

# The Main Financial and Performance Ratios

September 30,2002

The Peer-Group Average

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	10.40
Tier 1 capital			
/ Risk-weighted assets	-	-	10.64
Liability / Equity (multiple)	13.26	12.26	12.37
Equity / Asset	7.07	7.66	7.45
<b>【 A 】</b>			
Non-performing loan ratio			
1.Winsorized mean	6.94	6.94	6.63
2.Arithmetic mean	7.12	7.79	7.48
Loans under surveillance/Loans	3.05	3.74	-
(Arithmetic mean)			
Loan loss reserves / NPLs	23.70	21.32	20.78
The possible loss of classified assets			
/ reserves	76.53	72.99	71.45
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	R 4.2	6.95	5.50
(NIBT + loan loss provision)			
/ Average equity	R 17.25	16.52	16.78
NIBT / Average asset	R 0.33	0.53	0.40
(NIBT + loan loss provision)			
/ Average asset	R 1.2	1.22	1.24
Net interest income / NIBT	R 212.49	252.75	333.73
NIBT / Operating revenue	R 6.2	8.30	6.44
NIBT / Employees			
(in thousand of NT dollars)	R 497.54	818.52	624.50
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	17.48	14.27	16.37
Loans / Deposits	82.43	83.11	82.35
Time deposits / Deposits	71.35	76.16	73.27
NCDs / Time deposits	2.00	3.58	2.93
Accumulated gap of assets and			
liabilities(180 days) / Equity	-159.48	-145.12	-141.87
<b>【 S 】</b> (Interest rate sensitivity less			

than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	76.64	79.97	80.87
Interest rate sensitivity gap/Equity	-196.50	-185.96	-164.39
【 G 】			
Deposit growth rate	0.39	5.69	4.79
Loan growth rate	-0.86	1.47	0.90
Investment growth rate	1.76	10.11	14.90
Guarantee growth rate	-9.38	-10.06	-12.27

Unit:%,

12/31/00	12/31/99
10.75	11.17
10.82	11.07
12.04	11.78
7.81	7.99
5.06	4.74
5.34	4.88
-	-
24.05	28.92
61.13	64.55
4.90	5.87
12.96	14.00
0.39	0.49
1.07	1.11
312.87	278.69
5.94	6.82
616.78	715.00
12.41	15.45
86.33	86.12
75.76	74.99
4.39	3.98
-121.00	-

84.45	85.14
-148.12	-162.03
5.02	6.08
5.69	5.60
-10.07	-0.51
-3.73	-7.93

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Central Trust of China

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	14.11
Tier 1 capital			
/ Risk-weighted assets	-	-	10.25
Liability / Equity (multiple)	45.45	46.13	43.78
Equity / Asset	2.15	2.12	2.23
<b>【 A 】</b>			
Non-performing loan ratio	7.56	-	7.10
Loans under surveillance/Loans	0.66	-	-
Loan loss reserves / NPLs	40.95	38.51	29.75
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	3.95	7.57	11.61
(NIBT + loan loss provision)			
/ Average equity	55.27	54.81	53.55
NIBT / Average asset	0.08	0.16	0.24
(NIBT + loan loss provision)			
/ Average asset	1.13	1.14	1.12
Net interest income / NIBT	1,343.98	594.26	400.00
NIBT / Operating revenue	1.96	2.61	4.23
NIBT / Employees			
(in thousand of NT dollars)	247.85	487.66	750.28
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	30.59	17.80	25.00
Loans / Deposits	102.69	110.72	112.15
Time deposits / Deposits	72.24	79.24	78.00
NCDs / Time deposits	1.45	1.51	1.59
Accumulated gap of assets and liabilities(180 days) / Equity	-848.88	-	-765.56
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	96.27	98.46	98.06
Interest rate sensitivity gap/Equity	-137.35	-54.63	-65.50
<b>【 G 】</b>			

Deposit growth rate	4.50	-3.43	-5.42
Loan growth rate	-4.14	-3.99	-6.46
Investment growth rate	-15.26	32.92	69.15
Guarantee growth rate	-21.52	-12.68	-14.90

Unit:%,

12/31/00	12/31/99
13.13	13.40
9.50	8.30
41.66	52.75
2.34	1.90
-	-
-	-
39.21	40.61
20.42	2.96
59.79	46.87
0.41	0.06
1.19	0.90
255.83	1,694.07
5.89	0.84
1,196.70	150.50
9.10	12.30
115.35	125.90
81.38	82.57
1.95	2.39
-	-
101.18	101.23
39.97	50.21

13.29	4.03
5.35	8.68
-3.86	-8.71
-7.63	5.94



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : The Farmers Bank of China

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.11
Tier 1 capital			
/ Risk-weighted assets	-	-	8.84
Liability / Equity (multiple)	27.59	19.77	19.68
Equity / Asset	3.50	4.82	4.84
<b>【 A 】</b>			
Non-performing loan ratio	13.75	-	12.48
Loans under surveillance/Loans	1.89	-	-
Loan loss reserves / NPLs	16.22	10.95	8.92
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-41.74	3.40	3.08
(NIBT + loan loss provision)			
/ Average equity	18.84	16.48	17.95
NIBT / Average asset	-2.03	0.18	0.17
(NIBT + loan loss provision)			
/ Average asset	0.92	0.90	0.97
Net interest income / NIBT	-	679.54	788.35
NIBT / Operating revenue	-52.65	3.33	3.09
NIBT / Employees			
(in thousand of NT dollars)	-4,581.87	395.79	361.39
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	31.87	25.70	27.20
Loans / Deposits	85.76	88.74	89.34
Time deposits / Deposits	56.69	59.02	57.12
NCDs / Time deposits	0.21	0.35	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-427.47	-	-16.34
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	68.81	72.80	74.76
Interest rate sensitivity gap/Equity	-746.57	-448.68	-419.04
<b>【 G 】</b>			

Deposit growth rate	-4.15	1.01	1.84
Loan growth rate	-5.78	2.26	0.86
Investment growth rate	-25.16	5.51	19.01
Guarantee growth rate	-11.85	-9.08	-4.28

Unit:%,

12/31/00	12/31/99
9.86	9.50
9.18	8.60
18.84	20.59
5.04	4.60
-	-
-	-
15.16	21.03
4.92	3.18
14.75	18.89
0.26	0.17
0.79	1.01
449.37	656.86
4.38	2.68
594.91	381.86
28.20	31.70
91.31	90.01
60.83	62.68
0.38	0.48
-	-
80.43	78.93
-298.52	-356.24

1.79	15.56
1.02	-0.26
-26.95	-6.71
-14.60	-10.30

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Chiao Tung Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	14.71
Tier 1 capital			
/ Risk-weighted assets	-	-	13.84
Liability / Equity (multiple)	9.67	9.34	9.07
Equity / Asset	9.37	9.67	9.93
<b>【 A 】</b>			
Non-performing loan ratio	2.65	-	4.36
Loans under surveillance/Loans	3.15	-	-
Loan loss reserves / NPLs	24.79	21.77	31.35
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	10.75	9.38	9.35
(NIBT + loan loss provision)			
/ Average equity	22.25	21.74	25.95
NIBT / Average asset	1.03	0.91	0.91
(NIBT + loan loss provision)			
/ Average asset	2.12	2.10	2.52
Net interest income / NIBT	137.54	168.98	164.71
NIBT / Operating revenue	26.00	15.43	15.93
NIBT / Employees			
(in thousand of NT dollars)	4,390.15	3,551.77	3,566.45
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	20.30	15.20	17.90
Loans / Deposits	153.09	150.74	160.33
Time deposits / Deposits	80.26	81.64	78.98
NCDs / Time deposits	0.54	0.52	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-130.78	-	-93.88
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	110.66	105.60	109.51
Interest rate sensitivity gap/Equity	60.51	35.38	55.44
<b>【 G 】</b>			

Deposit growth rate	-2.98	21.53	-7.09
Loan growth rate	-1.33	7.86	3.15
Investment growth rate	47.28	-14.15	-18.54
Guarantee growth rate	41.22	-11.78	3.70

Unit:%,

12/31/00	12/31/99
14.68	14.30
13.37	11.10
9.25	11.36
9.76	8.10
-	-
-	-
42.26	83.72
12.92	15.42
23.81	25.39
1.16	1.07
2.14	1.76
126.51	121.00
19.05	17.91
4,343.04	4,293.33
16.60	29.30
144.92	177.65
81.95	77.93
0.73	0.81
-	-
112.70	106.21
79.70	50.45

