

TABLE 3

Consolidated Income Statement of Domestic Banks

January - December, 2008

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Bank of Taiwan	TaipeiFubon Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa	Mega	Cathay	Citibank	Shanghai
										Com. Bank	nt. Com. Ban	United Bank	Taiwan	Bank
Interest income	872,998	2,890	85,342	38,367	4,971	55,743	71,723	50,051	51,338	40,072	61,458	40,242	6,453	16,412
Loan & discount interest	633,674	2,848	61,653	24,341	4,109	49,426	57,103	37,891	36,771	31,708	46,437	27,276	3,723	11,244
Interest due from banks	84,136	1	16,555	6,441	149	3,495	8,563	4,039	3,864	2,445	5,947	919	1,433	1,493
Interest revenues from securities purchased under R/S	980	-	13	1	130	16	4	-	75	122	60	39	1	39
Bonds interest	90,682	41	6,555	2,914	573	1,870	4,349	7,807	7,674	5,252	7,407	9,155	857	3,078
Other interset income	63,526	-	566	4,670	10	936	1,704	314	2,954	545	1,607	2,853	439	558
Interest expenses	516,479	1,786	63,451	20,355	2,890	37,586	44,367	26,098	25,822	21,702	34,673	19,723	2,962	8,975
Deposits interest	403,314	-	57,301	15,004	2,420	36,396	36,086	20,128	19,833	16,357	23,651	16,314	2,526	7,572
Borrowing funds interest	43,121	1,786	3	2,133	86	137	3,779	4,778	2,629	3,985	10,523	2,120	6	495
Interest expense from securities sold under R/P	9,339	-	329	819	8	18	968	185	451	319	325	398	1	783
Other interest expenses	60,705	-	5,818	2,399	376	1,035	3,534	1,007	2,909	1,041	174	891	429	125
Net interest revenues	356,519	1,104	21,891	18,012	2,081	18,157	27,356	23,953	25,516	18,370	26,785	20,519	3,491	7,437
Net revenues other than interest	97,448	93	5,384	7,817	-180	6,478	7,153	8,624	6,315	7,658	6,178	990	2,981	4,592
Commissions and fee revenues, net	92,878	69	4,110	5,421	384	2,684	3,478	5,040	4,232	3,045	6,141	5,121	704	2,130
Commission and service fees earned	108,605	77	4,586	7,112	444	3,050	3,925	5,873	5,305	3,383	6,799	6,333	1,071	2,477
Commission and service fees charged	15,727	8	476	1,691	60	366	447	833	1,073	338	658	1,212	367	347
Gains(losses) from financial assets and liabilities at fair value through P/L	-11,756	-24	2,429	331	-480	-401	-4,690	-125	815	-692	1,695	-2,067	234	-1,136
Realized gains(losses) from available-for- sale financial assets	9,703	-	1,622	569	-41	3,083	156	727	-239	195	154	163	12	-922
Realized gains(losses) from held-to- maturity financial assets	2,933	-	-	-	-	-	-140	7	-	-	-	-1	-	-
Income from equity investments-equity method	1,768	-	997	714	27	20	-8	30	50	83	176	200	28	2,854
Foreign exchange gain(loss), net	27,332	-4	4,172	704	298	219	5,341	939	1,342	919	1,333	1,102	237	2,434
Impairment asset loss(reversal amount)	-38,154	-	-2,896	-308	-634	-572	-606	-1,352	-1,933	-1,574	-4,298	-3,065	-	-1,032
Other net revenues other than interest	12,744	52	-5,050	386	266	1,445	3,622	3,358	2,048	5,682	977	-463	1,766	264
Total net revenues	453,967	1,197	27,275	25,829	1,901	24,635	34,509	32,577	31,831	26,028	32,963	21,509	6,472	12,029
Provisions for loan losses	106,343	162	2,208	3,181	786	3,722	5,912	6,513	4,781	6,743	4,341	-617	1,070	1,090
Provisions for other losses	27,276	11	-630	2,148	3	56	372	613	294	319	2,974	1,543	380	47
Operating expenses	285,872	492	17,599	12,808	1,801	13,298	18,558	14,446	14,492	11,881	19,737	14,130	5,062	4,627
Income before income tax	34,476	532	8,098	7,692	-689	7,559	9,667	11,005	12,264	7,085	5,911	6,453	-40	6,265
Unusual gains(losses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative effect of accouting changes	-84	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income before income tax	34,392	532	8,098	7,692	-689	7,559	9,667	11,005	12,264	7,085	5,911	6,453	-40	6,265

