539	678	26	606	44	24	-	4	-	-
827	495	-166	-14,210	3,060	3,265	-966	-224	-1,791	-410	10,576	284	307	1,556	67