36.10	11.49
4.70	-3.29
-13.55	10.76
-4.65	-6.06



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Bank of Taiwan

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	16.33
Tier 1 capital			
/ Risk-weighted assets	-	-	13.36
Liability / Equity (multiple)	11.09	11.55	10.82
Equity / Asset	8.27	7.97	8.46
<b>【 A 】</b>			
Non-performing loan ratio	4.01	-	3.58
Loans under surveillance/Loans	0.63	-	-
Loan loss reserves / NPLs	36.09	41.19	34.66
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.40	4.32	6.57
(NIBT + loan loss provision)			
/ Average equity	9.10	8.85	12.15
NIBT / Average asset	0.46	0.37	0.55
(NIBT + loan loss provision)			
/ Average asset	0.77	0.76	1.02
Net interest income / NIBT	190.35	192.50	155.13
NIBT / Operating revenue	11.76	6.91	10.80
NIBT / Employees			
(in thousand of NT dollars)	1,487.42	1,165.29	1,759.75
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	50.82	31.90	36.70
Loans / Deposits	61.03	72.95	69.21
Time deposits / Deposits	67.65	67.32	67.02
NCDs / Time deposits	0.17	0.18	0.18
Accumulated gap of assets and liabilities(180 days) / Equity	22.41	-	-88.69
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	73.68	61.20	57.06
Interest rate sensitivity gap/Equity	-157.00	-236.23	-290.93
<b>【 G 】</b>			

Deposit growth rate	3.50	7.56	5.75
Loan growth rate	-13.51	2.50	-4.89
Investment growth rate	39.24	-1.66	12.84
Guarantee growth rate	3.51	6.60	7.16

Unit:%,

12/31/00	12/31/99
16.09	18.90
13.13	12.80
10.46	10.04
8.73	9.10
-	-
-	-
40.64	46.34
6.84	4.65
10.63	9.17
0.60	0.49
0.93	0.97
130.73	207.04
10.44	8.36
1,796.48	1,409.16
29.70	27.50
77.02	79.29
66.17	65.36
0.20	0.35
-	-
54.67	52.70
-287.38	-278.08

8.15	6.28
4.74	-0.53
-0.44	32.65
3.03	43.18

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Land Bank of Taiwan

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.65
Tier 1 capital			
/ Risk-weighted assets	-	-	7.28
Liability / Equity (multiple)	20.33	17.64	17.08
Equity / Asset	4.69	5.36	5.53
<b>【 A 】</b>			
Non-performing loan ratio	7.86	-	7.37
Loans under surveillance/Loans	3.05	-	-
Loan loss reserves / NPLs	16.54	19.66	23.44
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-9.18	9.42	9.07
(NIBT + loan loss provision)			
/ Average equity	31.07	25.55	27.72
NIBT / Average asset	-0.49	0.51	0.49
(NIBT + loan loss provision)			
/ Average asset	1.64	1.39	1.50
Net interest income / NIBT	-	295.29	328.69
NIBT / Operating revenue	-10.87	8.57	8.33
NIBT / Employees			
(in thousand of NT dollars)	-1,220.18	1,319.00	1,265.63
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	21.27	20.10	18.00
Loans / Deposits	80.61	81.94	84.26
Time deposits / Deposits	72.45	76.98	74.92
NCDs / Time deposits	0.67	0.69	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	-555.73	-	-444.37
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	90.42	94.36	93.26
Interest rate sensitivity gap/Equity	-175.38	-88.08	-104.53
<b>【 G 】</b>			

Deposit growth rate	4.55	6.34	8.82
Loan growth rate	0.42	-1.17	-1.75
Investment growth rate	-9.22	30.71	18.96
Guarantee growth rate	-5.55	3.44	-1.19

Unit:%,

12/31/00	12/31/99
9.82	10.10
7.58	7.40
16.33	17.23
5.77	5.50
-	-
-	-
24.28	25.55
8.19	11.50
22.72	25.16
0.46	0.64
1.29	1.41
361.05	240.35
6.95	9.51
1,155.25	1,537.59
11.70	18.60
90.31	84.85
78.13	79.33
0.69	0.77
-	-
94.99	95.14
-73.94	-75.07

3.70	10.38
11.45	7.46
-38.87	15.74
-8.70	24.04



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Taiwan Cooperative Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.39
Tier 1 capital			
/ Risk-weighted assets	-	-	5.91
Liability / Equity (multiple)	30.07	29.30	28.96
Equity / Asset	3.22	3.30	3.34
<b>【 A 】</b>			
Non-performing loan ratio	8.21	-	7.63
Loans under surveillance/Loans	2.55	-	-
Loan loss reserves / NPLs	16.71	23.63	21.16
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.98	9.64	9.24
(NIBT + loan loss provision)			
/ Average equity	46.88	37.19	37.40
NIBT / Average asset	0.19	0.34	0.32
(NIBT + loan loss provision)			
/ Average asset	1.50	1.30	1.28
Net interest income / NIBT	731.24	371.35	425.15
NIBT / Operating revenue	4.54	5.81	5.68
NIBT / Employees			
(in thousand of NT dollars)	471.47	805.71	690.83
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	25.34	17.60	20.90
Loans / Deposits	78.27	85.90	84.27
Time deposits / Deposits	78.61	81.11	78.60
NCDs / Time deposits	0.32	0.32	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-422.34	-	-560.98
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.45	93.56	97.81
Interest rate sensitivity gap/Equity	-141.90	-159.38	-54.26
<b>【 G 】</b>			

Deposit growth rate	5.36	8.76	10.19
Loan growth rate	-3.74	9.25	1.24
Investment growth rate	59.91	-13.37	42.20
Guarantee growth rate	10.25	10.60	14.15

Unit:%,

12/31/00	12/31/99
8.97	9.90
6.05	6.70
28.26	27.18
3.42	3.50
-	-
-	-
18.90	19.89
2.49	11.46
23.21	25.54
0.09	0.41
0.83	0.92
1,304.12	317.06
1.46	6.39
200.87	851.31
16.20	18.10
91.78	87.42
81.32	81.18
0.36	0.34
-	-
98.22	97.71
-42.85	-52.14

4.59	3.43
11.29	8.28
4.18	1.34
4.10	62.56

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : First Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.28
Tier 1 capital			
/ Risk-weighted assets	-	-	8.89
Liability / Equity (multiple)	25.63	14.85	14.87
Equity / Asset	3.76	6.31	6.30
<b>【 A 】</b>			
Non-performing loan ratio	3.51	-	8.72
Loans under surveillance/Loans	2.01	-	-
Loan loss reserves / NPLs	19.60	16.78	16.08
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-61.13	4.57	4.26
(NIBT + loan loss provision)			
/ Average equity	-41.29	19.38	21.51
NIBT / Average asset	-3.41	0.30	0.28
(NIBT + loan loss provision)			
/ Average asset	-2.30	1.27	1.40
Net interest income / NIBT	-	572.56	629.23
NIBT / Operating revenue	-81.84	5.02	4.74
NIBT / Employees			
(in thousand of NT dollars)	-6,709.10	596.01	546.26
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	18.23	15.00	14.00
Loans / Deposits	81.71	82.56	85.85
Time deposits / Deposits	59.65	63.51	59.64
NCDs / Time deposits	2.24	1.93	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-242.92	-	-150.24
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	86.26	79.61	79.02
Interest rate sensitivity gap/Equity	-239.20	-202.66	-211.37
<b>【 G 】</b>			

Deposit growth rate	1.20	10.55	6.78
Loan growth rate	0.08	0.33	3.10
Investment growth rate	12.45	11.77	15.30
Guarantee growth rate	0.96	-4.97	-9.29

Unit:%,

12/31/00	12/31/99
9.18	9.80
9.66	9.80
14.59	13.49
6.42	6.90
-	-
-	-
19.60	20.89
6.13	8.38
22.75	24.55
0.42	0.58
1.57	1.71
428.45	302.23
6.27	8.77
776.42	1,032.09
10.90	15.00
88.94	91.31
63.89	63.17
2.57	3.31
-	-
86.75	90.24
-125.79	-90.59

