

## The Main Financial and Performance Ratios

June 30, 2003

The Peer-Group Average

Unit: %,

Items	06/30/03	06/30/02	12/31/02	12/31/01	12/31/00
<b>【 C 】</b>					
Total risk based capital					
/ Risk-weighted assets	10.32	10.17	10.63	10.40	10.75
Tier 1 capital					
/ Risk-weighted assets	9.04	10.15	9.17	10.64	10.82
Liability / Equity (multiple)	14.30	13.06	14.66	12.37	12.04
Equity / Asset	6.46	7.11	6.39	7.45	7.81
<b>【 A 】</b>					
Non-performing loan ratio					
1.Winsorized mean	4.84	7.11	5.48	6.63	5.06
2.Arithmetic mean	5.68	7.48	6.12	7.48	5.34
Loans under surveillance/Loans	2.29	3.35	2.74	3.78	-
(Arithmetic mean)					
Loan loss reserves / NPLs	31.77	22.45	28.08	20.78	24.05
The possible loss of classified assets					
/ reserves	72.37	76.53	68.51	71.45	61.13
<b>【 E 】</b>					
Net income before tax(NIBT)					
/ Average equity	10.22	6.07	-5.11	5.50	4.90
(NIBT + loan loss provision)					
/ Average equity	21.23	15.61	16.95	16.78	12.96
NIBT / Average asset	0.72	0.47	-0.49	0.40	0.39
(NIBT + loan loss provision)					
/ Average asset	1.33	1.21	1.24	1.24	1.07
Net interest income / NIBT	275.68	254.41	-	333.73	312.87
NIBT / Operating revenue	16.95	9.15	-8.97	6.44	5.94
NIBT / Employees					
(in thousand of NT dollars)	1,025.49	724.63	-588.93	624.50	616.78
<b>【 L 】</b>					
Liquidity ratio					
(monthly average of daily data)	16.82	16.92	16.21	16.37	12.41
Loans / Deposits	81.81	81.41	81.46	82.35	86.33
Time deposits / Deposits	68.94	70.91	70.25	73.27	75.76
NCDs / Time deposits	1.79	2.52	1.92	2.93	4.39
Accumulated gap of assets and liabilities(180 days) / Equity	-187.23	-133.86	-161.51	-141.87	-
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	76.73	79.27	78.07	80.87	84.45
Interest rate sensitivity gap/Equity	-208.78	-174.23	-223.78	-164.39	-148.12
<b>【 G 】</b>					
Deposit growth rate	2.86	1.80	1.72	4.79	5.02
Loan growth rate	1.15	-1.13	-0.73	0.90	5.69
Investment growth rate	1.82	24.49	5.55	14.90	-10.07
Guarantee growth rate	-14.22	-15.32	-9.64	-12.27	-3.73

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Central Trust of China

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.79	14.08	11.58
Tier 1 capital			
/ Risk-weighted assets	7.26	10.65	7.86
Liability / Equity (multiple)	42.05	48.34	204.45
Equity / Asset	2.32	2.03	0.49
<b>【 A 】</b>			
Non-performing loan ratio	4.54	7.48	4.12
Loans under surveillance/Loans	1.14	-	1.26
Loan loss reserves / NPLs	60.26	38.83	54.03
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	16.15	2.95	-80.91
(NIBT + loan loss provision)			
/ Average equity	48.65	51.77	56.24
NIBT / Average asset	0.37	0.06	-1.61
(NIBT + loan loss provision)			
/ Average asset	1.10	1.06	1.12
Net interest income / NIBT	341.27	1,689.16	-
NIBT / Operating revenue	10.54	1.44	-39.68
NIBT / Employees			
(in thousand of NT dollars)	1,061.41	183.63	-4,935.74
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	28.95	32.49	22.52
Loans / Deposits	101.35	100.76	105.32
Time deposits / Deposits	73.46	72.01	73.50
NCDs / Time deposits	0.16	1.45	1.49
Accumulated gap of assets and liabilities(180 days) / Equity	-408.52	-619.35	-4,083.57
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.34	98.76	96.62
Interest rate sensitivity gap/Equity	-192.64	-48.32	-563.80
<b>【 G 】</b>			

Deposit growth rate	-9.16	5.31	1.01
Loan growth rate	-8.12	-7.21	-5.45
Investment growth rate	-27.59	18.86	-56.85
Guarantee growth rate	-17.60	-18.77	-20.79

Unit:%,

12/31/01	12/31/00
14.11	13.13
10.25	9.50
43.78	41.66
2.23	2.34
7.10	-
-	-
29.75	39.21
11.61	20.42
53.55	59.79
0.24	0.41
1.12	1.19
400.00	255.83
4.23	5.89
750.28	1,196.70
25.00	9.10
112.15	115.35
78.00	81.38
1.59	1.95
-765.56	-
98.06	101.18
-65.50	39.97

-5.42	13.29
-6.46	5.35
69.15	-3.86
-14.90	-7.63

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : The Farmers Bank of China

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	8.88	7.66	8.66
Tier 1 capital			
/ Risk-weighted assets	6.17	7.23	5.54
Liability / Equity (multiple)	33.06	25.70	32.95
Equity / Asset	2.94	3.75	2.95
<b>【 A 】</b>			
Non-performing loan ratio	13.12	13.99	10.70
Loans under surveillance/Loans	1.67	-	2.31
Loan loss reserves / NPLs	12.57	12.82	14.50
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	4.86	-43.48	-43.65
(NIBT + loan loss provision)			
/ Average equity	29.37	16.84	21.49
NIBT / Average asset	0.16	-2.26	-1.98
(NIBT + loan loss provision)			
/ Average asset	0.98	0.87	0.98
Net interest income / NIBT	917.00	-	-
NIBT / Operating revenue	5.08	-57.04	-51.83
NIBT / Employees			
(in thousand of NT dollars)	355.05	-5,027.64	-4,386.05
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	26.65	28.57	28.69
Loans / Deposits	86.82	86.46	87.01
Time deposits / Deposits	55.68	56.30	55.26
NCDs / Time deposits	0.16	0.22	0.44
Accumulated gap of assets and liabilities(180 days) / Equity	-135.66	-182.08	-270.83
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	68.71	69.99	71.19
Interest rate sensitivity gap/Equity	-871.82	-650.97	-575.38
<b>【 G 】</b>			

Deposit growth rate	-2.14	2.26	-1.87
Loan growth rate	-2.98	-2.04	-4.11
Investment growth rate	9.18	-18.17	-27.30
Guarantee growth rate	-25.11	-6.35	-21.70

Unit:%,

12/31/01	12/31/00
9.11	9.86
8.84	9.18
19.68	18.84
4.84	5.04
12.48	-
-	-
8.92	15.16
3.08	4.92
17.95	14.75
0.17	0.26
0.97	0.79
788.35	449.37
3.09	4.38
361.39	594.91
27.20	28.20
89.34	91.31
57.12	60.83
0.31	0.38
-16.34	-
74.76	80.43
-419.04	-298.52



1.84	1.79
0.86	1.02
19.01	-26.95
-4.28	-14.60

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Chiao Tung Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.09	13.58	13.83
Tier 1 capital			
/ Risk-weighted assets	13.70	13.45	14.73
Liability / Equity (multiple)	9.30	9.72	9.68
Equity / Asset	9.71	9.33	9.36
<b>【 A 】</b>			
Non-performing loan ratio	2.63	3.80	3.07
Loans under surveillance/Loans	2.50	-	2.57
Loan loss reserves / NPLs	32.64	21.11	31.47
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	10.45	10.99	7.35
(NIBT + loan loss provision)			
/ Average equity	15.76	22.88	18.65
NIBT / Average asset	1.00	1.06	0.70
(NIBT + loan loss provision)			
/ Average asset	1.51	2.21	1.78
Net interest income / NIBT	143.35	133.12	200.57
NIBT / Operating revenue	29.74	26.08	17.95
NIBT / Employees			
(in thousand of NT dollars)	4,476.12	4,356.31	3,006.74
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	13.42	13.71	23.70
Loans / Deposits	139.13	154.78	143.16
Time deposits / Deposits	75.34	78.23	76.49
NCDs / Time deposits	0.40	0.53	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	-91.11	-87.73	-120.69
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	119.58	95.95	110.52
Interest rate sensitivity gap/Equity	104.86	-26.97	59.96
<b>【 G 】</b>			

Deposit growth rate	10.40	0.70	6.15
Loan growth rate	-1.34	0.82	-4.12
Investment growth rate	14.32	27.82	68.10
Guarantee growth rate	47.30	23.08	36.77

Unit:%,

12/31/01	12/31/00
14.71	14.68
13.84	13.37
9.07	9.25
9.93	9.76
4.36	-
-	-
31.35	42.26
9.35	12.92
25.95	23.81
0.91	1.16
2.52	2.14
164.71	126.51
15.93	19.05
3,566.45	4,343.04
17.90	16.60
160.33	144.92
78.98	81.95
0.57	0.73
-93.88	-
109.51	112.70
55.44	79.70

-7.09	36.10
3.15	4.70
-18.54	-13.55
3.70	-4.65

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Bank of Taiwan

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	14.21	16.53	15.56
Tier 1 capital			
/ Risk-weighted assets	13.98	13.94	13.97
Liability / Equity (multiple)	14.05	10.96	11.43
Equity / Asset	6.64	8.36	8.05
<b>【 A 】</b>			
Non-performing loan ratio	2.59	4.00	2.90
Loans under surveillance/Loans	0.67	-	0.71
Loan loss reserves / NPLs	36.22	40.43	33.96
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	2.36	5.02	3.15
(NIBT + loan loss provision)			
/ Average equity	5.04	9.59	10.17
NIBT / Average asset	0.19	0.43	0.26
(NIBT + loan loss provision)			
/ Average asset	0.40	0.82	0.85
Net interest income / NIBT	284.76	210.03	317.16
NIBT / Operating revenue	6.70	10.59	7.02
NIBT / Employees			
(in thousand of NT dollars)	605.19	1,374.81	882.93
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	51.94	43.97	48.22
Loans / Deposits	59.34	64.90	61.41
Time deposits / Deposits	66.90	68.12	67.54
NCDs / Time deposits	0.15	0.17	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-82.21	-3.03	-101.97
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.04	68.03	62.05
Interest rate sensitivity gap/Equity	-41.60	-191.98	-278.48
<b>【 G 】</b>			

Deposit growth rate	3.52	4.48	2.45
Loan growth rate	-7.02	-8.81	-10.61
Investment growth rate	5.86	26.41	16.62
Guarantee growth rate	4.73	9.83	-4.51

Unit:%,

12/31/01	12/31/00
16.33	16.09
13.36	13.13
10.82	10.46
8.46	8.73
3.58	-
-	-
34.66	40.64
6.57	6.84
12.15	10.63
0.55	0.60
1.02	0.93
155.13	130.73
10.80	10.44
1,759.75	1,796.48
36.70	29.70
69.21	77.02
67.02	66.17
0.18	0.20
-88.69	-
57.06	54.67
-290.93	-287.38



5.75	8.15
-4.89	4.74
12.84	-0.44
7.16	3.03

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Land Bank of Taiwan

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	8.95	8.56	10.08
Tier 1 capital			
/ Risk-weighted assets	6.10	7.11	6.45
Liability / Equity (multiple)	19.98	17.22	18.22
Equity / Asset	4.77	5.49	5.20
<b>【 A 】</b>			
Non-performing loan ratio	6.89	8.01	7.07
Loans under surveillance/Loans	2.62	-	3.36
Loan loss reserves / NPLs	15.25	16.79	16.19
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	3.15	10.33	2.59
(NIBT + loan loss provision)			
/ Average equity	24.65	29.18	30.20
NIBT / Average asset	0.15	0.54	0.13
(NIBT + loan loss provision)			
/ Average asset	1.21	1.53	1.54
Net interest income / NIBT	925.50	347.03	1,387.87
NIBT / Operating revenue	4.79	11.75	3.05
NIBT / Employees			
(in thousand of NT dollars)	406.64	1,371.36	333.77
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	19.37	19.64	20.86
Loans / Deposits	81.48	81.25	81.27
Time deposits / Deposits	70.57	73.94	71.66
NCDs / Time deposits	0.72	0.68	-
Accumulated gap of assets and liabilities(180 days) / Equity	-453.40	-428.50	-463.92
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.65	91.31	90.31
Interest rate sensitivity gap/Equity	-96.52	-137.18	-161.75
<b>【 G 】</b>			

Deposit growth rate	6.47	6.31	4.13
Loan growth rate	3.07	-2.45	-2.73
Investment growth rate	-8.10	7.40	13.46
Guarantee growth rate	-1.00	-4.44	-4.06

Unit:%,

12/31/01	12/31/00
9.65	9.82
7.28	7.58
17.08	16.33
5.53	5.77
7.37	-
-	-
23.44	24.28
9.07	8.19
27.72	22.72
0.49	0.46
1.50	1.29
328.69	361.05
8.33	6.95
1,265.63	1,155.25
18.00	11.70
84.26	90.31
74.92	78.13
0.70	0.69
-444.37	-
93.26	94.99
-104.53	-73.94

8.82	3.70
-1.75	11.45
18.96	-38.87
-1.19	-8.70

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Taiwan Cooperative Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.14	9.31	8.97
Tier 1 capital			
/ Risk-weighted assets	5.96	6.04	6.47
Liability / Equity (multiple)	31.22	31.16	29.54
Equity / Asset	3.10	3.11	3.27
<b>【 A 】</b>			
Non-performing loan ratio	6.17	7.82	6.86
Loans under surveillance/Loans	2.06	-	2.52
Loan loss reserves / NPLs	20.22	15.97	15.40
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	0.73	1.11	8.37
(NIBT + loan loss provision)			
/ Average equity	8.11	45.47	45.08
NIBT / Average asset	0.11	0.04	0.27
(NIBT + loan loss provision)			
/ Average asset	1.26	1.49	1.44
Net interest income / NIBT	803.53	3,816.77	502.95
NIBT / Operating revenue	4.24	0.84	6.47
NIBT / Employees			
(in thousand of NT dollars)	343.05	85.76	665.80
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	29.39	24.25	27.89
Loans / Deposits	77.00	79.08	78.89
Time deposits / Deposits	76.32	77.97	77.19
NCDs / Time deposits	0.24	0.29	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	-92.46	-195.42	-510.17
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	100.21	94.93	97.00
Interest rate sensitivity gap/Equity	5.53	-134.79	-74.54
<b>【 G 】</b>			

