

Income Statement (OBUs and Overseas Branches Only)
January - June, 2003

Unit: In mil

Items	TOTAL	Export-Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust
OPERATING REVENUES					
Interest income	21,270	694	833	294	232
Loan & discount interest	11,161	651	479	165	57
Interest due from banks	5,295	-	155	102	140
Bonds interest	2,827	10	32	-	35
Other interest income	1,987	33	167	27	-
Gain on sales of bills	1,969	4	-	32	-
Gain on sales of securities	34	-	1	-	4
Commission and service fees earned	2,376	2	60	12	1
Exchange gains	562	3	10	1	2
Other operating revenues	745	4	-	-	-
Total operating income	26,956	707	904	339	239
OPERATING EXPENSE					
Interest expenses	10,293	291	465	181	154
Deposits interest	3,055	-	73	27	2
Borrowing funds interest	5,943	291	308	154	152
Other interest expenses	1,295	-	84	-	-
Loss on sales of bills	84	-	-	-	-
Loss on sales of securities	-	-	-	-	-
Commission and service fees charge	303	-	6	1	1
Provisioning	1,533	-8	57	8	6
Operating & administration expenses	3,092	27	130	55	18
Exchange losses	16	-	-	-	-
Other operating expenses	2,050	46	-	-	46
Total operating expenses	17,371	356	658	245	225
Operating income	9,585	351	246	94	14
Non-operating income					
Gain on disposal of long-term investments	8	-	-	-	-
Other income	1,066	-	73	-	15
Total non-operating income	1,074	-	73	-	15
Non-operating loss					
Loss on disposal of long-term investments	-	-	-	-	-
Other loss	20	-	-	1	-
Total non-operating losses	20	-	-	1	-
Net income before tax	10,639	351	319	93	29

llions of N.T. dollars

Bank of Taiwan	Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Cooperative Bank	First Com. Bank	Hua Nan Com. Bank
1,808	701	53	302	614	2,235	1,467
808	197	49	172	158	1,164	686
618	375	4	9	309	756	409
-	121	-	115	-	222	182
382	8	-	6	147	93	190
156	78	80	2	134	41	400
-	-	-	-	-	-	-
106	32	1	16	6	240	220
24	-	-	1	2	32	35
203	-	-	-	-	9	-
2,297	811	134	321	756	2,557	2,122
903	492	69	111	557	920	760
646	15	2	13	14	283	163
106	477	65	86	475	958	559
151	-	2	12	68	-321	38
-	-	-	-	-	-	-
-	-	-	-	-	-	-
13	5	1	2	1	11	13
249	237	-	-15	77	157	260
276	88	5	78	18	338	198
-	1	-	-	-	-	-
353	2	9	36	-	326	-
1,794	825	84	212	653	1,752	1,231
503	-14	50	109	103	805	891
-	-	-	-	-	-	-
235	42	1	19	1	81	272
235	42	1	19	1	81	272
-	-	-	-	-	-	-
1	4	-	-	-	1	-
1	4	-	-	-	1	-
737	24	51	128	104	885	1,163

Chang Hwa Com. Bank	ICBC	UWCCB	Bank Of Overseas Ch.	Shanghai Bank	Grand Com. Bank	Union Bank of Taiwan
1,831	4,203	499	233	284	119	107
992	2,129	329	160	246	96	37
507	1,225	3	1	-	1	24
320	684	153	72	38	22	12
12	165	14	-	-	-	34
18	202	-	-	3	23	6
-	29	-	-	-	-	-
242	517	57	64	164	15	4
34	15	2	2	6	9	-
-	209	-	36	140	24	-
2,125	5,175	558	335	597	190	117
1,033	2,059	133	90	143	35	62
134	686	77	90	143	28	26
31	1,274	45	-	-	7	4
868	99	11	-	-	-	32
-	-	-	-	-	-	-
-	-	-	-	-	-	-
15	45	2	-	2	-	-
73	-49	-20	81	52	69	-
253	631	87	22	23	-	2
-	-	-	-	-	-	13
-	668	53	-	-	4	35
1,374	3,354	255	193	220	108	112
751	1,821	303	142	377	82	5
-	-	-	-	-	-	-
4	38	6	3	-	1	-
4	38	6	3	-	1	-
-	-	-	-	-	-	-
-	13	-	-	-	-	-
-	13	-	-	-	-	-
755	1,846	309	145	377	83	5

Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank, Ltd.	Bank Sinopac	E. Sun Com. Bank, Ltd.	Cosmos Bank	Pan Asia Bank
54	156	131	451	581	28	20
44	150	1	224	263	28	17
1	-	-	20	62	-	-
9	5	-	192	194	-	3
-	1	130	15	62	-	-
-	-	55	11	17	-	-
-	-	-	-	-	-	-
2	6	6	152	55	2	2
-	-	-	149	161	-	-
-	-	-	21	-	-	-
56	162	192	784	814	30	22
18	22	60	237	251	5	5
9	21	-	77	75	5	5
9	1	-	158	165	-	-
-	-	60	2	11	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	24	132	-	-
-	-188	135	-	-2	-	-
3	199	4	98	66	5	1
-	-	-	-	-	1	-
27	74	18	2	21	9	5
48	107	217	361	468	20	11
8	55	-25	423	346	10	11
-	-	-	-	-	-	-
-	13	124	1	3	-	-
-	13	124	1	3	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
8	68	99	424	349	10	11

Chung Shing Bank	Taishin Intl. Bank	Fubon Com. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank
5	286	153	202	56	39	1,179
4	132	27	153	40	36	876
-	4	48	9	10	2	138
-	84	-	36	6	1	37
1	66	78	4	-	-	128
-	41	449	5	4	11	70
-	-	-	-	-	-	-
-	13	4	31	4	2	257
-	3	-	-	1	-	1
9	44	1	2	-	-	43
14	387	607	240	65	52	1,550
13	141	20	16	10	14	441
1	36	20	16	10	2	177
12	104	-	-	-	12	145
-	1	-	-	-	-	119
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	23
-	362	-	-	-	-	-57
1	6	1	4	2	4	264
-	-	1	-	-	-	-
-	1	114	8	-	13	12
14	510	136	28	12	31	683
-	-123	471	212	53	21	867
-	-	8	-	-	-	-
-	88	-	-	-	-	2
-	88	8	-	-	-	2
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-35	479	212	53	21	869

Chinfon Com. Bank	Macoto Bank	Sunny Bank	Bank of Panhsin	Lucky Bank	Kao Shin Com. Bank	Taiwan Bus. Bank
140	118	12	-	-	-	678
128	17	12	-	-	-	205
12	-	-	-	-	-	305
-	1	-	-	-	-	103
-	100	-	-	-	-	65
-	88	-	-	-	-	19
-	-	-	-	-	-	-
22	1	-	-	-	-	20
1	-	-	-	-	-	61
-	-	-	-	-	-	-
163	207	12	-	-	-	778
64	28	-	-	-	-	339
55	1	-	-	-	-	59
9	27	-	-	-	-	251
-	-	-	-	-	-	29
-	-	-	-	-	-	-
-	-	-	-	-	-	-
1	-	-	-	-	-	4
-	-	1	-	-	-	18
27	-	2	-	-	-	92
-	-	-	-	-	-	-
15	-	-	-	-	-	83
107	28	3	-	-	-	536
56	179	9	-	-	-	242
-	-	-	-	-	-	-
-	-	1	-	-	-	-
-	-	1	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
56	179	10	-	-	-	242

Intl. Bank of Taipei	Hsinchu Intl. Bank	Taichung Com. Bank	Tainan Bus. Bank	Kaohsiung Bus. Bank	Ent. Bank of Hualien	Taitung Bus. Bank
231	36	20	3	-	-	-
148	22	17	3	-	-	-
24	14	-	-	-	-	-
-	-	3	-	-	-	-
59	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
30	2	4	-	-	-	-
4	1	-	2	-	-	-
-	-	-	-	-	-	-
265	39	24	5	-	-	-
117	7	5	1	-	-	-
34	7	5	1	-	-	-
54	-	-	-	-	-	-
29	-	-	-	-	-	-
71	-	13	-	-	-	-
-	-	-	-	-	-	-
1	-	-	-	-	-	-
29	-	-	-	-	-	-
52	2	3	2	-	-	-
-	-	-	-	-	-	-
18	12	-	-	-	-	-
288	21	21	3	-	-	-
-23	18	3	2	-	-	-
-	-	-	-	-	-	-
43	-	-	-	-	-	-
43	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
20	18	3	2	-	-	-

Cathay United Bank	China Dev. Indus. Bank	Hwatai Bank	Cota Com. Bank	Indus. Bank of Taiwan	United-Cred. Com. Bank
154	28	-	-	-	-
19	20	-	-	-	-
-	8	-	-	-	-
135	-	-	-	-	-
-	-	-	-	-	-
20	-	-	-	-	-
-	-	-	-	-	-
1	1	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
175	29	-	-	-	-
1	20	-	-	-	-
1	16	-	-	-	-
-	4	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	1	-	-	-	-
2	3	-	-	-	-
-	-	-	-	-	-
40	-	-	-	-	-
43	24	-	-	-	-
132	5	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
132	5	-	-	-	-