8.39	4.73
5.83	6.42
-22.11	19.09
7.77	13.69



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Hua Nan Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	10.68
Tier 1 capital			
/ Risk-weighted assets	-	-	9.89
Liability / Equity (multiple)	25.22	14.08	14.24
Equity / Asset	3.81	6.63	6.56
<b>【 A 】</b>			
Non-performing loan ratio	4.14	-	8.27
Loans under surveillance/Loans	1.04	-	-
Loan loss reserves / NPLs	22.61	13.46	13.31
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-82.22	5.93	5.76
(NIBT + loan loss provision)			
/ Average equity	20.41	23.54	23.84
NIBT / Average asset	-4.07	0.39	0.37
(NIBT + loan loss provision)			
/ Average asset	1.01	1.54	1.55
Net interest income / NIBT	-	423.26	440.25
NIBT / Operating revenue	-102.18	6.56	6.55
NIBT / Employees			
(in thousand of NT dollars)	-8,370.68	752.81	723.41
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	22.55	14.70	13.70
Loans / Deposits	80.53	84.25	82.52
Time deposits / Deposits	57.52	63.56	59.68
NCDs / Time deposits	1.93	2.63	2.20
Accumulated gap of assets and liabilities(180 days) / Equity	-15.44	-	-22.01
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	102.56	97.21	96.20
Interest rate sensitivity gap/Equity	46.95	-28.16	-39.59
<b>【 G 】</b>			

Deposit growth rate	5.39	9.46	7.77
Loan growth rate	0.32	2.45	-0.12
Investment growth rate	52.27	13.86	14.92
Guarantee growth rate	-1.55	6.73	0.11

Unit:%,

12/31/00	12/31/99
9.81	10.60
10.00	10.60
13.67	13.09
6.82	7.10
-	-
-	-
17.33	18.18
7.46	7.92
20.83	18.98
0.51	0.56
1.44	1.34
329.83	276.43
7.99	8.66
923.85	950.66
11.20	16.50
88.87	87.32
62.98	62.87
5.26	2.67
-	-
101.26	87.12
12.52	-126.45

8.77	4.49
10.37	7.95
-16.69	9.86
16.41	36.03

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Chang Hwa Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.10
Tier 1 capital			
/ Risk-weighted assets	-	-	8.98
Liability / Equity (multiple)	25.63	14.57	14.51
Equity / Asset	3.75	6.42	6.45
<b>【 A 】</b>			
Non-performing loan ratio	7.30	-	8.98
Loans under surveillance/Loans	4.73	-	-
Loan loss reserves / NPLs	20.16	15.40	16.05
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-61.17	3.60	3.53
(NIBT + loan loss provision)			
/ Average equity	17.32	15.42	15.69
NIBT / Average asset	-3.52	0.24	0.23
(NIBT + loan loss provision)			
/ Average asset	1.00	1.03	1.04
Net interest income / NIBT	-	714.78	733.04
NIBT / Operating revenue	-86.61	4.21	4.32
NIBT / Employees			
(in thousand of NT dollars)	-7,293.92	470.32	445.91
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	22.14	13.80	12.30
Loans / Deposits	84.92	88.29	88.15
Time deposits / Deposits	61.67	66.41	62.85
NCDs / Time deposits	2.47	2.44	2.55
Accumulated gap of assets and liabilities(180 days) / Equity	-73.80	-	-34.75
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.62	80.65	81.23
Interest rate sensitivity gap/Equity	-317.09	-198.27	-196.28
<b>【 G 】</b>			

Deposit growth rate	2.15	12.01	9.03
Loan growth rate	-2.58	3.03	1.76
Investment growth rate	-27.03	29.50	-14.71
Guarantee growth rate	-7.50	3.90	-7.88

Unit:%,

12/31/00	12/31/99
9.08	9.20
8.90	9.10
13.59	14.85
6.85	6.30
-	-
-	-
19.01	20.99
5.08	7.65
17.38	19.86
0.33	0.49
1.12	1.28
567.80	352.20
5.09	7.71
591.27	842.23
10.80	12.80
93.98	93.42
64.99	64.06
3.55	2.98
-	-
84.37	82.26
-151.63	-187.34

5.79	6.41
8.14	9.04
-14.70	17.02
4.59	31.71



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Bank Of Overseas Chinese

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	5.05
Tier 1 capital			
/ Risk-weighted assets	-	-	5.17
Liability / Equity (multiple)	28.42	22.44	26.43
Equity / Asset	3.40	4.27	3.65
<b>【 A 】</b>			
Non-performing loan ratio	14.89	-	17.80
Loans under surveillance/Loans	3.63	-	-
Loan loss reserves / NPLs	26.73	21.64	18.97
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-6.62	-11.90	-22.12
(NIBT + loan loss provision)			
/ Average equity	19.99	12.30	11.67
NIBT / Average asset	-0.23	-0.54	-0.97
(NIBT + loan loss provision)			
/ Average asset	0.69	0.56	0.51
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-5.15	-7.96	-15.53
NIBT / Employees			
(in thousand of NT dollars)	-327.38	-744.96	-1,343.52
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	18.55	15.70	18.10
Loans / Deposits	76.97	77.00	73.20
Time deposits / Deposits	65.97	71.70	68.21
NCDs / Time deposits	3.57	6.75	5.35
Accumulated gap of assets and liabilities(180 days) / Equity	-369.35	-	-357.52
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	50.97	52.98	53.30
Interest rate sensitivity gap/Equity	-1,071.41	-794.64	-917.04
<b>【 G 】</b>			

Deposit growth rate	0.86	-0.90	4.50
Loan growth rate	-0.05	-11.07	-11.87
Investment growth rate	25.22	65.07	94.80
Guarantee growth rate	-35.03	-17.11	-21.94

Unit:%,

12/31/00	12/31/99
6.01	7.30
6.18	7.50
18.97	18.08
5.01	5.20
-	-
-	-
16.64	21.75
-15.40	-10.10
14.61	17.69
-0.80	-0.60
0.75	1.04
-	-
-11.69	-8.63
-1,107.16	-837.52
7.60	12.00
86.81	83.39
71.89	71.95
9.31	7.84
-	-
63.28	69.53
-532.26	-426.69

-13.86	3.67
-7.27	-1.45
-38.15	132.87
-20.47	-14.20

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : The Shanghai Commercial & Savings E

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	8.94
Tier 1 capital			
/ Risk-weighted assets	-	-	18.49
Liability / Equity (multiple)	6.85	7.14	7.17
Equity / Asset	12.74	12.28	12.24
<b>【 A 】</b>			
Non-performing loan ratio	5.67	-	4.63
Loans under surveillance/Loans	2.01	-	-
Loan loss reserves / NPLs	11.67	20.14	23.95
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	6.37	8.54	3.95
(NIBT + loan loss provision)			
/ Average equity	16.06	17.04	16.81
NIBT / Average asset	0.78	1.08	0.50
(NIBT + loan loss provision)			
/ Average asset	1.96	2.15	2.14
Net interest income / NIBT	209.29	148.30	323.95
NIBT / Operating revenue	15.64	15.90	7.66
NIBT / Employees			
(in thousand of NT dollars)	1,501.53	1,962.15	915.53
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	26.01	16.30	17.30
Loans / Deposits	64.67	67.47	67.56
Time deposits / Deposits	59.34	68.32	63.97
NCDs / Time deposits	3.67	4.04	4.04
Accumulated gap of assets and liabilities(180 days) / Equity	-81.76	-	-85.58
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	104.10	97.58	101.50
Interest rate sensitivity gap/Equity	18.19	-11.54	7.17
<b>【 G 】</b>			

Deposit growth rate	-2.94	8.21	3.82
Loan growth rate	-9.02	-4.44	-6.57
Investment growth rate	-21.44	1.81	2.64
Guarantee growth rate	-16.31	3.05	-5.90

Unit:%,

12/31/00	12/31/99
9.43	10.00
17.15	16.70
7.71	7.81
11.48	11.30
-	-
-	-
23.16	17.06
3.79	7.54
14.52	12.46
0.46	0.91
1.78	1.50
328.84	166.26
6.60	12.79
792.78	1,472.63
12.20	17.80
74.13	74.63
68.53	70.29
5.15	5.03
-	-
100.95	105.44
5.06	29.62