Deposit growth rate	3.06	10.96	3.88
Loan growth rate	0.70	2.83	-2.32
Investment growth rate	-3.62	91.32	17.87
Guarantee growth rate	-0.38	16.67	2.11

Unit:%,

12/31/01	12/31/00
9.39	8.97
5.91	6.05
28.96	28.26
3.34	3.42
7.63	-
-	-
21.16	18.90
9.24	2.49
37.40	23.21
0.32	0.09
1.28	0.83
425.15	1,304.12
5.68	1.46
690.83	200.87
20.90	16.20
84.27	91.78
78.60	81.32
0.31	0.36
-560.98	-
97.81	98.22
-54.26	-42.85



10.19	4.59
1.24	11.29
42.20	4.18
14.15	4.10

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : First Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.02	8.11	8.99
Tier 1 capital			
/ Risk-weighted assets	6.94	6.28	6.59
Liability / Equity (multiple)	21.21	19.15	26.59
Equity / Asset	4.50	4.96	3.62
<b>【 A 】</b>			
Non-performing loan ratio	3.79	6.94	3.77
Loans under surveillance/Loans	1.78	-	2.05
Loan loss reserves / NPLs	25.66	16.91	20.49
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	17.55	-43.40	-47.82
(NIBT + loan loss provision)			
/ Average equity	36.78	-9.43	-28.13
NIBT / Average asset	0.66	-2.67	-2.43
(NIBT + loan loss provision)			
/ Average asset	1.38	-0.58	-1.43
Net interest income / NIBT	241.02	-	-
NIBT / Operating revenue	18.19	-63.50	-58.36
NIBT / Employees			
(in thousand of NT dollars)	1,335.32	-5,593.84	-4,821.90
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	22.38	17.38	19.11
Loans / Deposits	81.08	82.40	79.07
Time deposits / Deposits	54.68	58.76	57.86
NCDs / Time deposits	1.91	2.28	2.49
Accumulated gap of assets and liabilities(180 days) / Equity	-236.05	-167.63	-216.40
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.09	82.77	83.42
Interest rate sensitivity gap/Equity	-172.83	-230.03	-297.69
<b>【 G 】</b>			

Deposit growth rate	3.15	5.22	3.84
Loan growth rate	0.77	2.90	-4.72
Investment growth rate	34.78	66.47	23.85
Guarantee growth rate	-3.11	-0.83	2.11

Unit:%,

12/31/01	12/31/00
9.28	9.18
8.89	9.66
14.87	14.59
6.30	6.42
8.72	-
-	-
16.08	19.60
4.26	6.13
21.51	22.75
0.28	0.42
1.40	1.57
629.23	428.45
4.74	6.27
546.26	776.42
14.00	10.90
85.85	88.94
59.64	63.89
2.01	2.57
-150.24	-
79.02	86.75
-211.37	-125.79

6.78	8.39
3.10	5.83
15.30	-22.11
-9.29	7.77

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Hua Nan Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.22	8.33	9.07
Tier 1 capital			
/ Risk-weighted assets	6.95	5.93	6.52
Liability / Equity (multiple)	23.19	25.83	24.98
Equity / Asset	4.13	3.73	3.85
<b>【 A 】</b>			
Non-performing loan ratio	4.03	4.13	4.16
Loans under surveillance/Loans	0.83	-	1.01
Loan loss reserves / NPLs	30.55	22.48	27.08
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	21.78	-113.22	-61.22
(NIBT + loan loss provision)			
/ Average equity	41.53	16.50	25.93
NIBT / Average asset	0.84	-6.29	-2.84
(NIBT + loan loss provision)			
/ Average asset	1.61	0.92	1.20
Net interest income / NIBT	153.46	-	-
NIBT / Operating revenue	25.94	-157.91	-74.01
NIBT / Employees			
(in thousand of NT dollars)	1,781.30	-13,402.03	-5,939.67
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	25.54	21.83	23.17
Loans / Deposits	76.94	76.55	75.97
Time deposits / Deposits	53.50	57.02	55.76
NCDs / Time deposits	1.74	2.28	1.84
Accumulated gap of assets and liabilities(180 days) / Equity	5.35	-67.04	9.37
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	95.85	100.17	97.48
Interest rate sensitivity gap/Equity	-68.80	3.23	-45.80
<b>【 G 】</b>			

Deposit growth rate	6.65	5.88	7.05
Loan growth rate	6.14	-4.04	-1.88
Investment growth rate	-44.49	73.87	64.12
Guarantee growth rate	10.13	2.98	5.05

Unit:%,

12/31/01	12/31/00
10.68	9.81
9.89	10.00
14.24	13.67
6.56	6.82
8.27	-
-	-
13.31	17.33
5.76	7.46
23.84	20.83
0.37	0.51
1.55	1.44
440.25	329.83
6.55	7.99
723.41	923.85
13.70	11.20
82.52	88.87
59.68	62.98
2.20	5.26
-22.01	-
96.20	101.26
-39.59	12.52



7.77	8.77
-0.12	10.37
14.92	-16.69
0.11	16.41

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Chang Hwa Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.25	10.35	8.35
Tier 1 capital			
/ Risk-weighted assets	6.21	7.26	5.80
Liability / Equity (multiple)	21.67	19.90	26.60
Equity / Asset	4.41	4.78	3.62
<b>【 A 】</b>			
Non-performing loan ratio	6.29	7.85	6.97
Loans under surveillance/Loans	5.38	-	5.06
Loan loss reserves / NPLs	26.52	17.49	21.37
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	10.57	-48.38	-51.24
(NIBT + loan loss provision)			
/ Average equity	51.67	15.73	20.02
NIBT / Average asset	0.40	-3.05	-2.70
(NIBT + loan loss provision)			
/ Average asset	1.98	0.99	1.05
Net interest income / NIBT	403.80	-	-
NIBT / Operating revenue	11.57	-74.59	-67.75
NIBT / Employees			
(in thousand of NT dollars)	853.51	-6,408.05	-5,775.30
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	21.46	16.50	23.34
Loans / Deposits	83.40	87.27	82.82
Time deposits / Deposits	57.07	61.28	59.39
NCDs / Time deposits	2.00	2.64	2.51
Accumulated gap of assets and liabilities(180 days) / Equity	-38.40	-14.88	-27.84
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	74.58	81.07	77.54
Interest rate sensitivity gap/Equity	-377.29	-266.52	-425.04
<b>【 G 】</b>			

Deposit growth rate	1.90	6.16	1.86
Loan growth rate	-3.14	0.69	-4.80
Investment growth rate	16.83	-3.36	24.57
Guarantee growth rate	-6.27	-8.98	-2.38

Unit:%,

12/31/01	12/31/00
9.10	9.08
8.98	8.90
14.51	13.59
6.45	6.85
8.98	-
-	-
16.05	19.01
3.53	5.08
15.69	17.38
0.23	0.33
1.04	1.12
733.04	567.80
4.32	5.09
445.91	591.27
12.30	10.80
88.15	93.98
62.85	64.99
2.55	3.55
-34.75	-
81.23	84.37
-196.28	-151.63

9.03	5.79
1.76	8.14
-14.71	-14.70
-7.88	4.59

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Bank Of Overseas Chinese

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	5.51	4.19	5.53
Tier 1 capital			
/ Risk-weighted assets	5.60	4.34	5.71
Liability / Equity (multiple)	26.47	27.88	23.73
Equity / Asset	3.64	3.46	4.04
<b>【 A 】</b>			
Non-performing loan ratio	14.34	16.00	13.98
Loans under surveillance/Loans	2.90	-	5.12
Loan loss reserves / NPLs	24.89	22.03	27.32
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-27.83	-13.06	-2.52
(NIBT + loan loss provision)			
/ Average equity	31.82	7.07	24.02
NIBT / Average asset	-1.09	-0.46	-0.09
(NIBT + loan loss provision)			
/ Average asset	1.25	0.25	0.82
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-24.99	-10.28	-1.96
NIBT / Employees			
(in thousand of NT dollars)	-1,604.82	-642.97	-123.52
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	14.63	17.87	15.14
Loans / Deposits	77.68	74.46	76.07
Time deposits / Deposits	62.98	65.58	64.07
NCDs / Time deposits	3.29	3.79	3.60
Accumulated gap of assets and liabilities(180 days) / Equity	-278.01	-295.51	-230.55
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	58.39	49.86	55.56
Interest rate sensitivity gap/Equity	-810.48	-1,061.92	-798.40
<b>【 G 】</b>			

Deposit growth rate	-1.09	-0.72	1.21
Loan growth rate	1.54	-4.89	3.57
Investment growth rate	-6.96	108.36	11.71
Guarantee growth rate	-29.38	-31.24	-29.63

Unit:%,

12/31/01	12/31/00
5.05	6.01
5.17	6.18
26.43	18.97
3.65	5.01
17.80	-
-	-
18.97	16.64
-22.12	-15.40
11.67	14.61
-0.97	-0.80
0.51	0.75
-	-
-15.53	-11.69
-1,343.52	-1,107.16
18.10	7.60
73.20	86.81
68.21	71.89
5.35	9.31
-357.52	-
53.30	63.28
-917.04	-532.26



4.50	-13.86
-11.87	-7.27
94.80	-38.15
-21.94	-20.47

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : The Shanghai Commercial & Savings E

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.76	10.38	10.10
Tier 1 capital			
/ Risk-weighted assets	18.74	18.21	18.53
Liability / Equity (multiple)	7.57	7.34	7.37
Equity / Asset	11.66	11.98	11.95
<b>【 A 】</b>			
Non-performing loan ratio	3.52	6.31	3.88
Loans under surveillance/Loans	1.22	-	1.58
Loan loss reserves / NPLs	32.49	20.93	19.90
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	3.33	6.00	1.19
(NIBT + loan loss provision)			
/ Average equity	9.89	15.17	15.72
NIBT / Average asset	0.46	0.73	0.15
(NIBT + loan loss provision)			
/ Average asset	1.36	1.86	1.99
Net interest income / NIBT	345.68	216.80	1,099.45
NIBT / Operating revenue	12.69	14.77	3.10
NIBT / Employees			
(in thousand of NT dollars)	926.41	1,385.52	291.80
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	23.22	22.83	17.83
Loans / Deposits	62.91	64.57	67.61
Time deposits / Deposits	56.22	60.47	57.46
NCDs / Time deposits	3.07	3.74	3.73
Accumulated gap of assets and liabilities(180 days) / Equity	-130.92	-84.07	-82.13
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	54.27	101.13	98.49
Interest rate sensitivity gap/Equity	-210.43	5.35	-7.10
<b>【 G 】</b>			

Deposit growth rate	3.69	-1.93	0.58
Loan growth rate	-0.03	-10.32	-0.43
Investment growth rate	-12.84	15.31	-12.12
Guarantee growth rate	-23.84	-8.16	-25.88

Unit:%,

12/31/01	12/31/00
8.94	9.43
18.49	17.15
7.17	7.71
12.24	11.48
4.63	-
-	-
23.95	23.16
3.95	3.79
16.81	14.52
0.50	0.46
2.14	1.78
323.95	328.84
7.66	6.60
915.53	792.78
17.30	12.20
67.56	74.13
63.97	68.53
4.04	5.15
-85.58	-
101.50	100.95
7.17	5.06

3.82	7.24
-6.57	5.91
2.64	-11.45
-5.90	0.96

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Taipei bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	12.19	13.24	14.00
Tier 1 capital			
/ Risk-weighted assets	13.30	12.79	14.88
Liability / Equity (multiple)	12.78	13.41	12.56
Equity / Asset	7.26	6.94	7.37
<b>【 A 】</b>			
Non-performing loan ratio	2.28	3.03	2.99
Loans under surveillance/Loans	1.06	-	1.16
Loan loss reserves / NPLs	34.05	28.76	30.54
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	14.30	11.29	12.62
(NIBT + loan loss provision)			
/ Average equity	21.50	16.66	18.35
NIBT / Average asset	1.05	0.82	0.91
(NIBT + loan loss provision)			
/ Average asset	1.59	1.21	1.33
Net interest income / NIBT	110.69	187.08	160.91
NIBT / Operating revenue	24.86	16.38	18.99
NIBT / Employees			
(in thousand of NT dollars)	2,180.91	1,528.73	1,694.95
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	35.80	37.47	37.70
Loans / Deposits	76.95	76.60	74.07
Time deposits / Deposits	48.96	51.72	52.68
NCDs / Time deposits	0.83	0.94	0.86
Accumulated gap of assets and liabilities(180 days) / Equity	26.39	79.20	-26.19
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	109.88	110.58	104.03
Interest rate sensitivity gap/Equity	88.18	103.59	36.97
<b>【 G 】</b>			

Deposit growth rate	0.59	9.13	-3.76
Loan growth rate	-2.37	7.09	-9.43
Investment growth rate	5.69	80.71	20.67
Guarantee growth rate	8.35	53.65	9.77

Unit:%,

12/31/01	12/31/00
13.32	16.15
12.85	15.81
13.28	11.57
7.00	7.96
3.03	-
-	-
32.19	37.60
8.21	9.02
14.59	13.25
0.66	0.73
1.17	1.07
264.89	214.56
11.48	11.25
1,116.85	1,211.70
30.40	28.30
77.86	78.21
50.51	56.04
0.88	0.52
85.88	-
110.01	101.70
94.31	14.91



8.83	5.18
8.44	0.93
39.28	-10.16
55.85	29.92

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : United World Chinese Commercial Bar

