

TABLE 3

Consolidated Income Statement of Domestic Banks

January – June, 2004

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC	Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank
OPERATING REVENUES																	
Interest income	319,501	1,264	8,116	6,085	2,792	20,965	7,652	1,800	20,133	20,079	18,112	15,419	14,697	11,970	15,658	3,334	4,497
Loan & discount interest	246,478	1,056	6,170	4,909	2,310	17,982	5,202	1,683	17,343	15,577	13,694	12,013	11,497	7,100	12,467	2,508	3,477
Interest due from banks	14,204	1	356	405	308	1,284	325	103	1,120	2,245	914	681	869	1,029	388	44	576
Bonds interest	16,417	3	375	519	137	-	440	1	955	770	2,918	1,529	467	854	1,643	255	291
Other interset income	42,402	204	1,215	252	37	1,699	1,685	13	715	1,487	586	1,196	1,864	2,987	1,160	527	153
Gain on sales of securities	18,724	47	236	48	135	2,633	1,545	196	701	2,036	904	2,544	169	800	309	294	139
Gain on sales of stocks	8,256	2	1,468	192	-	-	-	20	633	316	204	55	193	7	-	45	837
Commission and service fees earned	53,488	14	645	382	436	1,036	2,957	177	1,695	1,090	2,225	1,963	1,432	2,310	3,140	651	1,213
Currency exchange gains	8,264	-	47	91	108	196	164	11	22	138	458	372	320	1,001	222	99	208
Other operating revenues	17,433	40	80	16	23	316	153	-	156	53	2,649	3,515	73	947	3,384	19	63
Total operating income	425,666	1,367	10,592	6,814	3,494	25,146	12,471	2,204	23,340	23,712	24,552	23,868	16,884	17,035	22,713	4,442	6,957
OPERATING EXPENSE																	
Interest expenses	136,020	811	4,215	2,909	1,530	18,342	4,481	821	10,237	11,813	7,256	7,198	6,078	5,125	3,854	1,365	1,469
Deposits interest	101,812	-	1,685	1,930	1,091	17,770	2,286	570	9,690	9,617	4,833	4,635	4,280	2,794	2,438	1,103	1,169
Borrowing funds interest	16,135	811	1,017	941	435	280	452	88	244	590	1,167	2,035	314	1,798	486	8	297
Other interest expenses	18,073	-	1,513	38	4	292	1,743	163	303	1,606	1,256	528	1,484	533	930	254	3
Loss on sales of securties	2,017	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	1,129	-	-	-	52	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	12,776	6	50	58	88	180	1,269	10	217	255	372	385	128	245	475	184	394
Provisions	66,431	-22	1,641	952	537	2,019	934	318	4,167	2,529	3,505	4,121	6,365	1,965	3,738	1,721	1,056
Operating & administration expenses	131,659	243	1,514	2,002	913	6,823	3,135	914	7,283	6,956	6,425	6,289	5,459	4,523	5,859	1,543	1,820
Currency exchange losses	324	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	8,100	22	4	6	144	17	3	-	13	1,325	33	47	29	908	275	-	1
Total operating expenses	358,456	1,062	7,424	5,927	3,264	27,381	9,822	2,063	21,917	22,878	17,591	18,040	18,059	12,766	14,201	4,813	4,740
Operating income	67,210	305	3,168	887	230	-2,235	2,649	141	1,423	834	6,961	5,828	-1,175	4,269	8,512	-371	2,217
Non-operating income																	
Gain on disposal of long-term investment	17,135	-	-	24	455	6,487	172	-	339	26	-	88	184	470	331	-	-
Other income	37,900	1	503	667	241	2,800	654	150	810	375	370	385	2,054	171	1,224	421	18
Total non-operating income	55,035	1	503	691	696	9,287	826	150	1,149	401	370	473	2,238	641	1,555	421	18
Non-operating loss																	
Loss on disposal of long-term investment	50	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-
Other loss	37,720	4	91	602	10	97	476	11	49	484	107	96	197	21	61	17	13
Total non-operating losses	37,770	4	91	602	10	97	476	11	49	484	119	96	197	21	61	17	13
Net income before tax	84,475	302	3,580	976	916	6,955	2,999	280	2,523	751	7,212	6,205	866	4,889	10,006	33	2,222

Note : The China Development Industry Bank adjusted downward financial forecasts on June 30, 2004, recognizing investment loss of NT\$ -11.2 billion which would be reflected in the third quarter report.

Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank	Bank Sinopac	E. Sun Com. Bank	Cosmos Bank	Bowa Bank	Chung Shing Bank	Taishin Intl. Bank	Fubon Com. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank	Chinfon Com. Bank	Macoto Bank	Sunny Bank	Bank of Panhsin	Lucky Bank	Kao Shin Com. Bank
5,243	4,832	4,689	3,522	4,885	6,509	8,147	2,575	790	16,321	6,394	4,806	4,849	3,293	19,989	3,420	4,549	2,455	2,022	1,003	635
3,019	3,494	4,383	3,069	3,635	3,727	7,323	2,250	611	9,802	3,148	3,835	4,434	2,954	12,668	3,129	2,869	2,133	1,859	898	548
110	100	70	207	130	104	102	8	35	244	145	70	51	52	468	142	149	41	89	86	40
59	68	59	-	225	722	116	164	46	429	-	229	132	4	1,062	120	356	39	50	18	35
2,055	1,170	177	246	895	1,956	606	153	98	5,846	3,101	672	232	283	5,791	29	1,175	242	24	1	12
227	55	213	524	967	214	180	150	-	794	-	36	40	216	406	-	-	93	71	13	1
-	-	120	264	49	-	-	-	-	15	1,334	67	44	80	-	126	353	10	171	-	-
1,101	776	1,144	785	1,197	1,060	913	254	50	4,075	2,477	895	711	1,610	8,982	582	743	272	192	20	16
76	19	-	11	2,556	125	24	5	4	842	76	-	6	48	651	11	22	4	9	-	-
3	17	196	84	7	328	170	22	1	463	74	250	39	5	2,720	842	110	1	10	-	34
6,650	5,699	6,362	5,190	9,661	8,236	9,434	3,006	845	22,510	10,355	6,054	5,689	5,252	32,748	4,981	5,777	2,835	2,475	1,036	686
1,276	1,609	1,660	1,382	2,629	1,826	1,816	1,283	906	3,565	2,008	1,499	1,555	1,160	5,223	1,095	1,369	875	845	405	280
1,086	1,511	806	1,014	1,458	1,273	1,538	1,241	524	1,968	960	1,087	1,235	913	3,822	1,019	1,031	787	735	405	256
91	72	409	57	629	423	9	16	5	405	507	127	314	103	708	72	334	52	16	-	2
99	26	445	311	542	130	269	26	377	1,192	541	285	6	144	693	4	4	36	94	-	22
-	-	-	-	-	-	-	-	4	-	1,779	-	-	-	-	1	54	-	-	-	-
36	-	-	-	-	-	592	50	-	-	-	-	-	-	-	-	-	-	-	-	-
393	139	432	317	125	374	195	24	11	2,883	1,011	69	589	732	219	75	150	58	64	3	2
2	124	-77	1,326	540	845	2,235	1,091	53	4,044	1,930	316	1,347	595	4,374	1,957	1,356	465	105	56	101
3,327	1,835	2,854	1,558	2,642	2,378	3,217	1,086	552	7,501	2,354	2,678	1,887	1,211	13,467	1,279	2,254	1,128	941	408	363
-	-	47	-	-	-	-	-	-	-	-	61	-	-	-	-	-	-	-	-	-
1,123	5	44	-	1,931	20	24	1	-	-	2	-	-	973	72	419	-	26	18	-	-
6,157	3,712	4,960	4,583	7,867	5,443	8,079	3,535	1,526	17,993	9,084	4,623	5,378	4,671	23,355	4,826	5,183	2,552	1,973	872	746
493	1,987	1,402	607	1,794	2,793	1,355	-529	-681	4,517	1,271	1,431	311	581	9,393	155	594	283	502	164	-60
-	32	-	-	242	1,335	-	-	30	723	868	-	-	-	1,004	-	37	-	-	-	-
277	349	1,130	73	199	741	133	80	18,948	1,403	643	17	140	30	474	14	194	421	59	163	26
277	381	1,130	73	441	2,076	133	80	18,978	2,126	1,511	17	140	30	1,478	14	231	421	59	163	26
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	-	-	-	-	-
46	1,831	10	6	23	25	58	64	31,094	295	28	157	-71	71	986	53	9	41	20	73	10
46	1,831	10	6	23	25	58	64	31,094	295	28	157	-71	71	986	90	9	41	20	73	10
724	537	2,522	674	2,212	4,844	1,430	-513	-12,797	6,348	2,754	1,291	522	540	9,885	79	816	663	541	254	-44

Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Kaohsiung	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	United-Cred.
Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank
12,172	4,431	5,385	3,494	2,067	609	1,123	1,599	1,400	1,065	999	626	1,030
10,189	3,918	5,047	3,450	1,827	506	997	1,532	948	967	925	468	928
329	94	90	3	121	37	41	52	175	35	43	57	36
975	-	-	-	20	36	63	10	124	42	25	19	13
679	419	248	41	99	30	22	5	153	21	6	82	53
99	866	87	118	-	-	-	-	168	8	-	399	43
-	315	64	31	83	-	-	-	632	-	-	526	-
972	649	1,124	243	219	28	10	407	209	61	114	171	60
146	71	74	13	-	-	-	-	-	14	-	-	-
21	117	48	1	8	11	63	4	7	-	-	290	-
13,410	6,449	6,782	3,900	2,377	648	1,196	2,010	2,416	1,148	1,113	2,012	1,133
5,231	1,905	1,932	1,233	788	344	259	479	666	425	390	232	366
3,861	1,320	1,476	1,227	721	342	249	463	263	424	389	151	366
339	126	143	1	67	2	10	-	95	1	1	36	-
1,031	459	313	5	-	-	-	16	308	-	-	45	-
-	-	-	-	1	-	174	3	-	-	1	-	-
-	-	-	-	-	-	307	-	-	15	-	-	77
272	97	102	48	24	7	3	5	16	6	10	2	3
3,506	584	1,388	764	563	59	4	26	896	59	171	27	53
4,158	2,122	2,169	1,426	813	400	753	764	540	603	417	426	447
-	-	-	-	1	-	-	-	17	-	-	169	27
2	-	-	319	-	-	6	141	9	-	-	138	-
13,169	4,708	5,591	3,790	2,190	810	1,506	1,418	2,144	1,108	989	994	973
241	1,741	1,191	110	187	-162	-310	592	272	40	124	1,018	160
63	94	-	-	-	-	-	2	4,129	-	-	-	-
116	180	546	214	179	10	34	28	127	24	10	20	54
179	274	546	214	179	10	34	30	4,256	24	10	20	54
-	-	-	-	-	-	-	-	-	1	-	-	-
5	7	178	9	3	2	-	24	16	1	-	-	310
5	7	178	9	3	2	-	24	16	2	-	-	310
415	2,008	1,559	315	363	-154	-276	598	4,512	62	134	1,038	-96