7.24	7.24
5.91	4.27
-11.45	11.42
0.96	-31.65



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Taipei bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	13.32
Tier 1 capital			
/ Risk-weighted assets	-	-	12.85
Liability / Equity (multiple)	12.56	12.13	13.28
Equity / Asset	7.37	7.62	7.00
<b>【 A 】</b>			
Non-performing loan ratio	3.29	-	3.03
Loans under surveillance/Loans	1.18	-	-
Loan loss reserves / NPLs	31.66	29.70	32.19
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	11.65	9.97	8.21
(NIBT + loan loss provision)			
/ Average equity	17.24	14.61	14.59
NIBT / Average asset	0.84	0.81	0.66
(NIBT + loan loss provision)			
/ Average asset	1.24	1.18	1.17
Net interest income / NIBT	181.23	201.69	264.89
NIBT / Operating revenue	17.50	13.70	11.48
NIBT / Employees			
(in thousand of NT dollars)	1,558.10	1,353.79	1,116.85
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	36.79	28.50	30.40
Loans / Deposits	76.60	76.76	77.86
Time deposits / Deposits	54.14	57.55	50.51
NCDs / Time deposits	0.91	1.00	0.88
Accumulated gap of assets and liabilities(180 days) / Equity	58.36	-	85.88
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	100.49	100.94	110.01
Interest rate sensitivity gap/Equity	4.65	8.47	94.31
<b>【 G 】</b>			

Deposit growth rate	4.28	9.64	8.83
Loan growth rate	2.86	4.14	8.44
Investment growth rate	25.52	1.32	39.28
Guarantee growth rate	34.94	31.96	55.85

Unit:%,

12/31/00	12/31/99
16.15	16.40
15.81	15.90
11.57	12.45
7.96	7.40
-	-
-	-
37.60	41.26
9.02	8.97
13.25	15.14
0.73	0.66
1.07	1.11
214.56	214.19
11.25	10.12
1,211.70	1,100.88
28.30	26.10
78.21	81.12
56.04	56.78
0.52	0.65
-	-
101.70	99.62
14.91	-3.79

5.18	3.82
0.93	11.61
-10.16	-6.57
29.92	18.84

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : United World Chinese Commercial Bar

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	10.40
Tier 1 capital			
/ Risk-weighted assets	-	-	12.86
Liability / Equity (multiple)	12.05	8.86	9.54
Equity / Asset	7.67	10.14	9.49
<b>【 A 】</b>			
Non-performing loan ratio	5.10	-	6.17
Loans under surveillance/Loans	2.30	-	-
Loan loss reserves / NPLs	51.17	21.03	15.14
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-30.78	13.59	10.74
(NIBT + loan loss provision)			
/ Average equity	19.79	26.91	27.24
NIBT / Average asset	-2.70	1.15	0.94
(NIBT + loan loss provision)			
/ Average asset	1.74	2.27	2.37
Net interest income / NIBT	-	207.10	253.14
NIBT / Operating revenue	-54.59	17.55	15.18
NIBT / Employees			
(in thousand of NT dollars)	-7,498.32	2,794.89	2,362.95
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	22.78	18.80	25.80
Loans / Deposits	75.20	76.39	71.79
Time deposits / Deposits	52.51	61.21	53.40
NCDs / Time deposits	2.68	3.82	3.37
Accumulated gap of assets and liabilities(180 days) / Equity	86.96	-	153.78
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	105.35	71.26	124.42
Interest rate sensitivity gap/Equity	31.06	-198.35	112.42
<b>【 G 】</b>			

Deposit growth rate	-2.03	5.13	8.89
Loan growth rate	-3.99	1.21	0.47
Investment growth rate	11.08	-0.14	22.00
Guarantee growth rate	-52.79	31.46	-5.33

Unit:%,

12/31/00	12/31/99
10.93	12.60
12.59	13.90
9.07	8.96
9.93	10.00
-	-
-	-
31.85	36.66
13.65	12.76
18.28	16.17
1.33	1.33
1.79	1.68
190.47	180.26
20.03	19.42
3,118.09	2,801.61
19.50	28.00
77.67	72.52
57.13	52.42
7.29	4.94
-	-
70.58	84.65
-229.21	-109.83

7.39	17.38
14.09	9.94
-15.75	37.33
11.59	-10.49



# The Main Financial and Performance Ratios

September 30,2002

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

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	40.45
Tier 1 capital			
/ Risk-weighted assets	-	-	39.30
Liability / Equity (multiple)	5.92	6.66	6.28
Equity / Asset	14.44	13.05	13.74
<b>【 A 】</b>			
Non-performing loan ratio	0.48	-	0.55
Loans under surveillance/Loans	0.16	-	-
Loan loss reserves / NPLs	170.50	114.48	134.31
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.74	6.11	5.99
(NIBT + loan loss provision)			
/ Average equity	6.92	7.80	8.07
NIBT / Average asset	0.78	0.80	0.79
(NIBT + loan loss provision)			
/ Average asset	0.94	1.02	1.06
Net interest income / NIBT	155.00	172.70	172.77
NIBT / Operating revenue	19.05	12.99	13.23
NIBT / Employees			
(in thousand of NT dollars)	4,507.04	4,542.06	4,516.43
<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	41.33	-	30.58
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	142.47	122.35	124.52
Interest rate sensitivity gap/Equity	116.94	78.63	78.61
<b>【 G 】</b>			

Deposit growth rate	-	-	-
Loan growth rate	-4.72	3.50	-2.12
Investment growth rate	-1.25	414.40	604.46
Guarantee growth rate	-9.82	47.61	15.71

Unit:%,

12/31/00	12/31/99
39.47	50.00
38.21	48.70
6.59	6.53
13.18	13.30
-	-
-	-
145.81	751.04
6.43	6.24
8.28	6.48
0.83	0.81
1.07	0.84
165.91	155.84
12.39	12.93
4,617.22	4,344.50
-	-
-	-
-	-
-	-
-	-
-	-
124.73	125.54
85.47	92.68

-	-
9.55	-1.05
-83.13	51.75
111.87	-45.28

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Bank of Kaohsiung

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.63
Tier 1 capital			
/ Risk-weighted assets	-	-	13.03
Liability / Equity (multiple)	16.82	19.05	18.73
Equity / Asset	5.61	4.99	5.07
<b>【 A 】</b>			
Non-performing loan ratio	3.68	-	2.86
Loans under surveillance/Loans	1.14	-	-
Loan loss reserves / NPLs	28.78	9.44	18.93
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	6.94	11.58	10.22
(NIBT + loan loss provision)			
/ Average equity	22.16	22.50	24.63
NIBT / Average asset	0.36	0.59	0.52
(NIBT + loan loss provision)			
/ Average asset	1.16	1.14	1.24
Net interest income / NIBT	461.24	285.47	340.90
NIBT / Operating revenue	7.99	9.36	8.49
NIBT / Employees			
(in thousand of NT dollars)	860.06	1,433.37	1,273.28
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	21.18	10.00	11.90
Loans / Deposits	84.33	90.01	87.27
Time deposits / Deposits	70.72	78.82	76.55
NCDs / Time deposits	1.26	19.49	12.95
Accumulated gap of assets and liabilities(180 days) / Equity	-178.76	-	-48.79
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	99.95	101.51	96.80
Interest rate sensitivity gap/Equity	-0.72	24.18	-51.00
<b>【 G 】</b>			

Deposit growth rate	-20.07	19.93	12.45
Loan growth rate	-22.22	19.00	5.98
Investment growth rate	85.42	9.59	17.40
Guarantee growth rate	-24.83	3.56	-7.25

Unit:%,

12/31/00	12/31/99
11.43	14.60
12.47	15.10
18.11	15.96
5.23	5.90
-	-
-	-
12.56	7.06
3.33	-9.95
15.80	17.30
0.19	-0.69
0.90	1.19
826.43	-
2.84	-9.79
410.10	-1,072.51
9.90	12.80
92.25	89.58
76.86	76.56
14.10	7.03
-	-
96.76	22.78
-50.89	-1,065.31

17.10	14.89
20.52	18.95
-42.69	-1.18
13.03	40.25



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : The International Commercial Bank of (