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.96	9.95	10.79
Tier 1 capital			
/ Risk-weighted assets	12.20	11.34	11.64
Liability / Equity (multiple)	10.22	12.33	11.46
Equity / Asset	8.91	7.50	8.02
<b>【 A 】</b>			
Non-performing loan ratio	2.31	6.13	3.04
Loans under surveillance/Loans	2.15	-	1.93
Loan loss reserves / NPLs	58.44	62.42	52.41
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	16.06	-39.98	-20.58
(NIBT + loan loss provision)			
/ Average equity	27.01	19.40	20.91
NIBT / Average asset	1.37	-3.79	-1.76
(NIBT + loan loss provision)			
/ Average asset	2.30	1.84	1.78
Net interest income / NIBT	188.30	-	-
NIBT / Operating revenue	33.11	-75.85	-36.35
NIBT / Employees			
(in thousand of NT dollars)	3,551.05	-11,027.00	-4,740.37
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	21.94	26.31	21.45
Loans / Deposits	75.31	72.58	74.75
Time deposits / Deposits	45.24	52.17	50.83
NCDs / Time deposits	2.17	2.40	1.93
Accumulated gap of assets and liabilities(180 days) / Equity	187.09	106.37	137.30
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	106.21	115.30	97.44
Interest rate sensitivity gap/Equity	26.40	91.61	-13.73
<b>【 G 】</b>			

Deposit growth rate	-5.26	3.94	-11.01
Loan growth rate	-1.41	-2.71	-7.19
Investment growth rate	-16.03	29.11	-21.03
Guarantee growth rate	-27.42	-47.25	-51.90

Unit:%,

12/31/01	12/31/00
10.40	10.93
12.86	12.59
9.54	9.07
9.49	9.93
6.17	-
-	-
15.14	31.85
10.74	13.65
27.24	18.28
0.94	1.33
2.37	1.79
253.14	190.47
15.18	20.03
2,362.95	3,118.09
25.80	19.50
71.79	77.67
53.40	57.13
3.37	7.29
153.78	-
124.42	70.58
112.42	-229.21

8.89	7.39
0.47	14.09
22.00	-15.75
-5.33	11.59

# The Main Financial and Performance Ratios

June 30,2003

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

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	47.83	40.46	44.53
Tier 1 capital			
/ Risk-weighted assets	46.81	39.30	43.46
Liability / Equity (multiple)	5.31	6.13	5.69
Equity / Asset	15.86	14.02	14.94
<b>【 A 】</b>			
Non-performing loan ratio	0.19	0.48	0.26
Loans under surveillance/Loans	0.18	-	0.16
Loan loss reserves / NPLs	448.66	162.84	314.55
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.79	5.64	5.69
(NIBT + loan loss provision)			
/ Average equity	6.59	6.94	7.26
NIBT / Average asset	0.87	0.76	0.78
(NIBT + loan loss provision)			
/ Average asset	1.00	0.94	1.00
Net interest income / NIBT	145.29	157.75	160.71
NIBT / Operating revenue	26.26	18.03	19.37
NIBT / Employees			
(in thousand of NT dollars)	4,798.08	4,381.40	4,514.15
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	-	-	-
Loans / Deposits	-	-	-
Time deposits / Deposits	-	-	-
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	63.54	44.98	60.19
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	138.14	136.50	133.57
Interest rate sensitivity gap/Equity	104.56	108.00	100.39
<b>【 G 】</b>			

Deposit growth rate	-	-	-
Loan growth rate	-9.45	-5.91	-6.25
Investment growth rate	-14.13	91.24	25.68
Guarantee growth rate	-40.66	-4.59	-36.90

Unit:%,

12/31/01	12/31/00
40.45	39.47
39.30	38.21
6.28	6.59
13.74	13.18
0.55	-
-	-
134.31	145.81
5.99	6.43
8.07	8.28
0.79	0.83
1.06	1.07
172.77	165.91
13.23	12.39
4,516.43	4,617.22
-	-
-	-
-	-
-	-
30.58	-
124.52	124.73
78.61	85.47



-	-
-2.12	9.55
604.46	-83.13
15.71	111.87

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Bank of Kaohsiung

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	12.34	11.45	12.99
Tier 1 capital			
/ Risk-weighted assets	11.97	12.98	12.54
Liability / Equity (multiple)	15.50	17.56	17.20
Equity / Asset	6.06	5.39	5.49
<b>【 A 】</b>			
Non-performing loan ratio	1.87	3.52	2.38
Loans under surveillance/Loans	0.89	-	1.02
Loan loss reserves / NPLs	36.29	20.54	38.59
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.94	8.85	1.87
(NIBT + loan loss provision)			
/ Average equity	10.12	22.47	25.36
NIBT / Average asset	0.35	0.45	0.10
(NIBT + loan loss provision)			
/ Average asset	0.59	1.15	1.35
Net interest income / NIBT	373.20	359.20	1,754.87
NIBT / Operating revenue	10.39	9.74	2.16
NIBT / Employees			
(in thousand of NT dollars)	689.57	1,135.65	230.22
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	23.56	24.94	12.70
Loans / Deposits	83.88	79.67	95.30
Time deposits / Deposits	65.41	71.60	68.81
NCDs / Time deposits	1.71	5.04	1.61
Accumulated gap of assets and liabilities(180 days) / Equity	-364.56	-456.33	-24.19
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	105.83	99.48	102.16
Interest rate sensitivity gap/Equity	73.32	-7.77	30.76
<b>【 G 】</b>			

Deposit growth rate	-15.70	-6.51	-22.45
Loan growth rate	-11.47	-17.27	-13.96
Investment growth rate	-50.76	198.93	66.49
Guarantee growth rate	-10.44	-21.13	-22.24

Unit:%,

12/31/01	12/31/00
11.63	11.43
13.03	12.47
18.73	18.11
5.07	5.23
2.86	-
-	-
18.93	12.56
10.22	3.33
24.63	15.80
0.52	0.19
1.24	0.90
340.90	826.43
8.49	2.84
1,273.28	410.10
11.90	9.90
87.27	92.25
76.55	76.86
12.95	14.10
-48.79	-
96.80	96.76
-51.00	-50.89

12.45	17.10
5.98	20.52
17.40	-42.69
-7.25	13.03

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : The International Commercial Bank of (

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.11	11.26	11.01
Tier 1 capital			
/ Risk-weighted assets	9.74	10.50	10.71
Liability / Equity (multiple)	14.98	16.30	14.33
Equity / Asset	6.26	5.78	6.52
<b>【 A 】</b>			
Non-performing loan ratio	1.94	3.08	2.38
Loans under surveillance/Loans	0.72	-	0.82
Loan loss reserves / NPLs	61.77	38.02	49.16
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	10.28	6.43	7.46
(NIBT + loan loss provision)			
/ Average equity	17.58	17.68	17.58
NIBT / Average asset	0.63	0.40	0.43
(NIBT + loan loss provision)			
/ Average asset	1.07	1.09	1.01
Net interest income / NIBT	224.76	356.30	315.64
NIBT / Operating revenue	19.60	10.74	12.81
NIBT / Employees			
(in thousand of NT dollars)	1,928.72	1,218.78	1,413.69
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	37.75	35.23	33.14
Loans / Deposits	82.43	75.34	79.27
Time deposits / Deposits	55.81	61.67	59.52
NCDs / Time deposits	0.77	1.93	2.03
Accumulated gap of assets and liabilities(180 days) / Equity	-155.34	-91.01	-164.81
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	112.16	88.62	97.16
Interest rate sensitivity gap/Equity	74.82	-74.34	-17.79
<b>【 G 】</b>			

Deposit growth rate	4.99	8.96	8.85
Loan growth rate	13.80	-3.08	7.17
Investment growth rate	16.71	102.40	56.74
Guarantee growth rate	1.53	-18.07	-10.16

Unit:%,

12/31/01	12/31/00
11.69	10.03
11.31	10.56
13.71	13.59
6.80	6.85
3.75	-
-	-
47.54	51.53
8.14	10.06
19.47	15.97
0.59	0.85
1.41	1.35
287.53	249.94
11.01	11.97
1,580.90	1,826.60
21.00	24.70
80.14	90.90
64.08	66.44
0.81	0.73
-42.12	-
102.37	124.55
13.26	132.15



10.31	17.56
-3.88	8.09
9.12	23.20
-17.57	-2.10

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : China Development Industrial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	28.45	24.91	35.02
Tier 1 capital			
/ Risk-weighted assets	91.19	107.62	106.77
Liability / Equity (multiple)	0.53	0.72	0.47
Equity / Asset	65.16	57.98	68.16
<b>【 A 】</b>			
Non-performing loan ratio	2.81	2.88	1.80
Loans under surveillance/Loans	2.00	-	0.56
Loan loss reserves / NPLs	64.61	73.37	91.91
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	2.07	10.53	5.10
(NIBT + loan loss provision)			
/ Average equity	2.10	12.64	6.13
NIBT / Average asset	1.36	6.66	3.26
(NIBT + loan loss provision)			
/ Average asset	1.38	8.00	3.92
Net interest income / NIBT	63.25	14.90	29.73
NIBT / Operating revenue	59.48	133.95	89.71
NIBT / Employees			
(in thousand of NT dollars)	5,319.37	22,265.40	12,016.81
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	49.11	52.67	37.53
Loans / Deposits	167.09	133.93	176.28
Time deposits / Deposits	79.43	52.40	84.31
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-2.18	-1.32	0.81
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	168.01	181.62	170.94
Interest rate sensitivity gap/Equity	22.30	27.87	23.14
<b>【 G 】</b>			

Deposit growth rate	-36.21	84.55	37.93
Loan growth rate	-5.70	-4.09	2.33
Investment growth rate	5.53	24.62	13.01
Guarantee growth rate	6.77	25.46	37.45

Unit:%,

12/31/01	12/31/00
41.68	36.44
113.40	102.49
0.48	0.60
67.74	62.53
2.74	-
-	-
69.96	112.58
10.63	12.22
12.39	14.44
6.69	7.82
7.80	9.25
20.68	22.99
177.30	167.84
19,858.22	21,119.38
107.30	78.50
203.91	212.27
86.39	92.44
-	-
8.31	-
202.87	209.02
31.22	42.44

-4.21	-51.55
0.57	9.81
25.39	14.50
-26.86	-0.25

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Industrial Bank of Taiwan

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	26.11	24.76	23.02
Tier 1 capital			
/ Risk-weighted assets	50.72	48.68	45.61
Liability / Equity (multiple)	1.05	0.91	1.13
Equity / Asset	48.82	52.36	46.89
<b>【 A 】</b>			
Non-performing loan ratio	1.07	-	-
Loans under surveillance/Loans	0.35	-	2.18
Loan loss reserves / NPLs	142.86	-	-
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	2.91	1.41	-6.32
(NIBT + loan loss provision)			
/ Average equity	3.98	1.90	-5.96
NIBT / Average asset	1.42	0.72	-3.17
(NIBT + loan loss provision)			
/ Average asset	1.94	0.97	-2.99
Net interest income / NIBT	119.82	309.14	-
NIBT / Operating revenue	36.50	17.21	-79.85
NIBT / Employees			
(in thousand of NT dollars)	2,977.97	1,612.90	-7,156.68
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	13.45	12.78	12.62
Loans / Deposits	145.39	139.33	124.62
Time deposits / Deposits	95.63	93.72	88.09
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-29.31	-22.89	-25.24
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	32.41	44.46	38.73
Interest rate sensitivity gap/Equity	-61.51	-48.34	-62.45
<b>【 G 】</b>			

Deposit growth rate	-5.73	-24.35	5.95
Loan growth rate	-2.51	1.38	5.29
Investment growth rate	6.90	10.55	-6.19
Guarantee growth rate	-34.36	-20.18	-32.56

Unit:%,

12/31/01	12/31/00
25.22	27.50
50.59	56.49
1.00	0.88
50.07	53.12
-	-
-	-
-	-
4.44	2.20
4.78	2.65
2.28	1.36
2.45	1.63
100.28	123.58
40.03	23.26
5,146.92	2,284.48
17.70	32.60
127.67	124.73
97.19	83.00
-	-
-26.55	-
49.49	54.78
-49.06	-38.46



0.54	85.92
23.29	236.84
4.52	-29.61
37.77	506.50

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Taiwan Business Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.21	9.93	10.49
Tier 1 capital			
/ Risk-weighted assets	6.74	7.11	6.64
Liability / Equity (multiple)	23.58	22.06	22.46
Equity / Asset	4.07	4.34	4.26
<b>【 A 】</b>			
Non-performing loan ratio	9.94	12.32	9.76
Loans under surveillance/Loans	1.42	-	1.97
Loan loss reserves / NPLs	17.18	12.07	17.67
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	1.25	0.56	0.33
(NIBT + loan loss provision)			
/ Average equity	11.32	22.13	15.72
NIBT / Average asset	0.05	0.02	0.01
(NIBT + loan loss provision)			
/ Average asset	0.47	0.91	0.67
Net interest income / NIBT	3,077.11	7,632.08	12,921.09
NIBT / Operating revenue	1.61	0.54	0.35
NIBT / Employees			
(in thousand of NT dollars)	101.78	42.81	26.66
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	16.56	14.79	12.82
Loans / Deposits	84.31	91.70	88.54
Time deposits / Deposits	60.73	61.56	60.98
NCDs / Time deposits	1.41	1.47	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-158.80	-267.48	-95.26
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	87.68	81.90	83.92
Interest rate sensitivity gap/Equity	-225.20	-323.19	-287.12
<b>【 G 】</b>			

Deposit growth rate	10.38	0.43	8.88
Loan growth rate	-3.93	-4.14	0.15
Investment growth rate	30.29	9.18	-28.50
Guarantee growth rate	-11.38	-5.28	-13.05