Union Bank	Chinese Bank	Far Eastern	Yuanta Bank	Bank Sinopac	E. Sun Com.	Cosmos Bank	Bowa Bank	Taishin	Ta Chong	Jih Sun	EnTie Com.	Chinatrust	Chinfon	Shin Kong	Sunny Bank	Bank of	Taiwan
of Taiwan		Intl. Bank			Bank			Intl. Bank	Bank	Intl. Bank	Bank	Com. Bank	Com. Bank	Com. Bank		Panhsin	Bus. Bank
14,797	-	11,549	10,991	48,464	24,200	9,920	-	31,213	11,087	7,638	10,009	45,464	3,113	13,220	7,293	5,225	33,832
7,467	-	7,869	8,665	21,510	17,562	8,606	-	22,644	9,541	6,046	7,567	32,419	2,196	10,093	6,270	4,679	27,921
801	-	1,664	747	2,474	621	625	-	3,275	873	853	670	3,911	148	863	378	403	2,132
78	-	2	30	83	10	-	-	6	-	75	6	16	-	2	-	1	70
3,963	-	625	1,180	3,727	2,764	45	-	1,993	249	200	1,149	2,167	55	1,162	518	80	3,006
2,488	-	1,389	369	20,670	3,243	644	-	3,295	424	464	617	6,951	714	1,100	127	62	703
7,526	-	7,701	5,780	35,964	14,581	3,651	-	17,087	5,998	4,713	6,687	24,946	2,221	6,950	4,653	3,292	20,077
5,983	-	5,821	5,396	14,477	11,960	2,787	-	13,271	5,015	3,746	4,072	17,770	1,445	6,389	4,440	2,952	17,351
568	-	927	47	-	669	326	-	3	38	298	9	4,335	-	164	178	20	-
844	-	37	54	105	439	-	-	341	112	3	82	1,311	6	44	35	12	148
131	-	916	283	21,382	1,513	538	-	3,472	833	666	2,524	1,530	770	353	-	308	2,578
7,271	-	3,848	5,211	12,500	9,619	6,269	-	14,126	5,089	2,925	3,322	20,518	892	6,270	2,640	1,933	13,755
-593	-	1,751	-899	-1,884	3,697	-6,593	-	12,128	2,144	1,542	-1,477	32,024	-8,018	1,284	10	343	275
1,302	-	1,499	783	2,747	2,709	795	-	6,057	1,780	772	425	20,605	288	1,392	548	492	1,839
1,861	-	1,924	1,123	3,154	3,436	1,007	-	7,923	1,904	960	777	21,583	402	1,880	627	540	2,082
559	-	425	340	407	727	212	-	1,866	124	188	352	978	114	488	79	48	243
-198	-	744	-1,459	-4,209	1,458	-	-	551	99	94	-912	5,575	-167	-227	-417	-667	-1,406
-363	-	15	7	298	-719	-	-	-44	62	4	-33	485	-39	61	2	4	-143
-	-	-	-132	-	-296	-	-	-3	-	-	-	3,525	-	4	-	-	-
-290	-	-408	14	235	5	1	-	326	-575	3	-3	-196	7	-127	-	49	4
155	-	123	1,015	1,463	93	69	-	295	757	-16	1,035	1,709	56	106	-17	417	382
-587	-	-268	-1,244	-3,066	-220	-73	-	-	1	-263	30	-807	-1,135	-601	-147	-	-588
-612	-	46	117	648	667	-7,385	-	4,946	20	948	-2,019	1,128	-7,028	676	41	48	187
6,678	-	5,599	4,312	10,616	13,316	-324	-	26,254	7,233	4,467	1,845	52,542	-7,126	7,554	2,650	2,276	14,030
1,028	-	2,869	2,836	4,334	1,970	5,519	-	15,809	2,021	4,600	3,605	5,064	1,822	1,223	1,618	309	1,399
1,252	-	1,414	366	-	1,994	450	-	2,420	258	513	187	4,675	1,567	572	325	-7	203
5,316	-	4,303	5,048	10,221	8,219	6,549	-	13,956	4,807	3,525	2,581	28,524	1,893	5,358	2,896	1,983	9,426
-918	-	-2,987	-3,938	-3,939	1,133	-12,842	-	-5,931	147	-4,171	-4,528	14,279	-12,408	401	-2,189	-9	3,002
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-84	-	-	-	-	-
-918	-	-2,987	-3,938	-3,939	1,133	-12,842	-	-5,931	147	-4,171	-4,528	14,195	-12,408	401	-2,189	-9	3,002

ndard Charte	Taichung	King' s Town	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Agr. Bank	First Cap.
Bank (Taiwan)	Com. Bank	Bank	Indus. Bank		Bank	Taiwan	of Taiwan	Com. Bank
18, 490	9, 330	5, 604	5, 246	3, 414	3, 504	3, 163	9, 966	1, 204
12, 320	7, 515	4, 562	2, 710	3, 101	3, 014	2, 316	1, 668	883
1, 788	786	615	993	247	191	310	3, 331	93
2	4	-	32	3	40	1	-	19
1, 963	952	349	1, 362	57	178	262	4, 956	188
2, 417	73	78	149	6	81	274	11	21
8, 202	3, 931	2, 818	3, 148	2, 001	1, 880	2, 200	9, 411	671
5, 514	3, 714	2, 543	768	1, 818	1, 782	1, 304	8, 739	669
931	86	247	729	183	92	811	-	-
27	16	28	391	-	-	77	622	1
1, 730	115	-	1, 260	-	6	8	50	1
10, 288	5, 399	2, 786	2, 098	1, 413	1, 624	963	555	533
6, 960	-250	-38	1, 259	50	-193	-803	-9, 566	212
4, 201	710	319	94	148	253	456	85	20
4, 542	791	367	217	170	282	487	106	25
341	81	48	123	22	29	31	21	5
1, 026	-1, 247	-139	-1, 657	-239	-66	414	-4, 548	-48
-9	2	-6	4, 393	-2	-	138	76	35
-	7	-	-	-	-	-	-38	-
277	83	6	-1, 418	10	-	-1, 411	5	-
438	714	129	-662	95	24	-63	-22	1
-	-555	-406	-3, 138	-16	-460	-475	-5, 866	-
1, 027	36	59	3, 647	54	56	138	742	204
17, 248	5, 149	2, 748	3, 357	1, 463	1, 431	160	-9, 011	745
5, 545	1, 421	529	772	619	597	411	500	31
2, 310	32	331	236	4	55	-11	-	-
11, 233	3, 111	1, 820	1, 567	1, 326	1, 474	741	461	603
-1, 840	585	68	782	-486	-695	-981	-9, 972	111
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-1, 840	585	68	782	-486	-695	-981	-9, 972	111