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.69
Tier 1 capital			
/ Risk-weighted assets	-	-	11.31
Liability / Equity (multiple)	13.92	14.10	13.71
Equity / Asset	6.70	6.62	6.80
<b>【 A 】</b>			
Non-performing loan ratio	2.80	-	3.75
Loans under surveillance/Loans	0.85	-	-
Loan loss reserves / NPLs	46.65	49.85	47.54
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	6.70	10.75	8.14
(NIBT + loan loss provision)			
/ Average equity	17.80	20.68	19.47
NIBT / Average asset	0.37	0.75	0.59
(NIBT + loan loss provision)			
/ Average asset	0.98	1.45	1.41
Net interest income / NIBT	350.24	227.02	287.53
NIBT / Operating revenue	11.27	13.33	11.01
NIBT / Employees			
(in thousand of NT dollars)	1,263.22	2,022.57	1,580.90
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	40.20	14.70	21.00
Loans / Deposits	79.97	82.98	80.14
Time deposits / Deposits	61.47	66.40	64.08
NCDs / Time deposits	1.96	0.66	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	-147.12	-	-42.12
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	102.71	103.33	102.37
Interest rate sensitivity gap/Equity	17.26	18.03	13.26
<b>【 G 】</b>			

Deposit growth rate	7.27	19.25	10.31
Loan growth rate	3.01	3.39	-3.88
Investment growth rate	98.57	1.78	9.12
Guarantee growth rate	-13.24	-15.50	-17.57

Unit:%,

12/31/00	12/31/99
10.03	10.80
10.56	10.80
13.59	11.38
6.85	8.10
-	-
-	-
51.53	61.60
10.06	9.48
15.97	21.00
0.85	0.81
1.35	1.78
249.94	255.93
11.97	10.31
1,826.60	1,618.91
24.70	15.80
90.90	98.14
66.44	65.98
0.73	1.08
-	-
124.55	102.44
132.15	13.20

17.56	9.91
8.09	14.98
23.20	-6.14
-2.10	1.82

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : China Development Industrial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	41.68
Tier 1 capital			
/ Risk-weighted assets	-	-	113.40
Liability / Equity (multiple)	0.46	0.58	0.48
Equity / Asset	68.27	63.15	67.74
<b>【 A 】</b>			
Non-performing loan ratio	2.83	-	2.74
Loans under surveillance/Loans	1.86	-	-
Loan loss reserves / NPLs	63.06	95.36	69.96
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	7.21	12.03	10.63
(NIBT + loan loss provision)			
/ Average equity	8.62	13.88	12.39
NIBT / Average asset	4.52	7.50	6.69
(NIBT + loan loss provision)			
/ Average asset	5.41	8.66	7.80
Net interest income / NIBT	21.44	19.47	20.68
NIBT / Operating revenue	109.67	193.03	177.30
NIBT / Employees			
(in thousand of NT dollars)	16,533.78	21,841.37	19,858.22
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	71.86	84.80	107.30
Loans / Deposits	175.90	201.79	203.91
Time deposits / Deposits	80.51	86.45	86.39
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	2.01	-	8.31
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	190.82	208.15	202.87
Interest rate sensitivity gap/Equity	27.66	37.81	31.22
<b>【 G 】</b>			

Deposit growth rate	23.08	25.35	-4.21
Loan growth rate	-3.85	18.13	0.57
Investment growth rate	21.38	11.43	25.39
Guarantee growth rate	32.66	-30.35	-26.86

Unit:%,

12/31/00	12/31/99
36.44	42.90
102.49	87.30
0.60	0.71
62.53	58.60
-	-
-	-
112.58	86.71
12.22	13.62
14.44	16.51
7.82	7.51
9.25	8.85
22.99	17.43
167.84	144.77
21,119.38	19,506.56
78.50	95.40
212.27	135.87
92.44	70.51
-	-
-	-
209.02	181.04
42.44	42.11

-51.55	-
9.81	-
14.50	-
-0.25	-



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Industrial Bank of Taiwan

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	25.22
Tier 1 capital			
/ Risk-weighted assets	-	-	50.59
Liability / Equity (multiple)	1.02	0.98	1.00
Equity / Asset	49.44	50.60	50.07
<b>【 A 】</b>			
Non-performing loan ratio	-	-	-
Loans under surveillance/Loans	1.29	-	-
Loan loss reserves / NPLs	-	-	-
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	1.24	4.39	4.44
(NIBT + loan loss provision)			
/ Average equity	1.56	4.76	4.78
NIBT / Average asset	0.63	2.24	2.28
(NIBT + loan loss provision)			
/ Average asset	0.79	2.43	2.45
Net interest income / NIBT	349.13	101.12	100.28
NIBT / Operating revenue	15.29	41.46	40.03
NIBT / Employees			
(in thousand of NT dollars)	1,406.73	4,767.86	5,146.92
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	16.95	13.60	17.70
Loans / Deposits	135.93	138.83	127.67
Time deposits / Deposits	89.68	96.35	97.19
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-40.03	-	-26.55
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	33.79	49.23	49.49
Interest rate sensitivity gap/Equity	-61.64	-48.29	-49.06
<b>【 G 】</b>			

Deposit growth rate	-0.15	-13.83	0.54
Loan growth rate	3.33	53.59	23.29
Investment growth rate	4.55	7.30	4.52
Guarantee growth rate	-30.68	123.74	37.77

Unit:%,

12/31/00	12/31/99
27.50	117.50
56.49	143.20
0.88	0.36
53.12	73.70
-	-
-	-
-	-
2.20	1.70
2.65	1.90
1.36	1.39
1.63	1.55
123.58	263.43
23.26	19.45
2,284.48	687.18
32.60	330.50
124.73	84.64
83.00	77.28
-	-
-	-
54.78	382.91
-38.46	62.32

85.92	-
236.84	-
-29.61	-
506.50	-

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Taiwan Business Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	10.00
Tier 1 capital			
/ Risk-weighted assets	-	-	7.10
Liability / Equity (multiple)	22.15	17.13	25.03
Equity / Asset	4.32	5.52	3.84
<b>【 A 】</b>			
Non-performing loan ratio	12.83	-	9.97
Loans under surveillance/Loans	2.51	-	-
Loan loss reserves / NPLs	12.19	11.18	13.63
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	0.18	0.08	-31.05
(NIBT + loan loss provision)			
/ Average equity	15.66	12.23	14.38
NIBT / Average asset	0.01	-	-1.80
(NIBT + loan loss provision)			
/ Average asset	0.66	0.71	0.83
Net interest income / NIBT	24,298.04	29,288.24	-
NIBT / Operating revenue	0.18	0.09	-33.51
NIBT / Employees			
(in thousand of NT dollars)	13.74	8.76	-3,391.03
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	18.85	18.50	18.00
Loans / Deposits	88.63	89.46	91.08
Time deposits / Deposits	62.15	66.63	61.75
NCDs / Time deposits	1.55	7.27	1.50
Accumulated gap of assets and liabilities(180 days) / Equity	-268.10	-	9.22
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	85.81	90.52	85.72
Interest rate sensitivity gap/Equity	-252.34	-132.24	-287.33
<b>【 G 】</b>			

Deposit growth rate	0.72	14.52	7.09
Loan growth rate	-2.02	4.33	-0.79
Investment growth rate	-20.18	33.41	38.14
Guarantee growth rate	-10.99	1.57	2.36

Unit:%,

12/31/00	12/31/99
9.17	9.00
8.97	8.70
15.22	15.33
6.16	6.10
-	-
-	-
14.70	18.18
6.56	8.78
12.92	15.06
0.42	0.55
0.82	0.94
411.51	309.94
6.80	8.37
678.83	855.70
11.30	15.80
96.29	95.04
62.42	62.09
4.10	1.02
-	-
94.59	92.87
-66.18	-89.27

7.62	6.84
6.66	9.18
-20.63	8.13
-0.65	-0.60



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : International Bank of Taipei

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	13.18
Tier 1 capital			
/ Risk-weighted assets	-	-	12.06
Liability / Equity (multiple)	9.90	9.86	9.85
Equity / Asset	9.17	9.20	9.21
<b>【 A 】</b>			
Non-performing loan ratio	4.64	-	4.83
Loans under surveillance/Loans	2.09	-	-
Loan loss reserves / NPLs	27.99	27.80	28.64
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	9.81	10.77	9.12
(NIBT + loan loss provision)			
/ Average equity	14.73	17.11	18.52
NIBT / Average asset	0.89	0.97	0.82
(NIBT + loan loss provision)			
/ Average asset	1.34	1.54	1.67
Net interest income / NIBT	187.98	143.91	171.14
NIBT / Operating revenue	19.53	15.12	13.06
NIBT / Employees			
(in thousand of NT dollars)	1,402.19	1,426.62	1,190.28
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	28.38	23.60	24.60
Loans / Deposits	81.06	79.36	79.86
Time deposits / Deposits	65.87	70.71	67.63
NCDs / Time deposits	2.72	3.84	3.45
Accumulated gap of assets and liabilities(180 days) / Equity	-8.90	-	8.06
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.51	84.21	86.38
Interest rate sensitivity gap/Equity	-144.88	-130.98	-114.88
<b>【 G 】</b>			