Unit:%,

12/31/01	12/31/00
10.00	9.17
7.10	8.97
25.03	15.22
3.84	6.16
9.97	-
-	-
13.63	14.70
-31.05	6.56
14.38	12.92
-1.80	0.42
0.83	0.82
-	411.51
-33.51	6.80
-3,391.03	678.83
18.00	11.30
91.08	96.29
61.75	62.42
1.50	4.10
9.22	-
85.72	94.59
-287.33	-66.18

7.09	7.62
-0.79	6.66
38.14	-20.63
2.36	-0.65

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : International Bank of Taipei

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	13.65	13.38	13.37
Tier 1 capital			
/ Risk-weighted assets	13.40	12.38	12.49
Liability / Equity (multiple)	9.20	10.03	9.54
Equity / Asset	9.80	9.07	9.49
<b>【 A 】</b>			
Non-performing loan ratio	3.30	4.89	4.30
Loans under surveillance/Loans	1.39	-	1.26
Loan loss reserves / NPLs	23.02	27.09	29.51
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	11.69	9.57	8.69
(NIBT + loan loss provision)			
/ Average equity	16.32	14.09	15.30
NIBT / Average asset	1.12	0.87	0.80
(NIBT + loan loss provision)			
/ Average asset	1.56	1.28	1.40
Net interest income / NIBT	135.51	192.60	207.18
NIBT / Operating revenue	27.65	18.51	17.51
NIBT / Employees			
(in thousand of NT dollars)	1,747.33	1,344.17	1,261.56
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	25.32	26.78	27.90
Loans / Deposits	80.95	79.24	78.48
Time deposits / Deposits	62.16	66.32	64.53
NCDs / Time deposits	2.29	2.75	2.68
Accumulated gap of assets and liabilities(180 days) / Equity	-57.56	50.72	-15.84
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	47.22	83.19	80.40
Interest rate sensitivity gap/Equity	-399.46	-143.08	-157.51
<b>【 G 】</b>			

Deposit growth rate	0.78	3.69	3.43
Loan growth rate	3.17	3.76	3.02
Investment growth rate	3.41	30.64	25.15
Guarantee growth rate	-16.72	-20.55	-30.29

Unit:%,

12/31/01	12/31/00
13.18	11.56
12.06	11.15
9.85	10.62
9.21	8.61
4.83	-
-	-
28.64	33.27
9.12	9.47
18.52	15.84
0.82	0.82
1.67	1.37
171.14	170.20
13.06	12.30
1,190.28	1,158.94
24.60	24.20
79.86	80.84
67.63	69.43
3.45	4.12
8.06	-
86.38	84.57
-114.88	-137.14



1.78	5.34
0.89	6.81
1.61	6.81
-1.44	-3.78

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Hsinchu International Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.18	8.38	9.86
Tier 1 capital			
/ Risk-weighted assets	6.80	8.57	6.56
Liability / Equity (multiple)	21.18	16.41	22.08
Equity / Asset	4.51	5.74	4.33
<b>【 A 】</b>			
Non-performing loan ratio	4.85	7.83	4.46
Loans under surveillance/Loans	1.42	-	3.31
Loan loss reserves / NPLs	31.75	13.04	23.08
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	17.78	8.97	-18.74
(NIBT + loan loss provision)			
/ Average equity	41.03	27.52	30.13
NIBT / Average asset	0.78	0.51	-1.04
(NIBT + loan loss provision)			
/ Average asset	1.81	1.57	1.67
Net interest income / NIBT	242.18	451.48	-
NIBT / Operating revenue	17.33	9.87	-20.89
NIBT / Employees			
(in thousand of NT dollars)	1,179.75	794.06	-1,556.31
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	17.62	13.24	15.83
Loans / Deposits	78.46	81.66	79.41
Time deposits / Deposits	64.50	67.66	66.34
NCDs / Time deposits	1.24	1.34	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-290.19	-266.62	-258.03
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	87.09	83.15	86.14
Interest rate sensitivity gap/Equity	-242.89	-254.71	-275.47
<b>【 G 】</b>			

Deposit growth rate	2.08	7.53	2.70
Loan growth rate	-1.41	8.41	0.37
Investment growth rate	51.61	122.14	49.00
Guarantee growth rate	22.66	70.56	51.40

Unit:%,

12/31/01	12/31/00
8.74	9.25
8.65	9.42
16.29	14.79
5.78	6.33
7.92	-
-	-
12.95	11.95
4.71	5.24
23.78	25.45
0.28	0.33
1.43	1.61
533.75	548.16
4.60	4.88
400.91	439.80
13.00	10.00
82.06	83.20
68.81	70.72
2.60	3.49
-284.57	-
82.36	84.31
-266.14	-215.51

8.85	-0.50
8.38	0.71
-7.55	10.45
44.28	-13.39

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Taichung Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	8.77	9.42	8.61
Tier 1 capital			
/ Risk-weighted assets	8.83	8.25	8.47
Liability / Equity (multiple)	16.57	12.20	16.29
Equity / Asset	5.69	7.57	5.78
<b>【 A 】</b>			
Non-performing loan ratio	13.29	14.94	11.47
Loans under surveillance/Loans	8.28	-	10.85
Loan loss reserves / NPLs	14.41	13.96	14.57
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	4.19	1.45	-29.56
(NIBT + loan loss provision)			
/ Average equity	18.98	13.63	17.00
NIBT / Average asset	0.24	0.11	-1.98
(NIBT + loan loss provision)			
/ Average asset	1.07	1.01	1.14
Net interest income / NIBT	895.26	1,878.23	-
NIBT / Operating revenue	6.06	2.21	-42.75
NIBT / Employees			
(in thousand of NT dollars)	272.37	125.51	-2,271.68
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	21.40	19.52	18.04
Loans / Deposits	73.70	79.16	77.58
Time deposits / Deposits	65.71	68.38	66.90
NCDs / Time deposits	0.33	0.44	0.44
Accumulated gap of assets and liabilities(180 days) / Equity	-372.12	-186.48	-361.29
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	55.89	68.72	61.16
Interest rate sensitivity gap/Equity	-652.11	-349.19	-577.40
<b>【 G 】</b>			

Deposit growth rate	4.75	6.35	3.07
Loan growth rate	-2.73	2.25	1.07
Investment growth rate	-16.24	-41.57	-53.90
Guarantee growth rate	-1.11	39.77	1.70

Unit:%,

12/31/01	12/31/00
11.62	12.83
11.59	12.82
11.73	11.16
7.86	8.23
15.75	-
-	-
9.63	11.47
4.64	1.31
9.64	7.87
0.37	0.11
0.76	0.64
432.37	1,388.21
6.28	1.76
399.70	111.17
18.40	12.50
79.19	86.29
70.25	71.92
0.41	0.37
-159.04	-
77.14	82.16
-240.21	-177.83



9.96	-2.86
1.54	0.77
-35.10	-12.08
31.20	13.31

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Tainan Business Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.73	10.06	10.04
Tier 1 capital			
/ Risk-weighted assets	7.74	9.67	7.23
Liability / Equity (multiple)	18.61	14.27	18.91
Equity / Asset	5.10	6.55	5.02
<b>【 A 】</b>			
Non-performing loan ratio	9.28	12.11	9.50
Loans under surveillance/Loans	3.20	-	3.65
Loan loss reserves / NPLs	14.34	12.90	11.03
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	6.25	3.02	-22.86
(NIBT + loan loss provision)			
/ Average equity	26.71	17.76	18.04
NIBT / Average asset	0.31	0.19	-1.45
(NIBT + loan loss provision)			
/ Average asset	1.34	1.14	1.14
Net interest income / NIBT	634.65	1,139.37	-
NIBT / Operating revenue	8.09	3.96	-30.62
NIBT / Employees			
(in thousand of NT dollars)	319.87	207.52	-1,524.82
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	10.41	13.81	12.03
Loans / Deposits	86.92	81.02	85.35
Time deposits / Deposits	67.37	71.11	68.85
NCDs / Time deposits	0.82	1.02	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-28.01	-10.95	-188.53
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	93.87	90.98	93.28
Interest rate sensitivity gap/Equity	-100.87	-118.85	-114.42
<b>【 G 】</b>			

Deposit growth rate	-0.57	-0.28	-1.01
Loan growth rate	6.67	-1.54	1.38
Investment growth rate	-47.04	14.16	18.43
Guarantee growth rate	-16.27	-7.60	-17.38

Unit:%,

12/31/01	12/31/00
9.84	10.28
9.51	10.20
14.62	14.25
6.40	6.56
10.79	-
-	-
14.37	21.10
3.06	-2.26
12.25	7.42
0.20	-0.15
0.78	0.48
896.85	-
3.27	-2.20
206.50	-153.06
13.20	9.20
83.39	83.39
72.62	75.28
0.84	0.84
-195.71	-
90.90	94.05
-123.67	-76.93

2.77	-7.27
3.02	1.53
-17.78	-34.12
-6.58	-27.32

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Kaohsiung Business Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-23.20	-24.57	-21.74
Tier 1 capital			
/ Risk-weighted assets	-22.95	-24.47	-21.50
Liability / Equity (multiple)	-7.49	-8.58	-8.14
Equity / Asset	-15.42	-13.20	-14.01
<b>【 A 】</b>			
Non-performing loan ratio	6.19	41.39	43.50
Loans under surveillance/Loans	4.68	-	4.70
Loan loss reserves / NPLs	417.15	37.25	28.61
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-	-	-
(NIBT + loan loss provision)			
/ Average equity	-	-	-
NIBT / Average asset	0.06	-0.52	-0.55
(NIBT + loan loss provision)			
/ Average asset	0.74	6.95	3.69
Net interest income / NIBT	2,063.64	-	-
NIBT / Operating revenue	1.88	-11.69	-13.03
NIBT / Employees			
(in thousand of NT dollars)	53.86	-466.67	-504.15
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	16.35	9.70	15.32
Loans / Deposits	37.21	77.92	69.49
Time deposits / Deposits	73.73	76.21	76.20
NCDs / Time deposits	0.07	0.15	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	276.72	49.47	69.30
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	54.22	57.80	56.06
Interest rate sensitivity gap/Equity	311.82	341.44	336.60
<b>【 G 】</b>			

Deposit growth rate	-9.34	-11.75	-12.82
Loan growth rate	-56.79	-13.47	-21.47
Investment growth rate	14.67	30.45	-17.48
Guarantee growth rate	-5.83	-24.60	-26.17

Unit:%,

12/31/01	12/31/00
-12.05	1.18
-8.46	1.30
-	39.08
-4.77	2.49
33.86	-
-	-
22.70	10.83
-1,435.55	-58.98
224.44	-3.07
-5.25	-1.90
0.82	-0.10
-	-
-100.82	-21.55
-4,994.63	-1,917.47
12.80	4.50
77.02	87.53
77.27	77.28
0.32	0.77
-	-
64.73	35.61
-	-2,369.09



2.44	-9.50
-9.64	-4.91
109.01	-55.01
-32.76	-48.03

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Enterprise Bank of Hualien

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	5.06	6.69	3.51
Tier 1 capital			
/ Risk-weighted assets	5.23	6.79	3.70
Liability / Equity (multiple)	18.10	22.30	20.70
Equity / Asset	5.23	4.29	4.61
<b>【 A 】</b>			
Non-performing loan ratio	29.65	29.92	27.87
Loans under surveillance/Loans	13.38	-	16.73
Loan loss reserves / NPLs	10.02	15.08	9.88
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	50.00	7.60	13.95
(NIBT + loan loss provision)			
/ Average equity	71.79	37.45	43.47
NIBT / Average asset	2.37	0.31	0.61
(NIBT + loan loss provision)			
/ Average asset	3.41	1.54	1.89
Net interest income / NIBT	141.32	791.43	459.18
NIBT / Operating revenue	37.11	5.80	9.86
NIBT / Employees			
(in thousand of NT dollars)	1,651.09	235.29	428.57
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	21.09	17.77	19.56
Loans / Deposits	71.77	76.22	73.10
Time deposits / Deposits	74.98	73.98	75.90
NCDs / Time deposits	0.29	0.43	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	-252.95	-356.55	-488.21
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	36.95	31.80	43.17
Interest rate sensitivity gap/Equity	-954.32	-1,405.01	-1,016.64
<b>【 G 】</b>			

Deposit growth rate	2.35	-4.44	-1.85
Loan growth rate	-3.65	-7.06	-1.96
Investment growth rate	0.81	-1.57	-24.38
Guarantee growth rate	-4.09	-45.89	-7.30

Unit:%,

12/31/01	12/31/00
6.49	5.86
6.67	6.04
22.09	18.06
4.33	5.25
27.69	-
-	-
12.79	9.04
14.47	-1.09
47.89	10.06
0.68	-0.06
2.26	0.55
275.73	-
9.39	-0.94
500.00	-46.08
20.70	11.10
73.20	81.42
75.77	76.62
0.37	3.54
-403.50	-
62.72	71.75
-761.31	-479.08

4.60	-10.96
-6.04	-10.72
60.55	-7.85
-73.59	-24.61

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Taitung Business Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	1.59	4.30	1.04
Tier 1 capital			
/ Risk-weighted assets	1.71	4.91	0.89
Liability / Equity (multiple)	59.21	11.66	51.46
Equity / Asset	1.66	7.90	1.91
<b>【 A 】</b>			
Non-performing loan ratio	18.61	25.74	20.07
Loans under surveillance/Loans	6.72	-	11.44
Loan loss reserves / NPLs	34.58	13.03	32.55
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	149.20	-27.01	-107.41
(NIBT + loan loss provision)			
/ Average equity	349.00	7.57	6.92
NIBT / Average asset	2.10	-2.32	-6.73
(NIBT + loan loss provision)			
/ Average asset	4.91	0.65	0.43
Net interest income / NIBT	138.82	-	-
NIBT / Operating revenue	28.29	-48.23	-138.70
NIBT / Employees			
(in thousand of NT dollars)	1,227.44	-1,691.57	-3,774.07
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	10.42	12.11	10.24
Loans / Deposits	86.41	85.88	85.00
Time deposits / Deposits	84.37	81.37	83.70
NCDs / Time deposits	0.13	0.07	0.02
Accumulated gap of assets and liabilities(180 days) / Equity	-1,608.09	-475.23	-1,630.70
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	40.04	31.33	45.21
Interest rate sensitivity gap/Equity	-2,845.26	-720.04	-2,236.81
<b>【 G 】</b>			

Deposit growth rate	21.04	0.39	7.73
Loan growth rate	20.56	1.56	12.40
Investment growth rate	-80.66	175.23	-15.22
Guarantee growth rate	-65.26	-25.70	-56.61

Unit:%,

12/31/01	12/31/00
12.79	19.77
12.50	19.19
9.78	5.93
9.27	14.44
30.20	-
-	-
16.59	22.53
-27.95	-19.94
-9.42	-4.46
-3.22	-3.13
-1.09	-0.70
-	-
-66.13	-55.52
-2,487.48	-2,853.75
21.10	13.60
81.02	92.21
84.15	84.86
0.08	0.42
-228.41	-
39.34	51.89
-544.05	-256.59



11.60	1.34
-1.39	-5.66
114.20	6.48
-39.73	-23.32

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Hwatai Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	12.33	10.98	12.09
Tier 1 capital			
/ Risk-weighted assets	11.94	10.78	11.74
Liability / Equity (multiple)	11.32	11.28	11.33
Equity / Asset	8.12	8.14	8.11
<b>【 A 】</b>			
Non-performing loan ratio	4.88	4.88	4.67
Loans under surveillance/Loans	4.10	-	4.40
Loan loss reserves / NPLs	20.68	15.36	21.61
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	0.41	8.81	6.65
(NIBT + loan loss provision)			
/ Average equity	17.84	11.87	13.45
NIBT / Average asset	0.03	0.74	0.56
(NIBT + loan loss provision)			
/ Average asset	1.50	1.00	1.13
Net interest income / NIBT	6,169.23	312.59	438.93
NIBT / Operating revenue	0.85	14.46	11.19
NIBT / Employees			
(in thousand of NT dollars)	37.41	788.32	593.93
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	16.22	8.22	12.58
Loans / Deposits	83.20	89.52	84.05
Time deposits / Deposits	70.42	70.64	72.36
NCDs / Time deposits	3.72	8.58	9.87
Accumulated gap of assets and liabilities(180 days) / Equity	-332.20	-2.63	-477.75
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	49.73	79.29	49.58
Interest rate sensitivity gap/Equity	-492.91	-211.07	-512.64
<b>【 G 】</b>			

Deposit growth rate	3.25	-1.64	0.73
Loan growth rate	-4.15	8.33	2.31
Investment growth rate	19.24	-38.34	3.88
Guarantee growth rate	-45.41	4.94	-18.65

Unit:%,

12/31/01	12/31/00
11.52	12.54
11.00	11.53
11.74	11.31
7.85	8.13
4.09	-
-	-
17.55	31.44
6.82	5.70
9.68	8.79
0.55	0.55
0.78	0.85
299.25	400.59
8.60	8.13
561.45	490.54
14.30	14.40
82.78	83.11
73.48	72.63
8.72	9.57
-217.19	-
81.16	89.52
-201.59	-89.80

4.40	28.52
5.32	29.91
-8.71	13.53
44.46	428.19

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Macoto Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	11.10	12.09	11.28
Tier 1 capital			
/ Risk-weighted assets	7.45	8.35	7.69
Liability / Equity (multiple)	16.15	13.79	15.27
Equity / Asset	5.83	6.76	6.15
<b>【 A 】</b>			
Non-performing loan ratio	4.61	9.90	4.73
Loans under surveillance/Loans	4.27	-	5.50
Loan loss reserves / NPLs	38.17	14.03	23.27
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	8.05	14.62	1.82
(NIBT + loan loss provision)			
/ Average equity	27.07	18.57	6.73
NIBT / Average asset	0.48	0.92	0.12
(NIBT + loan loss provision)			
/ Average asset	1.61	1.17	0.44
Net interest income / NIBT	616.97	338.20	2,675.50
NIBT / Operating revenue	7.40	14.92	1.92
NIBT / Employees			
(in thousand of NT dollars)	356.60	712.48	78.43
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	10.76	12.98	16.67
Loans / Deposits	73.57	76.81	70.22
Time deposits / Deposits	69.66	71.84	71.09
NCDs / Time deposits	3.22	3.83	3.56
Accumulated gap of assets and liabilities(180 days) / Equity	-43.72	-5.54	-55.41
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	40.50	47.50	44.13
Interest rate sensitivity gap/Equity	-746.27	-632.82	-721.66
<b>【 G 】</b>			

Deposit growth rate	8.75	0.89	-2.81
Loan growth rate	4.11	-0.07	-9.32
Investment growth rate	53.99	89.01	0.77
Guarantee growth rate	-15.63	-26.77	-27.36

Unit:%,

12/31/01	12/31/00
11.11	8.60
7.73	8.54
15.56	13.79
6.04	6.76
7.90	-
-	-
16.70	27.27
3.81	-3.55
28.65	5.26
0.25	-0.26
1.85	0.39
910.50	-
3.56	-3.70
179.05	-210.53
15.70	6.40
75.63	82.00
74.55	73.67
4.34	4.85
-52.62	-
49.45	42.23
-681.77	-720.65



14.11	7.30
5.48	9.43
138.28	-3.80
-16.44	-58.80

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Sunny Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.26	9.62	9.16
Tier 1 capital			
/ Risk-weighted assets	7.95	9.17	7.98
Liability / Equity (multiple)	17.06	15.76	16.78
Equity / Asset	5.54	5.97	5.62
<b>【 A 】</b>			
Non-performing loan ratio	3.32	3.50	3.84
Loans under surveillance/Loans	1.63	-	2.20
Loan loss reserves / NPLs	28.89	24.64	25.42
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	13.33	12.60	12.78
(NIBT + loan loss provision)			
/ Average equity	15.99	19.94	69.60
NIBT / Average asset	0.70	0.73	0.72
(NIBT + loan loss provision)			
/ Average asset	0.84	1.16	3.92
Net interest income / NIBT	267.79	288.44	291.40
NIBT / Operating revenue	18.12	14.88	15.35
NIBT / Employees			
(in thousand of NT dollars)	637.28	816.67	663.01
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	13.80	14.44	15.06
Loans / Deposits	81.81	79.22	80.96
Time deposits / Deposits	70.43	71.13	71.07
NCDs / Time deposits	3.57	3.38	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-554.35	-422.70	-484.89
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	47.31	52.14	49.10
Interest rate sensitivity gap/Equity	-799.45	-702.41	-768.64
<b>【 G 】</b>			

Deposit growth rate	17.60	19.44	16.02
Loan growth rate	21.28	20.70	23.47
Investment growth rate	20.60	29.44	0.97
Guarantee growth rate	12.58	-16.05	3.15

Unit:%,

12/31/01	12/31/00
9.71	11.39
9.35	10.60
15.61	14.16
6.02	6.60
3.24	-
-	-
22.10	31.56
10.57	6.68
110.64	9.41
0.65	0.42
6.81	0.59
312.18	509.98
10.69	6.33
656.74	465.20
16.10	11.50
76.15	81.09
73.71	75.13
2.98	2.34
-405.11	-
51.87	171.62
-702.51	310.64

19.32	7.90
12.80	17.73
145.42	-38.38
-35.49	-20.64

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Bank of Panhsin

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	8.03	9.01	9.38
Tier 1 capital			
/ Risk-weighted assets	8.18	9.11	9.24
Liability / Equity (multiple)	11.43	11.17	11.27
Equity / Asset	8.05	8.22	8.15
<b>【 A 】</b>			
Non-performing loan ratio	7.41	10.99	8.55
Loans under surveillance/Loans	3.29	-	3.91
Loan loss reserves / NPLs	14.01	9.48	13.18
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	7.17	0.71	1.83
(NIBT + loan loss provision)			
/ Average equity	8.48	5.92	11.80
NIBT / Average asset	0.58	0.06	0.15
(NIBT + loan loss provision)			
/ Average asset	0.68	0.49	0.99
Net interest income / NIBT	322.08	3,220.00	1,273.25
NIBT / Operating revenue	14.47	1.29	3.12
NIBT / Employees			
(in thousand of NT dollars)	543.69	67.34	154.38
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	9.88	14.07	10.11
Loans / Deposits	87.54	82.83	85.52
Time deposits / Deposits	73.69	74.61	73.47
NCDs / Time deposits	10.48	8.19	10.49
Accumulated gap of assets and liabilities(180 days) / Equity	-388.40	-330.52	-327.54
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	91.25	86.80	89.15
Interest rate sensitivity gap/Equity	-90.27	-139.86	-112.97
<b>【 G 】</b>			

Deposit growth rate	8.44	2.51	3.50
Loan growth rate	13.62	6.45	9.97
Investment growth rate	-0.72	-23.29	6.99
Guarantee growth rate	-22.25	-16.24	-35.50

Unit:%,

12/31/01	12/31/00
9.51	9.91
9.24	9.90
10.99	10.51
8.34	8.69
10.98	-
-	-
7.90	8.99
1.70	1.92
5.72	4.71
0.14	0.19
0.49	0.47
1,109.03	1,055.09
2.45	2.78
153.85	187.22
15.20	8.80
80.39	83.63
75.60	78.49
9.66	12.30
-143.84	-
86.95	88.08
-137.06	-120.46



4.09	7.39
1.14	15.61
-26.01	-27.49
0.17	38.30

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Cota Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	11.76	13.86	12.73
Tier 1 capital			
/ Risk-weighted assets	11.97	13.85	12.86
Liability / Equity (multiple)	13.01	11.42	11.74
Equity / Asset	7.14	8.05	7.85
<b>【 A 】</b>			
Non-performing loan ratio	4.64	7.28	6.27
Loans under surveillance/Loans	1.73	-	2.26
Loan loss reserves / NPLs	26.60	19.20	23.63
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	4.53	8.28	4.85
(NIBT + loan loss provision)			
/ Average equity	13.70	15.83	11.93
NIBT / Average asset	0.34	0.63	0.38
(NIBT + loan loss provision)			
/ Average asset	1.03	1.20	0.93
Net interest income / NIBT	560.36	335.60	564.94
NIBT / Operating revenue	9.34	13.12	8.43
NIBT / Employees			
(in thousand of NT dollars)	332.83	644.18	349.47
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	10.20	10.96	11.47
Loans / Deposits	88.63	76.15	83.21
Time deposits / Deposits	70.30	72.03	69.84
NCDs / Time deposits	5.42	0.88	0.80
Accumulated gap of assets and liabilities(180 days) / Equity	-420.37	-376.68	-273.28
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.60	84.81	86.38
Interest rate sensitivity gap/Equity	-204.90	-166.96	-153.03
<b>【 G 】</b>			

Deposit growth rate	12.39	4.79	4.35
Loan growth rate	30.77	9.94	31.14
Investment growth rate	-7.81	-25.18	-45.08
Guarantee growth rate	10.87	-23.14	-8.17

Unit:%,

12/31/01	12/31/00
15.20	20.16
15.56	19.53
11.98	8.59
7.70	10.43
7.95	-
-	-
14.21	11.55
-19.15	4.80
6.60	8.73
-1.87	0.50
0.65	0.91
-	445.10
-33.07	7.92
-2,040.07	522.85
20.10	15.00
66.22	76.39
73.22	74.07
1.25	0.80
-362.15	-
87.74	62.08
-140.52	-308.90

7.77	-0.15
-6.47	9.82
46.03	-27.54
-35.59	262.78

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : United-Credit Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	12.69	13.00	13.67
Tier 1 capital			
/ Risk-weighted assets	12.93	13.26	13.87
Liability / Equity (multiple)	10.37	9.67	10.17
Equity / Asset	8.79	9.37	8.96
<b>【 A 】</b>			
Non-performing loan ratio	7.79	15.21	13.16
Loans under surveillance/Loans	3.10	-	2.46
Loan loss reserves / NPLs	11.37	7.31	8.77
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	13.05	14.89	3.27
(NIBT + loan loss provision)			
/ Average equity	13.05	17.68	14.64
NIBT / Average asset	1.16	1.31	0.30
(NIBT + loan loss provision)			
/ Average asset	1.16	1.56	1.33
Net interest income / NIBT	188.20	169.09	783.33
NIBT / Operating revenue	30.50	25.88	6.17
NIBT / Employees			
(in thousand of NT dollars)	1,113.43	1,237.68	277.61
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	11.27	11.50	10.55
Loans / Deposits	81.20	82.45	84.47
Time deposits / Deposits	68.84	70.58	68.51
NCDs / Time deposits	1.03	4.98	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-351.30	-334.71	-320.38
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	45.03	36.61	32.34
Interest rate sensitivity gap/Equity	-544.56	-587.70	-655.94
<b>【 G 】</b>			

Deposit growth rate	7.76	-9.28	-4.43
Loan growth rate	6.13	-1.88	2.15
Investment growth rate	-9.58	-16.97	-0.61
Guarantee growth rate	494.82	12.21	35.03

Unit:%,

12/31/01	12/31/00
13.47	13.02
13.64	13.05
10.71	11.95
8.54	7.72
8.90	-
-	-
11.63	11.21
3.26	4.02
11.66	12.48
0.27	0.31
0.96	0.97
630.94	531.53
4.66	4.96
260.81	159.03
10.30	16.50
79.03	75.99
71.16	74.99
0.01	-
-359.41	-
32.35	47.45
-701.29	-598.86