Deposit growth rate	2.56	0.17	1.78
Loan growth rate	6.28	1.43	0.89
Investment growth rate	27.58	-9.28	1.61
Guarantee growth rate	-23.65	2.58	-1.44

Unit:%,

12/31/00	12/31/99
11.56	13.50
11.15	12.90
10.62	10.53
8.61	8.70
-	-
-	-
33.27	31.65
9.47	13.52
15.84	20.01
0.82	1.18
1.37	1.74
170.20	123.17
12.30	16.57
1,158.94	1,499.29
24.20	23.90
80.84	81.43
69.43	70.78
4.12	5.61
-	-
84.57	94.62
-137.14	-48.66

5.34	5.79
6.81	5.50
6.81	18.65
-3.78	-23.35

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Hsinchu International Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	8.74
Tier 1 capital			
/ Risk-weighted assets	-	-	8.65
Liability / Equity (multiple)	16.70	16.20	16.29
Equity / Asset	5.65	5.82	5.78
<b>【 A 】</b>			
Non-performing loan ratio	7.50	-	7.92
Loans under surveillance/Loans	6.00	-	-
Loan loss reserves / NPLs	15.72	11.36	12.95
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	7.37	2.40	4.71
(NIBT + loan loss provision)			
/ Average equity	31.72	23.10	23.78
NIBT / Average asset	0.42	0.15	0.28
(NIBT + loan loss provision)			
/ Average asset	1.80	1.40	1.43
Net interest income / NIBT	551.93	985.57	533.75
NIBT / Operating revenue	8.15	2.33	4.60
NIBT / Employees			
(in thousand of NT dollars)	663.22	205.18	400.91
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	17.56	11.50	13.00
Loans / Deposits	81.55	81.06	82.06
Time deposits / Deposits	67.69	72.23	68.81
NCDs / Time deposits	1.03	2.53	2.60
Accumulated gap of assets and liabilities(180 days) / Equity	-254.82	-	-284.57
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	87.52	80.22	82.36
Interest rate sensitivity gap/Equity	-187.83	-295.90	-266.14
<b>【 G 】</b>			

Deposit growth rate	3.98	6.53	8.85
Loan growth rate	5.63	3.93	8.38
Investment growth rate	57.79	-16.23	-7.55
Guarantee growth rate	77.30	10.95	44.28

Unit:%,

12/31/00	12/31/99
9.25	9.70
9.42	9.80
14.79	14.73
6.33	6.40
-	-
-	-
11.95	8.51
5.24	4.79
25.45	20.43
0.33	0.30
1.61	1.28
548.16	526.74
4.88	4.28
439.80	399.71
10.00	11.40
83.20	82.96
70.72	69.90
3.49	1.13
-	-
84.31	85.30
-215.51	-201.04

-0.50	0.92
0.71	-2.07
10.45	-3.57
-13.39	7.54



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Taichung Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.62
Tier 1 capital			
/ Risk-weighted assets	-	-	11.59
Liability / Equity (multiple)	15.90	11.41	11.73
Equity / Asset	5.92	8.06	7.86
<b>【 A 】</b>			
Non-performing loan ratio	13.10	-	15.75
Loans under surveillance/Loans	11.39	-	-
Loan loss reserves / NPLs	14.05	10.67	9.63
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	R -36.8	4.30	4.64
(NIBT + loan loss provision)			
/ Average equity	R 16.6	8.69	9.64
NIBT / Average asset	R -2.5	0.34	0.37
(NIBT + loan loss provision)			
/ Average asset	R 1.1	0.69	0.76
Net interest income / NIBT	R	436.23	432.37
NIBT / Operating revenue	R -53.35	5.74	6.28
NIBT / Employees			
(in thousand of NT dollars)	R -2,977.40	367.27	399.70
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	19.37	14.60	18.40
Loans / Deposits	77.54	82.55	79.19
Time deposits / Deposits	68.84	72.97	70.25
NCDs / Time deposits	0.47	0.42	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-248.57	-	-159.04
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	67.23	78.39	77.14
Interest rate sensitivity gap/Equity	-473.55	-218.97	-240.21
<b>【 G 】</b>			

Deposit growth rate	5.71	4.67	9.96
Loan growth rate	-0.45	0.83	1.54
Investment growth rate	-46.39	-56.74	-35.10
Guarantee growth rate	38.42	28.86	31.20

Unit:%,

12/31/00	12/31/99
12.83	12.50
12.82	12.70
11.16	11.04
8.23	8.30
-	-
-	-
11.47	8.49
1.31	5.79
7.87	12.00
0.11	0.43
0.64	0.89
1,388.21	339.20
1.76	6.25
111.17	451.46
12.50	16.20
86.29	84.02
71.92	71.11
0.37	0.26
-	-
82.16	87.79
-177.83	-121.37

-2.86	-10.06
0.77	-12.21
-12.08	11.46
13.31	-16.43

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Tainan Business Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.84
Tier 1 capital			
/ Risk-weighted assets	-	-	9.51
Liability / Equity (multiple)	13.93	14.43	14.62
Equity / Asset	6.70	6.48	6.40
<b>【 A 】</b>			
Non-performing loan ratio	12.11	-	10.79
Loans under surveillance/Loans	4.64	-	-
Loan loss reserves / NPLs	13.61	17.82	14.37
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	3.77	3.42	3.06
(NIBT + loan loss provision)			
/ Average equity	19.14	11.57	12.25
NIBT / Average asset	0.24	0.22	0.20
(NIBT + loan loss provision)			
/ Average asset	1.24	0.74	0.78
Net interest income / NIBT	934.45	776.53	896.85
NIBT / Operating revenue	5.04	3.55	3.27
NIBT / Employees			
(in thousand of NT dollars)	254.89	227.02	206.50
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	13.38	11.50	13.20
Loans / Deposits	82.54	80.63	83.39
Time deposits / Deposits	71.50	75.72	72.62
NCDs / Time deposits	0.95	0.85	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	-109.51	-	-195.71
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	89.91	92.44	90.90
Interest rate sensitivity gap/Equity	-129.58	-102.42	-123.67
<b>【 G 】</b>			

Deposit growth rate	-0.39	-1.28	2.77
Loan growth rate	2.04	0.31	3.02
Investment growth rate	-6.86	-19.71	-17.78
Guarantee growth rate	-1.52	-5.37	-6.58

Unit:%,

12/31/00	12/31/99
10.28	11.40
10.20	10.60
14.25	15.10
6.56	6.20
-	-
-	-
21.10	25.61
-2.26	-13.63
7.42	11.44
-0.15	-0.94
0.48	0.79
-	-
-2.20	-13.61
-153.06	-959.53
9.20	13.80
83.39	76.22
75.28	75.65
0.84	2.66
-	-
94.05	53.64
-76.93	-662.04

-7.27	-3.48
1.53	-5.38
-34.12	-36.20
-27.32	-8.51



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Kaohsiung Business Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	-12.05
Tier 1 capital			
/ Risk-weighted assets	-	-	-8.46
Liability / Equity (multiple)	-8.50	235.37	-
Equity / Asset	-13.34	0.42	-4.77
<b>【 A 】</b>			
Non-performing loan ratio	43.94	-	33.86
Loans under surveillance/Loans	5.44	-	-
Loan loss reserves / NPLs	37.11	17.15	22.70
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-	-72.84	-1,435.55
(NIBT + loan loss provision)			
/ Average equity	-	178.25	224.44
NIBT / Average asset	-0.46	-0.79	-5.25
(NIBT + loan loss provision)			
/ Average asset	4.75	1.94	0.82
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-10.67	-13.04	-100.82
NIBT / Employees			
(in thousand of NT dollars)	-410.49	-757.80	-4,994.63
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	14.39	10.60	12.80
Loans / Deposits	74.85	81.02	77.02
Time deposits / Deposits	76.98	78.56	77.27
NCDs / Time deposits	0.08	0.36	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	-3.88	-	-
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	58.16	70.63	64.73
Interest rate sensitivity gap/Equity	332.70	-6,598.60	-
<b>【 G 】</b>			