-6.37	-
-2.63	-
-23.16	-
271.70	-

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Lucky Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	8.54	11.43	8.86
Tier 1 capital			
/ Risk-weighted assets	9.90	11.65	8.51
Liability / Equity (multiple)	20.77	16.02	22.43
Equity / Asset	4.59	5.88	4.27
<b>【 A 】</b>			
Non-performing loan ratio	6.18	10.02	6.77
Loans under surveillance/Loans	1.90	-	2.79
Loan loss reserves / NPLs	16.36	19.49	15.58
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	14.46	-13.63	-36.30
(NIBT + loan loss provision)			
/ Average equity	17.72	9.70	10.63
NIBT / Average asset	0.63	-0.87	-2.22
(NIBT + loan loss provision)			
/ Average asset	0.77	0.62	0.65
Net interest income / NIBT	222.14	-	-
NIBT / Operating revenue	20.70	-20.01	-56.36
NIBT / Employees			
(in thousand of NT dollars)	710.35	-937.88	-2,643.05
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	14.08	15.22	17.54
Loans / Deposits	68.45	68.06	63.77
Time deposits / Deposits	64.96	68.30	66.23
NCDs / Time deposits	2.20	2.53	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-69.59	-47.25	112.63
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	77.17	85.83	82.01
Interest rate sensitivity gap/Equity	-441.65	-212.08	-373.05
<b>【 G 】</b>			

Deposit growth rate	-0.99	2.34	-0.68
Loan growth rate	-0.43	1.40	-10.82
Investment growth rate	-19.18	18.17	25.83
Guarantee growth rate	-11.23	19.87	1.58

Unit:%,

12/31/01	12/31/00
11.61	12.91
11.84	12.17
14.19	13.67
6.58	6.82
9.85	-
-	-
10.05	18.70
4.80	6.12
9.68	9.36
0.32	0.42
0.64	0.64
426.01	361.86
5.77	6.90
336.21	407.36
14.10	16.00
71.03	71.24
69.29	71.94
3.00	2.33
-356.53	-
88.82	89.47
-149.89	-138.38

3.72	2.98
3.45	2.77
7.23	11.38
-19.46	-7.39

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Kao Shin Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.88	7.21	11.59
Tier 1 capital			
/ Risk-weighted assets	8.40	9.47	8.78
Liability / Equity (multiple)	19.65	17.62	18.74
Equity / Asset	4.84	5.37	5.06
<b>【 A 】</b>			
Non-performing loan ratio	13.30	21.03	16.47
Loans under surveillance/Loans	1.77	-	2.66
Loan loss reserves / NPLs	25.60	16.47	16.36
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	3.37	5.54	-3.26
(NIBT + loan loss provision)			
/ Average equity	24.30	15.25	15.68
NIBT / Average asset	0.17	0.32	-0.18
(NIBT + loan loss provision)			
/ Average asset	1.19	0.89	0.87
Net interest income / NIBT	762.79	360.00	-
NIBT / Operating revenue	4.91	7.12	-4.07
NIBT / Employees			
(in thousand of NT dollars)	147.51	278.23	-158.25
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	20.29	24.78	17.98
Loans / Deposits	73.18	67.52	76.73
Time deposits / Deposits	74.58	76.60	75.40
NCDs / Time deposits	0.27	0.55	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-501.71	-532.66	-505.82
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	90.24	54.07	86.21
Interest rate sensitivity gap/Equity	-163.07	-739.19	-228.88
<b>【 G 】</b>			

Deposit growth rate	-1.36	-2.55	-3.41
Loan growth rate	6.90	-12.19	3.46
Investment growth rate	-20.89	34.79	-17.98
Guarantee growth rate	9.27	64.13	6.58

Unit:%,

12/31/01	12/31/00
10.57	9.53
10.65	9.58
15.39	13.60
6.10	6.85
19.22	-
-	-
12.84	15.36
-11.57	3.89
8.34	8.94
-0.72	0.26
0.52	0.59
-	379.56
-12.81	4.13
-631.23	216.77
21.70	17.70
71.63	75.76
77.64	79.01
0.59	0.54
-325.82	-
55.43	64.93
-630.16	-448.54



-0.13	-1.50
-5.58	5.67
16.47	-11.80
97.40	60.42

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Grand Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.88	9.29	8.73
Tier 1 capital			
/ Risk-weighted assets	11.24	10.93	10.44
Liability / Equity (multiple)	10.23	10.83	11.47
Equity / Asset	8.91	8.45	8.02
<b>【 A 】</b>			
Non-performing loan ratio	4.10	5.90	5.30
Loans under surveillance/Loans	3.92	-	6.81
Loan loss reserves / NPLs	31.41	23.86	26.14
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	13.03	15.54	1.28
(NIBT + loan loss provision)			
/ Average equity	16.21	23.62	20.26
NIBT / Average asset	1.10	1.19	0.10
(NIBT + loan loss provision)			
/ Average asset	1.36	1.81	1.65
Net interest income / NIBT	188.06	161.86	1,910.84
NIBT / Operating revenue	22.86	21.03	1.95
NIBT / Employees			
(in thousand of NT dollars)	1,432.28	1,659.30	140.87
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	12.54	16.56	11.02
Loans / Deposits	85.58	83.79	85.15
Time deposits / Deposits	64.08	69.51	65.21
NCDs / Time deposits	2.09	2.78	2.93
Accumulated gap of assets and liabilities(180 days) / Equity	7.23	-2.49	60.61
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.81	90.74	95.06
Interest rate sensitivity gap/Equity	-18.07	-81.82	-46.85
<b>【 G 】</b>			

Deposit growth rate	-2.05	-9.56	-2.12
Loan growth rate	0.49	-4.51	0.62
Investment growth rate	-20.48	-0.78	-11.88
Guarantee growth rate	-34.84	-22.71	-39.26

Unit:%,

12/31/01	12/31/00
8.38	9.78
10.05	10.87
12.40	10.15
7.46	8.97
4.48	-
-	-
27.68	30.15
-20.68	6.97
11.81	11.95
-1.66	0.63
0.95	1.08
-	263.01
-26.15	9.08
-2,329.19	947.67
13.00	9.30
83.17	86.16
71.20	76.66
3.67	5.38
75.26	-
88.89	93.34
-114.96	-55.46

-4.56	11.14
-7.16	0.41
-15.40	-14.09
-33.30	-25.44

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Union Bank of Taiwan

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	12.30	10.15	12.62
Tier 1 capital			
/ Risk-weighted assets	12.04	12.93	11.93
Liability / Equity (multiple)	10.37	9.60	10.56
Equity / Asset	8.79	9.43	8.65
<b>【 A 】</b>			
Non-performing loan ratio	2.89	5.83	4.12
Loans under surveillance/Loans	3.42	-	3.62
Loan loss reserves / NPLs	61.19	19.32	46.76
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	10.09	3.57	-8.03
(NIBT + loan loss provision)			
/ Average equity	13.77	8.10	4.79
NIBT / Average asset	0.87	0.33	-0.76
(NIBT + loan loss provision)			
/ Average asset	1.19	0.75	0.45
Net interest income / NIBT	369.12	701.00	-
NIBT / Operating revenue	13.63	5.26	-12.10
NIBT / Employees			
(in thousand of NT dollars)	657.75	328.75	-615.25
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	9.90	12.73	9.52
Loans / Deposits	74.65	79.66	73.61
Time deposits / Deposits	69.63	72.32	70.25
NCDs / Time deposits	4.27	3.83	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-365.90	-255.55	-333.00
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	63.70	76.73	61.96
Interest rate sensitivity gap/Equity	-311.35	-191.10	-336.89
<b>【 G 】</b>			

Deposit growth rate	1.33	-7.08	-5.85
Loan growth rate	-4.90	-10.57	-13.17
Investment growth rate	-11.75	-3.42	-16.41
Guarantee growth rate	-24.73	-50.11	-34.07

Unit:%,

12/31/01	12/31/00
10.40	10.27
12.71	11.75
10.22	9.94
8.92	9.14
3.91	-
-	-
22.53	30.71
0.34	7.21
12.55	17.48
0.03	0.64
1.13	1.56
5,364.41	335.32
0.42	7.64
32.58	693.25
13.80	9.10
79.52	91.02
75.93	78.13
7.24	11.00
-255.96	-
78.98	84.60
-187.08	-132.76



-0.04	-2.18
-10.75	-2.69
9.37	-1.12
-51.08	-28.14

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : The Chinese Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.06	9.72	9.77
Tier 1 capital			
/ Risk-weighted assets	10.87	11.19	10.78
Liability / Equity (multiple)	11.90	11.91	12.51
Equity / Asset	7.75	7.74	7.40
<b>【 A 】</b>			
Non-performing loan ratio	7.39	7.85	8.58
Loans under surveillance/Loans	8.59	-	7.99
Loan loss reserves / NPLs	24.21	16.37	20.32
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	7.60	7.66	0.33
(NIBT + loan loss provision)			
/ Average equity	10.92	10.00	7.44
NIBT / Average asset	0.57	0.58	0.03
(NIBT + loan loss provision)			
/ Average asset	0.81	0.76	0.57
Net interest income / NIBT	418.85	352.94	8,830.19
NIBT / Operating revenue	11.39	10.99	0.48
NIBT / Employees			
(in thousand of NT dollars)	561.69	786.63	29.48
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	10.17	9.35	10.65
Loans / Deposits	83.29	84.72	83.63
Time deposits / Deposits	84.24	86.47	84.90
NCDs / Time deposits	14.57	12.27	13.95
Accumulated gap of assets and liabilities(180 days) / Equity	-140.96	-142.88	-151.51
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	93.52	91.14	85.67
Interest rate sensitivity gap/Equity	-61.19	-95.32	-159.83
<b>【 G 】</b>			

Deposit growth rate	-1.91	-3.48	-3.00
Loan growth rate	-3.63	-10.94	-11.07
Investment growth rate	22.17	-16.30	29.87
Guarantee growth rate	-25.16	-1.19	-41.22

Unit:%,

12/31/01	12/31/00
8.62	9.81
9.88	10.99
12.83	11.76
7.23	7.84
5.44	-
-	-
23.29	18.45
-4.39	0.66
7.70	9.80
-0.34	0.06
0.60	0.82
-	3,440.34
-5.60	0.83
-494.69	90.22
9.40	10.70
91.22	91.18
88.06	89.72
7.72	6.16
-147.89	-
93.53	96.85
-74.70	-34.25

-0.60	14.43
-0.46	8.19
-5.77	16.64
-30.70	-9.94

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Far Eastern International Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	11.04	12.22	11.28
Tier 1 capital			
/ Risk-weighted assets	9.90	11.70	9.15
Liability / Equity (multiple)	12.98	10.29	17.09
Equity / Asset	7.15	8.85	5.53
<b>【 A 】</b>			
Non-performing loan ratio	3.38	6.87	4.25
Loans under surveillance/Loans	0.58	-	1.36
Loan loss reserves / NPLs	40.98	14.58	33.99
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	38.85	3.85	-32.29
(NIBT + loan loss provision)			
/ Average equity	46.68	10.25	14.85
NIBT / Average asset	2.59	0.34	-2.84
(NIBT + loan loss provision)			
/ Average asset	3.11	0.91	1.31
Net interest income / NIBT	99.15	658.36	-
NIBT / Operating revenue	38.21	6.00	-47.90
NIBT / Employees			
(in thousand of NT dollars)	3,155.58	478.55	-3,581.65
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	11.48	11.35	8.20
Loans / Deposits	104.36	89.23	87.13
Time deposits / Deposits	77.35	80.13	79.96
NCDs / Time deposits	10.35	14.65	15.65
Accumulated gap of assets and liabilities(180 days) / Equity	-280.29	-67.89	-528.29
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.10	89.97	86.78
Interest rate sensitivity gap/Equity	-56.45	-85.58	-183.13
<b>【 G 】</b>			

Deposit growth rate	-0.06	-2.43	8.42
Loan growth rate	16.79	-1.44	-3.17
Investment growth rate	21.44	16.44	16.76
Guarantee growth rate	99.81	-38.78	1.69

Unit:%,

12/31/01	12/31/00
12.48	12.90
12.79	12.96
10.46	8.78
8.72	10.22
5.99	-
-	-
18.07	19.48
2.91	2.96
11.61	15.61
0.29	0.32
1.17	1.67
723.17	706.12
4.15	4.28
383.70	429.75
11.20	8.90
95.98	87.77
80.22	79.07
7.62	16.66
-93.95	-
92.90	99.17
-63.18	-6.10



2.18	0.44
12.63	7.91
32.98	-41.03
-55.10	6.37

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Fuhwa Commercial Bank Co. Ltd.

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.59	8.31	11.04
Tier 1 capital			
/ Risk-weighted assets	7.12	7.95	7.78
Liability / Equity (multiple)	17.00	10.88	16.72
Equity / Asset	5.55	8.42	5.64
<b>【 A 】</b>			
Non-performing loan ratio	3.98	6.79	4.22
Loans under surveillance/Loans	3.20	-	5.45
Loan loss reserves / NPLs	46.62	19.40	49.44
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	14.35	10.32	-27.55
(NIBT + loan loss provision)			
/ Average equity	23.21	17.41	25.13
NIBT / Average asset	0.82	0.86	-2.01
(NIBT + loan loss provision)			
/ Average asset	1.32	1.45	1.84
Net interest income / NIBT	189.30	203.29	-
NIBT / Operating revenue	19.08	17.66	-39.23
NIBT / Employees			
(in thousand of NT dollars)	1,080.14	1,382.79	-2,711.35
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	15.37	16.88	21.27
Loans / Deposits	92.30	84.50	81.99
Time deposits / Deposits	70.88	74.90	73.75
NCDs / Time deposits	2.33	3.19	3.12
Accumulated gap of assets and liabilities(180 days) / Equity	-141.60	-42.57	-53.41
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	81.82	76.19	78.76
Interest rate sensitivity gap/Equity	-246.12	-228.73	-299.62
<b>【 G 】</b>			

Deposit growth rate	17.95	1.31	6.82
Loan growth rate	26.03	8.52	5.33
Investment growth rate	7.84	19.24	52.65
Guarantee growth rate	-4.77	25.21	-5.10

Unit:%,

12/31/01	12/31/00
10.94	11.42
10.49	11.60
10.95	12.03
8.37	7.67
5.72	-
-	-
19.77	33.74
9.80	-11.66
15.75	16.27
0.79	-1.05
1.27	1.47
188.73	-
12.94	-15.38
1,248.50	-1,576.70
20.40	20.80
82.10	78.48
76.27	79.06
4.19	9.01
19.28	-
83.26	90.71
-161.97	-100.93

-0.90	0.31
7.27	3.28
-53.92	-17.44
4.16	-28.61

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Bank Sinopac

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	13.05	11.41	12.85
Tier 1 capital			
/ Risk-weighted assets	12.50	13.12	13.55
Liability / Equity (multiple)	13.90	12.43	11.99
Equity / Asset	6.71	7.45	7.70
<b>【 A 】</b>			
Non-performing loan ratio	2.17	2.04	2.01
Loans under surveillance/Loans	0.60	-	1.11
Loan loss reserves / NPLs	38.32	36.62	39.84
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	12.75	13.49	11.30
(NIBT + loan loss provision)			
/ Average equity	18.30	17.83	16.21
NIBT / Average asset	0.91	1.13	0.92
(NIBT + loan loss provision)			
/ Average asset	1.31	1.49	1.32
Net interest income / NIBT	141.84	162.38	205.40
NIBT / Operating revenue	22.62	22.13	18.74
NIBT / Employees			
(in thousand of NT dollars)	1,537.58	1,889.98	1,293.21
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	36.15	29.75	32.17
Loans / Deposits	79.00	78.11	80.18
Time deposits / Deposits	63.74	66.72	65.11
NCDs / Time deposits	0.53	0.66	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-178.09	201.73	-266.76
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	84.61	75.96	80.34
Interest rate sensitivity gap/Equity	-142.62	-141.33	-172.81
<b>【 G 】</b>			

Deposit growth rate	12.73	13.67	8.68
Loan growth rate	12.36	9.79	11.94
Investment growth rate	40.71	107.69	120.26
Guarantee growth rate	-12.53	-18.10	-21.43

Unit:%,

12/31/01	12/31/00
14.37	14.34
14.68	14.63
10.70	9.36
8.55	9.65
2.03	-
-	-
37.45	70.49
8.71	10.25
12.99	12.35
0.78	1.02
1.17	1.23
234.42	187.52
12.21	13.62
1,137.18	1,311.06
15.00	33.70
77.48	78.65
68.73	73.83
1.48	3.92
178.83	-
67.33	71.86
-128.57	-97.64



9.35	23.87
7.57	15.16
23.18	14.72
-16.77	-14.34

# The Main Financial and Performance Ratios

June 30,2003

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

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.10	10.96	10.38
Tier 1 capital			
/ Risk-weighted assets	9.38	11.42	9.36
Liability / Equity (multiple)	13.11	10.78	15.87
Equity / Asset	7.09	8.49	5.93
<b>【 A 】</b>			
Non-performing loan ratio	1.35	2.91	1.38
Loans under surveillance/Loans	0.49	-	0.88
Loan loss reserves / NPLs	69.40	33.14	70.67
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	28.41	12.46	-19.96
(NIBT + loan loss provision)			
/ Average equity	21.52	19.41	19.25
NIBT / Average asset	1.86	1.10	-1.72
(NIBT + loan loss provision)			
/ Average asset	1.41	1.72	1.66
Net interest income / NIBT	126.63	203.28	-
NIBT / Operating revenue	38.03	20.22	-32.45
NIBT / Employees			
(in thousand of NT dollars)	3,118.03	1,823.05	-2,852.24
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	15.75	18.48	18.29
Loans / Deposits	78.89	80.76	76.36
Time deposits / Deposits	64.56	66.83	65.52
NCDs / Time deposits	0.59	1.40	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-410.92	-265.75	-402.12
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.08	82.52	71.77
Interest rate sensitivity gap/Equity	-268.15	-149.37	-337.74
<b>【 G 】</b>			

Deposit growth rate	5.22	0.67	0.94
Loan growth rate	2.45	3.60	-4.65
Investment growth rate	8.10	40.66	19.76
Guarantee growth rate	-14.58	-8.83	-24.46

Unit:%,

12/31/01	12/31/00
11.01	10.56
12.30	12.50
10.36	10.07
8.80	9.03
2.83	-
-	-
32.17	39.85
11.80	8.48
21.17	16.62
1.04	0.79
1.86	1.55
201.56	228.42
15.23	11.04
1,797.67	1,316.61
14.60	9.40
80.34	85.38
71.85	74.58
1.82	4.13
-317.22	-
80.83	89.82
-159.82	-85.53

10.47	9.44
4.13	8.67
47.30	13.79
10.59	14.62

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Cosmos Bank, Taiwan

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.21	8.02	10.13
Tier 1 capital			
/ Risk-weighted assets	10.14	9.12	10.11
Liability / Equity (multiple)	10.06	12.08	10.51
Equity / Asset	9.05	7.64	8.68
<b>【 A 】</b>			
Non-performing loan ratio	2.94	4.49	3.21
Loans under surveillance/Loans	2.68	-	3.32
Loan loss reserves / NPLs	35.11	27.73	31.90
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	17.97	19.02	11.39
(NIBT + loan loss provision)			
/ Average equity	40.06	25.54	32.11
NIBT / Average asset	1.55	1.40	0.86
(NIBT + loan loss provision)			
/ Average asset	3.45	1.88	2.44
Net interest income / NIBT	314.22	273.28	463.94
NIBT / Operating revenue	20.07	18.94	11.61
NIBT / Employees			
(in thousand of NT dollars)	1,375.30	1,310.73	714.00
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	12.04	12.13	13.88
Loans / Deposits	76.53	76.73	74.13
Time deposits / Deposits	81.23	79.74	82.00
NCDs / Time deposits	0.65	3.89	1.56
Accumulated gap of assets and liabilities(180 days) / Equity	-40.94	-47.34	-15.27
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.57	69.59	78.68
Interest rate sensitivity gap/Equity	-130.89	-316.79	-182.30
<b>【 G 】</b>			

Deposit growth rate	13.73	11.39	11.87
Loan growth rate	11.79	0.20	-1.58
Investment growth rate	115.67	14.47	93.55
Guarantee growth rate	2.44	-11.86	67.46

Unit:%,

12/31/01	12/31/00
8.25	8.03
9.07	9.00
12.65	13.68
7.33	6.81
6.97	-
-	-
17.09	22.92
10.53	-24.59
16.77	6.12
0.74	-2.12
1.18	0.53
367.58	-
9.79	-28.25
701.01	-2,280.32
12.00	8.50
82.85	83.51
80.80	81.35
5.64	8.76
-147.85	-
68.76	60.76
-353.25	-486.14



10.60	-4.42
8.57	-7.07
-0.91	-43.09
-21.26	57.79

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Pan Asia Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	4.87	6.08	5.56
Tier 1 capital			
/ Risk-weighted assets	5.92	7.02	6.51
Liability / Equity (multiple)	17.41	15.53	16.83
Equity / Asset	5.43	6.05	5.61
<b>【 A 】</b>			
Non-performing loan ratio	22.96	11.85	16.37
Loans under surveillance/Loans	10.68	-	19.22
Loan loss reserves / NPLs	12.26	16.04	16.99
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.76	0.97	-10.51
(NIBT + loan loss provision)			
/ Average equity	7.84	3.52	-7.90
NIBT / Average asset	0.30	0.06	-0.63
(NIBT + loan loss provision)			
/ Average asset	0.41	0.21	-0.47
Net interest income / NIBT	394.55	1,868.00	-
NIBT / Operating revenue	8.40	1.35	-14.89
NIBT / Employees			
(in thousand of NT dollars)	414.85	87.41	-892.01
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	12.07	9.00	8.05
Loans / Deposits	84.78	85.82	86.89
Time deposits / Deposits	81.26	81.94	80.55
NCDs / Time deposits	2.98	11.17	4.38
Accumulated gap of assets and liabilities(180 days) / Equity	-291.27	-304.16	-226.18
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	54.74	61.26	60.87
Interest rate sensitivity gap/Equity	-685.37	-537.56	-582.18
<b>【 G 】</b>			

Deposit growth rate	-0.50	-0.24	-5.12
Loan growth rate	-2.11	-1.46	-3.66
Investment growth rate	42.41	-7.29	0.36
Guarantee growth rate	-35.86	-42.15	-47.68

Unit:%,

12/31/01	12/31/00
6.58	7.73
6.98	8.43
14.83	12.46
6.32	7.43
10.34	-
-	-
17.91	21.08
-10.29	4.30
-2.16	5.99
-0.71	0.31
-0.15	0.43
-	505.33
-12.67	4.60
-985.39	380.43
9.10	5.20
85.72	89.34
82.40	83.58
13.32	13.28
-271.36	-
69.08	74.91
-410.89	-287.36

7.23	-3.34
2.27	-3.90
5.56	-2.99
-42.23	-38.51

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Chung Shing Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-36.58	-23.05	-32.19
Tier 1 capital			
/ Risk-weighted assets	-36.21	-22.74	-31.85
Liability / Equity (multiple)	-4.66	-6.81	-5.24
Equity / Asset	-27.34	-17.23	-23.61
<b>【 A 】</b>			
Non-performing loan ratio	66.00	63.45	64.53
Loans under surveillance/Loans	5.58	-	5.90
Loan loss reserves / NPLs	35.19	32.65	36.71
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-	-	-
(NIBT + loan loss provision)			
/ Average equity	-	-	-
NIBT / Average asset	-0.94	-1.21	-4.02
(NIBT + loan loss provision)			
/ Average asset	-0.87	-1.13	-1.41
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-45.62	-43.20	-151.72
NIBT / Employees			
(in thousand of NT dollars)	-1,408.66	-1,885.34	-6,419.32
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	6.62	4.83	5.70
Loans / Deposits	109.04	108.44	110.78
Time deposits / Deposits	84.68	84.58	83.95
NCDs / Time deposits	15.79	21.03	16.12
Accumulated gap of assets and liabilities(180 days) / Equity	249.00	372.28	253.55
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	21.52	25.77	24.78
Interest rate sensitivity gap/Equity	345.11	472.02	356.94
<b>【 G 】</b>			

Deposit growth rate	-18.88	-20.39	-27.06
Loan growth rate	-15.83	-10.87	-13.75
Investment growth rate	-27.90	-47.70	-17.44
Guarantee growth rate	-57.77	-48.11	-57.13

Unit:%,

12/31/01	12/31/00
-20.77	1.11
-20.48	0.67
-	26.88
-10.97	3.59
57.24	-
-	-
28.26	22.90
-1,219.35	-9.49
-480.95	69.28
-8.98	-0.59
-3.54	4.30
-	-
-227.24	-9.94
-14,984.32	-962.48
7.70	7.30
98.28	91.95
85.74	88.56
28.20	41.82
-	-
27.58	49.30
-	-1,243.83



-13.70	-15.36
-6.60	-18.20
-38.08	-16.65
-47.95	-46.29

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Taishin International Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.52	9.11	10.28
Tier 1 capital			
/ Risk-weighted assets	8.01	6.88	7.52
Liability / Equity (multiple)	12.29	12.22	12.14
Equity / Asset	7.52	7.56	7.61
<b>【 A 】</b>			
Non-performing loan ratio	2.24	3.96	2.45
Loans under surveillance/Loans	0.42	-	0.58
Loan loss reserves / NPLs	40.27	59.82	47.14
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	19.54	16.47	14.74
(NIBT + loan loss provision)			
/ Average equity	39.34	32.83	33.06
NIBT / Average asset	1.61	1.34	1.25
(NIBT + loan loss provision)			
/ Average asset	3.24	2.68	2.79
Net interest income / NIBT	259.82	291.73	339.63
NIBT / Operating revenue	20.52	15.77	14.46
NIBT / Employees			
(in thousand of NT dollars)	1,416.98	1,135.49	1,068.94
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	15.85	16.42	13.16
Loans / Deposits	90.43	86.17	90.04
Time deposits / Deposits	67.38	72.15	70.35
NCDs / Time deposits	1.05	4.47	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-151.79	-22.62	-128.61
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	75.81	79.06	73.02
Interest rate sensitivity gap/Equity	-232.44	-215.26	-265.60
<b>【 G 】</b>			

Deposit growth rate	-1.38	69.87	60.38
Loan growth rate	3.33	81.20	70.67
Investment growth rate	-16.30	60.18	9.95
Guarantee growth rate	-41.55	39.12	18.96

Unit:%,

12/31/01	12/31/00
11.29	11.19
10.00	10.44
9.45	8.36
9.57	10.69
3.60	-
-	-
17.75	48.36
5.15	10.04
22.10	19.00
0.53	1.05
2.27	1.99
629.86	310.07
5.89	11.26
451.49	900.37
18.80	14.00
86.09	85.13
70.32	75.72
2.25	2.90
-32.67	-
75.36	79.03
-193.65	-142.00

5.69	15.42
5.74	5.41
25.37	37.86
-35.03	-10.07

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Fubon Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	14.34	12.00	13.89
Tier 1 capital			
/ Risk-weighted assets	16.25	16.14	15.45
Liability / Equity (multiple)	7.92	7.88	8.54
Equity / Asset	11.22	11.27	10.49
<b>【 A 】</b>			
Non-performing loan ratio	3.80	1.94	3.91
Loans under surveillance/Loans	0.90	-	0.93
Loan loss reserves / NPLs	45.13	71.78	45.92
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	29.80	13.24	2.64
(NIBT + loan loss provision)			
/ Average equity	37.90	18.77	11.76
NIBT / Average asset	3.23	1.50	0.31
(NIBT + loan loss provision)			
/ Average asset	4.11	2.13	1.37
Net interest income / NIBT	92.60	144.48	805.49
NIBT / Operating revenue	42.12	25.31	4.56
NIBT / Employees			
(in thousand of NT dollars)	4,736.45	2,242.87	435.63
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	45.52	28.20	32.81
Loans / Deposits	64.63	64.19	66.55
Time deposits / Deposits	55.66	58.62	57.62
NCDs / Time deposits	1.07	1.53	1.25
Accumulated gap of assets and liabilities(180 days) / Equity	-59.72	-83.04	-25.81
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	65.93	71.21	71.61
Interest rate sensitivity gap/Equity	-201.34	-189.37	-193.35
<b>【 G 】</b>			

Deposit growth rate	1.23	-3.80	-3.77
Loan growth rate	1.83	-8.91	0.35
Investment growth rate	1.27	61.85	21.11
Guarantee growth rate	-23.26	-27.05	-17.64

Unit:%,

12/31/01	12/31/00
11.47	12.56
15.43	15.17
8.04	8.90
11.06	10.10
3.51	-
-	-
30.40	16.27
10.64	11.20
22.84	18.36
1.13	1.02
2.43	1.67
147.45	132.45
14.30	13.22
1,716.00	1,533.33
26.90	22.60
63.82	71.99
63.16	71.09
1.54	4.68
-56.73	-
69.97	48.16
-201.49	-383.49



-0.02	21.90
-11.27	13.54
56.14	-33.62
-42.89	4.19

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Ta Chong Bank Ltd.