Deposit growth rate	-9.72	-2.79	2.44
Loan growth rate	-16.69	-8.81	-9.64
Investment growth rate	-18.40	24.52	109.01
Guarantee growth rate	-28.55	-48.47	-32.76

Unit:%,

12/31/00	12/31/99
1.18	5.70
1.30	5.80
39.08	22.91
2.49	4.20
-	-
-	-
10.83	8.37
-58.98	-34.87
-3.07	-6.99
-1.90	-1.78
-0.10	-0.36
-	-
-21.55	-28.52
-1,917.47	-1,607.08
4.50	9.90
87.53	83.75
77.28	75.55
0.77	4.03
-	-
35.61	35.02
-2,369.09	-1,418.43

-9.50	4.29
-4.91	2.30
-55.01	-28.83
-48.03	-29.10

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Enterprise Bank of Hualien

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	6.49
Tier 1 capital			
/ Risk-weighted assets	-	-	6.67
Liability / Equity (multiple)	19.94	19.82	22.09
Equity / Asset	4.77	4.80	4.33
<b>【 A 】</b>			
Non-performing loan ratio	30.31	-	27.69
Loans under surveillance/Loans	17.35	-	-
Loan loss reserves / NPLs	13.21	13.09	12.79
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	18.26	34.13	14.47
(NIBT + loan loss provision)			
/ Average equity	40.20	76.50	47.89
NIBT / Average asset	0.76	1.63	0.68
(NIBT + loan loss provision)			
/ Average asset	1.68	3.65	2.26
Net interest income / NIBT	347.24	109.07	275.73
NIBT / Operating revenue	13.35	20.67	9.39
NIBT / Employees			
(in thousand of NT dollars)	556.10	1,188.78	500.00
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	16.77	16.20	20.70
Loans / Deposits	77.20	78.67	73.20
Time deposits / Deposits	74.77	78.78	75.77
NCDs / Time deposits	0.33	0.33	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-638.37	-	-403.50
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	27.79	48.22	62.72
Interest rate sensitivity gap/Equity	-1,315.07	-942.67	-761.31
<b>【 G 】</b>			

Deposit growth rate	-5.36	3.82	4.60
Loan growth rate	-7.03	-3.52	-6.04
Investment growth rate	-17.09	162.13	60.55
Guarantee growth rate	-20.00	-68.09	-73.59

Unit:%,

12/31/00	12/31/99
5.86	8.60
6.04	7.80
18.06	18.30
5.25	5.20
-	-
-	-
9.04	30.59
-1.09	-0.50
10.06	23.67
-0.06	-0.03
0.55	1.27
-	-
-0.94	-0.41
-46.08	-25.41
11.10	17.30
81.42	81.06
76.62	75.94
3.54	0.41
-	-
71.75	93.62
-479.08	-110.14

-10.96	-8.28
-10.72	-8.35
-7.85	325.76
-24.61	-45.92



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Taitung Business Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	12.79
Tier 1 capital			
/ Risk-weighted assets	-	-	12.50
Liability / Equity (multiple)	25.38	8.05	9.78
Equity / Asset	3.79	11.05	9.27
<b>【 A 】</b>			
Non-performing loan ratio	21.13	-	30.20
Loans under surveillance/Loans	10.88	-	-
Loan loss reserves / NPLs	21.72	20.51	16.59
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-89.16	-16.78	-27.95
(NIBT + loan loss provision)			
/ Average equity	6.24	-4.65	-9.42
NIBT / Average asset	-6.76	-2.03	-3.22
(NIBT + loan loss provision)			
/ Average asset	0.47	-0.56	-1.09
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-141.60	-40.69	-66.13
NIBT / Employees			
(in thousand of NT dollars)	-4,525.07	-1,646.78	-2,487.48
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	9.86	18.90	21.10
Loans / Deposits	85.39	83.82	81.02
Time deposits / Deposits	82.90	84.88	84.15
NCDs / Time deposits	0.02	0.12	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-779.56	-	-228.41
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	47.24	40.82	39.34
Interest rate sensitivity gap/Equity	-1,092.01	-459.48	-544.05
<b>【 G 】</b>			

Deposit growth rate	2.95	5.46	11.60
Loan growth rate	4.88	-4.44	-1.39
Investment growth rate	-3.43	192.55	114.20
Guarantee growth rate	-66.74	-3.94	-39.73

Unit:%,

12/31/00	12/31/99
19.77	24.10
19.19	22.30
5.93	4.67
14.44	17.60
-	-
-	-
22.53	35.50
-19.94	-25.69
-4.46	-11.41
-3.13	-4.94
-0.70	-2.19
-	-
-55.52	-84.40
-2,853.75	-4,354.78
13.60	8.80
92.21	98.57
84.86	83.62
0.42	0.57
-	-
51.89	97.92
-256.59	-9.17

1.34	-6.00
-5.66	7.44
6.48	-80.30
-23.32	147.59

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Hwatai Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.52
Tier 1 capital			
/ Risk-weighted assets	-	-	11.00
Liability / Equity (multiple)	10.94	11.49	11.74
Equity / Asset	8.38	8.01	7.85
<b>【 A 】</b>			
Non-performing loan ratio	5.60	-	4.09
Loans under surveillance/Loans	7.65	-	-
Loan loss reserves / NPLs	15.74	20.30	17.55
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	7.38	6.97	6.82
(NIBT + loan loss provision)			
/ Average equity	12.81	9.92	9.68
NIBT / Average asset	0.62	0.57	0.55
(NIBT + loan loss provision)			
/ Average asset	1.08	0.81	0.78
Net interest income / NIBT	392.94	276.22	299.25
NIBT / Operating revenue	12.22	8.50	8.60
NIBT / Employees			
(in thousand of NT dollars)	668.63	565.38	561.45
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	9.68	13.40	14.30
Loans / Deposits	87.92	84.26	82.78
Time deposits / Deposits	72.98	77.63	73.48
NCDs / Time deposits	7.61	9.33	8.72
Accumulated gap of assets and liabilities(180 days) / Equity	-460.04	-	-217.19
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	44.46	79.00	81.16
Interest rate sensitivity gap/Equity	-554.58	-218.66	-201.59
<b>【 G 】</b>			

Deposit growth rate	-0.53	15.38	4.40
Loan growth rate	4.12	13.45	5.32
Investment growth rate	-24.03	18.84	-8.71
Guarantee growth rate	-7.88	88.19	44.46

Unit:%,

12/31/00	12/31/99
12.54	18.10
11.53	17.10
11.31	8.65
8.13	10.40
-	-
-	-
31.44	32.81
5.70	5.19
8.79	7.40
0.55	0.56
0.85	0.80
400.59	325.08
8.13	8.32
490.54	550.70
14.40	20.50
83.11	83.05
72.63	75.21
9.57	-
-	-
89.52	72.21
-89.80	-216.15

28.52	-
29.91	-
13.53	-
428.19	-



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Macoto Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.11
Tier 1 capital			
/ Risk-weighted assets	-	-	7.73
Liability / Equity (multiple)	14.12	14.82	15.56
Equity / Asset	6.61	6.32	6.04
<b>【 A 】</b>			
Non-performing loan ratio	9.97	-	7.90
Loans under surveillance/Loans	6.09	-	-
Loan loss reserves / NPLs	12.12	16.02	16.70
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	6.89	9.31	3.81
(NIBT + loan loss provision)			
/ Average equity	14.09	18.23	28.65
NIBT / Average asset	0.45	0.61	0.25
(NIBT + loan loss provision)			
/ Average asset	0.91	1.20	1.85
Net interest income / NIBT	712.90	346.57	910.50
NIBT / Operating revenue	7.18	8.66	3.56
NIBT / Employees			
(in thousand of NT dollars)	332.75	469.37	179.05
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	16.36	10.40	15.70
Loans / Deposits	74.97	77.96	75.63
Time deposits / Deposits	72.38	77.71	74.55
NCDs / Time deposits	3.52	4.62	4.34
Accumulated gap of assets and liabilities(180 days) / Equity	-45.83	-	-52.62
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	51.77	45.15	49.45
Interest rate sensitivity gap/Equity	-594.25	-721.25	-681.77
<b>【 G 】</b>			

Deposit growth rate	-5.05	17.72	14.11
Loan growth rate	-8.31	11.48	5.48
Investment growth rate	-31.44	89.98	138.28
Guarantee growth rate	7.02	-53.00	-16.44