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.03	8.56	8.25
Tier 1 capital			
/ Risk-weighted assets	6.63	7.69	6.14
Liability / Equity (multiple)	13.80	11.16	14.31
Equity / Asset	6.76	8.22	6.53
<b>【 A 】</b>			
Non-performing loan ratio	4.30	6.74	4.65
Loans under surveillance/Loans	2.75	-	3.36
Loan loss reserves / NPLs	25.29	24.44	18.08
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	20.96	-20.25	-21.77
(NIBT + loan loss provision)			
/ Average equity	22.45	12.31	-5.14
NIBT / Average asset	1.42	-1.71	-1.79
(NIBT + loan loss provision)			
/ Average asset	1.52	1.04	-0.42
Net interest income / NIBT	151.84	-	-
NIBT / Operating revenue	27.85	-30.69	-33.13
NIBT / Employees			
(in thousand of NT dollars)	1,528.83	-2,078.08	-1,970.25
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	14.02	13.80	10.46
Loans / Deposits	90.47	85.89	89.57
Time deposits / Deposits	73.54	73.43	73.79
NCDs / Time deposits	4.75	5.13	4.57
Accumulated gap of assets and liabilities(180 days) / Equity	-194.89	-238.80	-186.75
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.12	84.43	88.65
Interest rate sensitivity gap/Equity	-182.61	-144.46	-126.41
<b>【 G 】</b>			

Deposit growth rate	9.45	-0.85	0.85
Loan growth rate	14.43	-7.03	4.22
Investment growth rate	15.27	-20.13	-8.51
Guarantee growth rate	-33.82	-43.27	-46.59

Unit:%,

12/31/01	12/31/00
9.50	8.30
8.75	9.36
10.22	12.18
8.91	7.59
5.48	-
-	-
16.31	13.72
4.31	2.74
18.40	6.69
0.37	0.22
1.57	0.54
542.43	838.42
5.50	3.14
428.74	297.16
12.30	8.60
87.26	89.78
76.32	78.97
9.10	15.85
-231.61	-
87.37	87.63
-108.53	-130.82

6.23	13.65
3.12	3.79
-44.72	23.77
-4.40	11.57

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Jih Sun International Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	9.39	8.29	9.71
Tier 1 capital			
/ Risk-weighted assets	6.73	8.76	7.01
Liability / Equity (multiple)	16.47	14.09	17.25
Equity / Asset	5.72	6.63	5.48
<b>【 A 】</b>			
Non-performing loan ratio	4.00	5.19	3.92
Loans under surveillance/Loans	4.94	-	5.54
Loan loss reserves / NPLs	28.84	18.46	40.87
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	9.29	6.16	-17.97
(NIBT + loan loss provision)			
/ Average equity	12.14	16.49	16.62
NIBT / Average asset	0.48	0.42	-1.15
(NIBT + loan loss provision)			
/ Average asset	0.62	1.12	1.06
Net interest income / NIBT	490.38	528.05	-
NIBT / Operating revenue	10.35	7.96	-22.45
NIBT / Employees			
(in thousand of NT dollars)	501.57	497.09	-1,266.35
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	12.07	13.01	12.63
Loans / Deposits	90.16	87.38	86.96
Time deposits / Deposits	77.19	76.55	78.16
NCDs / Time deposits	9.77	20.96	16.62
Accumulated gap of assets and liabilities(180 days) / Equity	-161.96	103.89	14.50
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	70.43	78.81	71.59
Interest rate sensitivity gap/Equity	-375.54	-250.15	-388.87
<b>【 G 】</b>			

Deposit growth rate	3.36	8.18	10.63
Loan growth rate	5.93	8.00	9.64
Investment growth rate	9.17	-30.58	-11.42
Guarantee growth rate	-28.09	27.58	-26.43

Unit:%,

12/31/01	12/31/00
8.68	9.98
9.11	10.51
13.91	11.89
6.71	7.76
4.81	-
-	-
20.19	14.41
2.39	2.81
12.45	13.19
0.17	0.22
0.91	1.01
885.43	926.50
2.77	3.12
219.80	264.31
14.10	12.40
86.69	88.53
78.42	73.47
17.74	13.51
-90.96	-
77.94	80.54
-269.70	-201.78



19.79	-6.55
15.06	-9.18
-52.98	96.61
17.54	-33.18

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : EnTie Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	11.32	9.73	11.48
Tier 1 capital			
/ Risk-weighted assets	10.61	11.64	10.29
Liability / Equity (multiple)	11.35	10.81	12.39
Equity / Asset	8.10	8.47	7.47
<b>【 A 】</b>			
Non-performing loan ratio	4.57	5.90	4.79
Loans under surveillance/Loans	9.69	-	8.94
Loan loss reserves / NPLs	32.67	19.48	29.46
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	11.31	5.11	-10.17
(NIBT + loan loss provision)			
/ Average equity	19.64	16.93	14.66
NIBT / Average asset	0.91	0.44	-0.88
(NIBT + loan loss provision)			
/ Average asset	1.58	1.45	1.27
Net interest income / NIBT	291.37	573.72	-
NIBT / Operating revenue	17.98	7.93	-16.28
NIBT / Employees			
(in thousand of NT dollars)	1,219.90	581.33	-1,155.35
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	9.03	8.54	8.52
Loans / Deposits	91.75	92.51	91.13
Time deposits / Deposits	69.15	74.38	71.26
NCDs / Time deposits	2.95	8.76	3.49
Accumulated gap of assets and liabilities(180 days) / Equity	-382.61	-163.83	233.71
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	68.21	84.65	84.87
Interest rate sensitivity gap/Equity	-309.73	-150.64	-163.12
<b>【 G 】</b>			

Deposit growth rate	-0.80	-4.55	-3.74
Loan growth rate	-1.93	-2.17	-2.74
Investment growth rate	-12.33	-18.07	-29.24
Guarantee growth rate	-26.52	-20.80	-33.44

Unit:%,

12/31/01	12/31/00
9.42	10.24
11.39	12.00
11.26	10.50
8.15	8.69
5.75	-
-	-
21.05	33.90
0.38	7.92
19.14	14.71
0.03	0.68
1.58	1.26
5,163.93	281.42
0.49	9.63
42.33	955.96
10.70	10.00
90.28	91.39
76.81	81.48
7.06	21.68
-287.79	-
86.62	88.97
-137.68	-106.26

-1.77	5.34
-2.38	1.42
6.47	-7.52
-21.30	-40.35

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Chinatrust Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	12.33	11.25	12.58
Tier 1 capital			
/ Risk-weighted assets	9.96	8.76	9.84
Liability / Equity (multiple)	9.29	9.84	9.27
Equity / Asset	9.72	9.22	9.74
<b>【 A 】</b>			
Non-performing loan ratio	2.22	2.79	2.48
Loans under surveillance/Loans	0.30	-	0.54
Loan loss reserves / NPLs	69.04	48.82	63.79
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	23.77	22.01	18.76
(NIBT + loan loss provision)			
/ Average equity	31.65	32.95	29.39
NIBT / Average asset	2.05	2.01	1.80
(NIBT + loan loss provision)			
/ Average asset	2.72	3.00	2.81
Net interest income / NIBT	154.94	181.61	192.24
NIBT / Operating revenue	31.15	24.75	25.04
NIBT / Employees			
(in thousand of NT dollars)	3,094.23	3,005.75	2,645.66
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	16.37	15.19	17.46
Loans / Deposits	78.82	82.32	80.17
Time deposits / Deposits	60.89	63.16	64.30
NCDs / Time deposits	8.50	4.71	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-175.24	-126.46	-88.11
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	45.09	75.26	85.59
Interest rate sensitivity gap/Equity	-363.65	-180.35	-91.55
<b>【 G 】</b>			

Deposit growth rate	8.40	2.34	5.76
Loan growth rate	3.40	4.76	7.07
Investment growth rate	8.48	3.53	-7.49
Guarantee growth rate	-29.08	5.91	-25.32

Unit:%,

12/31/01	12/31/00
11.23	10.31
8.73	8.79
9.82	9.36
9.24	9.65
2.93	-
-	-
46.73	55.40
12.82	14.81
27.46	20.68
1.16	1.32
2.50	1.84
259.58	225.66
11.50	12.32
1,601.16	1,722.85
19.70	12.20
78.01	81.16
65.22	69.79
5.30	8.68
-110.96	-
75.62	72.52
-177.49	-200.15



11.92	18.30
5.35	15.81
59.30	9.86
18.95	6.94

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Chinfon Commercial Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	11.09	11.59	10.42
Tier 1 capital			
/ Risk-weighted assets	8.28	8.97	7.82
Liability / Equity (multiple)	13.59	11.62	14.41
Equity / Asset	6.86	7.93	6.49
<b>【 A 】</b>			
Non-performing loan ratio	19.46	25.73	25.81
Loans under surveillance/Loans	4.67	-	1.77
Loan loss reserves / NPLs	11.90	7.15	7.30
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	9.12	11.10	-19.23
(NIBT + loan loss provision)			
/ Average equity	28.42	14.52	16.49
NIBT / Average asset	0.58	0.80	-1.34
(NIBT + loan loss provision)			
/ Average asset	1.80	1.05	1.15
Net interest income / NIBT	489.07	258.02	-
NIBT / Operating revenue	8.69	13.08	-20.50
NIBT / Employees			
(in thousand of NT dollars)	706.92	1,043.82	-1,707.47
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	15.16	12.98	10.51
Loans / Deposits	79.20	84.36	83.23
Time deposits / Deposits	78.78	81.49	80.86
NCDs / Time deposits	3.71	4.73	4.29
Accumulated gap of assets and liabilities(180 days) / Equity	-254.47	-192.66	-185.00
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	59.84	46.26	49.38
Interest rate sensitivity gap/Equity	-459.39	-523.69	-516.11
<b>【 G 】</b>			

Deposit growth rate	-5.17	-5.37	-6.74
Loan growth rate	-10.61	-7.92	-8.17
Investment growth rate	-12.99	0.41	-19.29
Guarantee growth rate	-64.60	-42.91	-68.56

Unit:%,

12/31/01	12/31/00
9.43	8.71
8.70	8.28
12.48	12.33
7.42	7.50
22.90	-
-	-
7.62	9.24
2.30	1.76
18.38	9.21
0.16	0.12
1.29	0.63
938.26	1,566.05
2.08	1.51
207.22	165.64
12.00	2.90
84.98	92.98
82.40	84.26
8.81	7.73
-154.55	-
46.02	45.46
-583.64	-601.52

0.86	-17.06
-8.11	-6.67
12.44	-32.53
-32.88	-50.69

# The Main Financial and Performance Ratios

June 30,2003

Bank's name : Cathay United Bank

Items	06/30/03	06/30/02	12/31/02
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	10.07	9.20	9.10
Tier 1 capital			
/ Risk-weighted assets	9.02	9.36	9.19
Liability / Equity (multiple)	12.91	12.03	12.59
Equity / Asset	7.19	7.67	7.36
<b>【 A 】</b>			
Non-performing loan ratio	3.57	4.93	4.36
Loans under surveillance/Loans	4.90	-	5.83
Loan loss reserves / NPLs	46.90	36.01	40.31
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	13.84	12.29	10.83
(NIBT + loan loss provision)			
/ Average equity	37.01	22.62	24.81
NIBT / Average asset	1.01	0.95	0.82
(NIBT + loan loss provision)			
/ Average asset	2.69	1.74	1.89
Net interest income / NIBT	325.75	298.27	364.85
NIBT / Operating revenue	15.36	14.86	12.72
NIBT / Employees			
(in thousand of NT dollars)	1,500.00	1,308.90	1,092.37
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	13.71	15.31	13.75
Loans / Deposits	83.71	83.86	82.01
Time deposits / Deposits	83.75	83.98	82.99
NCDs / Time deposits	2.87	3.78	2.74
Accumulated gap of assets and liabilities(180 days) / Equity	-275.72	-375.75	-213.28
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.63	79.74	82.32
Interest rate sensitivity gap/Equity	-123.23	-220.96	-196.22
<b>【 G 】</b>			

Deposit growth rate	17.31	17.41	14.89
Loan growth rate	16.10	8.27	8.62
Investment growth rate	73.66	58.43	107.48
Guarantee growth rate	-26.74	-7.18	-17.86

Unit:%,

12/31/01	12/31/00
9.47	9.53
9.11	9.38
12.02	11.31
7.68	8.12
3.47	-
-	-
56.58	68.93
10.49	-28.67
21.66	3.38
0.83	-3.11
1.72	0.37
255.44	-
12.24	-45.88
1,085.87	-4,664.40
14.00	8.70
86.12	95.82
82.47	84.37
3.73	3.05
-378.78	-
36.19	97.16
-690.33	-29.59



24.07	1.01
13.47	19.91
11.34	-3.29
-29.85	20.52