Unit:%,

12/31/00	12/31/99
8.60	10.10
8.54	9.30
13.79	12.24
6.76	7.60
-	-
-	-
27.27	22.28
-3.55	6.09
5.26	9.51
-0.26	0.42
0.39	0.68
-	406.88
-3.70	5.65
-210.53	350.07
6.40	11.60
82.00	81.17
73.67	75.37
4.85	3.97
-	-
42.23	100.68
-720.65	3.94

7.30	19.37
9.43	20.88
-3.80	-42.70
-58.80	-6.36

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Sunny Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.71
Tier 1 capital			
/ Risk-weighted assets	-	-	9.35
Liability / Equity (multiple)	16.96	15.73	15.61
Equity / Asset	5.57	5.98	6.02
<b>【 A 】</b>			
Non-performing loan ratio	7.45	-	3.24
Loans under surveillance/Loans	2.08	-	-
Loan loss reserves / NPLs	33.58	43.21	22.10
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	12.68	10.05	10.57
(NIBT + loan loss provision)			
/ Average equity	47.75	79.67	110.64
NIBT / Average asset	0.73	0.64	0.65
(NIBT + loan loss provision)			
/ Average asset	2.75	5.05	6.81
Net interest income / NIBT	291.33	300.80	312.18
NIBT / Operating revenue	15.09	9.69	10.69
NIBT / Employees			
(in thousand of NT dollars)	662.70	613.78	656.74
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	14.67	15.60	16.10
Loans / Deposits	79.69	78.96	76.15
Time deposits / Deposits	72.09	75.98	73.71
NCDs / Time deposits	3.56	2.90	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-450.53	-	-405.11
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	50.01	46.95	51.87
Interest rate sensitivity gap/Equity	-771.49	-767.98	-702.51
<b>【 G 】</b>			

Deposit growth rate	14.52	15.77	19.32
Loan growth rate	16.03	16.72	12.80
Investment growth rate	43.80	93.87	145.42
Guarantee growth rate	-8.72	-33.25	-35.49

Unit:%,

12/31/00	12/31/99
11.39	11.80
10.60	10.60
14.16	14.49
6.60	6.50
-	-
-	-
31.56	52.61
6.68	8.05
9.41	13.40
0.42	0.49
0.59	0.83
509.98	436.07
6.33	7.33
465.20	532.42
11.50	13.90
81.09	74.66
75.13	74.05
2.34	3.16
-	-
171.62	64.55
310.64	-471.35

7.90	9.86
17.73	10.06
-38.38	-22.73
-20.64	43.07



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Bank of Panhsin

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.51
Tier 1 capital			
/ Risk-weighted assets	-	-	9.24
Liability / Equity (multiple)	10.71	10.88	10.99
Equity / Asset	8.54	8.42	8.34
<b>【 A 】</b>			
Non-performing loan ratio	10.62	-	10.98
Loans under surveillance/Loans	2.66	-	-
Loan loss reserves / NPLs	8.43	5.77	7.90
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	4.84	4.01	1.70
(NIBT + loan loss provision)			
/ Average equity	8.84	5.53	5.72
NIBT / Average asset	0.40	0.34	0.14
(NIBT + loan loss provision)			
/ Average asset	0.74	0.47	0.49
Net interest income / NIBT	494.79	442.13	1,109.03
NIBT / Operating revenue	8.53	5.57	2.45
NIBT / Employees			
(in thousand of NT dollars)	397.80	353.51	153.85
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	12.87	15.20	15.20
Loans / Deposits	83.83	79.61	80.39
Time deposits / Deposits	74.28	79.07	75.60
NCDs / Time deposits	8.68	10.33	9.66
Accumulated gap of assets and liabilities(180 days) / Equity	-290.62	-	-143.84
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	85.97	82.98	86.95
Interest rate sensitivity gap/Equity	-140.57	-175.09	-137.06
<b>【 G 】</b>			

Deposit growth rate	0.65	5.45	4.09
Loan growth rate	6.15	0.47	1.14
Investment growth rate	-35.33	29.40	-26.01
Guarantee growth rate	-27.55	-9.09	0.17

Unit:%,

12/31/00	12/31/99
9.91	10.10
9.90	10.70
10.51	9.30
8.69	9.70
-	-
-	-
8.99	8.90
1.92	3.76
4.71	6.04
0.19	0.38
0.47	0.60
1,055.09	450.15
2.78	5.69
187.22	381.90
8.80	15.90
83.63	79.27
78.49	79.08
12.30	7.28
-	-
88.08	49.35
-120.46	-450.72

7.39	0.81
15.61	6.37
-27.49	-41.33
38.30	166.93

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Cota Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	15.20
Tier 1 capital			
/ Risk-weighted assets	-	-	15.56
Liability / Equity (multiple)	11.39	9.37	11.98
Equity / Asset	8.07	9.65	7.70
<b>【 A 】</b>			
Non-performing loan ratio	6.89	-	7.95
Loans under surveillance/Loans	4.52	-	-
Loan loss reserves / NPLs	20.70	11.94	14.21
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	6.43	2.18	-19.15
(NIBT + loan loss provision)			
/ Average equity	13.63	8.05	6.60
NIBT / Average asset	0.50	0.22	-1.87
(NIBT + loan loss provision)			
/ Average asset	1.05	0.81	0.65
Net interest income / NIBT	429.52	906.19	-
NIBT / Operating revenue	10.76	3.77	-33.07
NIBT / Employees			
(in thousand of NT dollars)	498.63	234.72	-2,040.07
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	10.83	16.80	20.10
Loans / Deposits	79.47	69.80	66.22
Time deposits / Deposits	71.79	75.59	73.22
NCDs / Time deposits	0.76	1.47	1.25
Accumulated gap of assets and liabilities(180 days) / Equity	-313.44	-	-362.15
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	56.73	90.33	87.74
Interest rate sensitivity gap/Equity	-459.71	-85.32	-140.52
<b>【 G 】</b>			

Deposit growth rate	2.51	6.44	7.77
Loan growth rate	16.75	-0.85	-6.47
Investment growth rate	-42.79	47.63	46.03
Guarantee growth rate	11.58	-14.38	-35.59

Unit:%,

12/31/00	12/31/99
20.16	22.30
19.53	21.30
8.59	8.63
10.43	10.40
-	-
-	-
11.55	13.80
4.80	5.21
8.73	8.54
0.50	0.53
0.91	0.86
445.10	421.85
7.92	7.75
522.85	606.43
15.00	22.60
76.39	69.59
74.07	75.22
0.80	-
-	-
62.08	58.29
-308.90	-343.50

-0.15	-
9.82	-
-27.54	-
262.78	-



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : United-Credit Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	13.47
Tier 1 capital			
/ Risk-weighted assets	-	-	13.64
Liability / Equity (multiple)	9.80	10.90	10.71
Equity / Asset	9.26	8.41	8.54
<b>【 A 】</b>			
Non-performing loan ratio	14.56	-	8.90
Loans under surveillance/Loans	2.55	-	-
Loan loss reserves / NPLs	7.36	5.38	11.63
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	11.32	8.65	3.26
(NIBT + loan loss provision)			
/ Average equity	25.19	8.65	11.66
NIBT / Average asset	1.02	0.69	0.27
(NIBT + loan loss provision)			
/ Average asset	2.28	0.69	0.96
Net interest income / NIBT	224.07	215.45	630.94
NIBT / Operating revenue	20.81	11.92	4.66
NIBT / Employees			
(in thousand of NT dollars)	980.33	708.46	260.81
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	8.83	9.60	10.30
Loans / Deposits	87.55	78.61	79.03
Time deposits / Deposits	68.72	73.34	71.16
NCDs / Time deposits	0.14	-	0.01
Accumulated gap of assets and liabilities(180 days) / Equity	-311.92	-	-359.41
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	27.40	38.51	32.35
Interest rate sensitivity gap/Equity	-677.64	-632.59	-701.29
<b>【 G 】</b>			

Deposit growth rate	-11.23	-6.88	-6.37
Loan growth rate	-1.12	1.10	-2.63
Investment growth rate	-39.99	-3.16	-23.16
Guarantee growth rate	75.12	945.00	271.70

Unit:%,

12/31/00	12/31/99
13.02	-
13.05	-
11.95	-
7.72	-
-	-
-	-
11.21	-
4.02	-
12.48	-
0.31	-
0.97	-
531.53	-
4.96	-
159.03	-
16.50	-
75.99	-
74.99	-
-	-
-	-
47.45	-
-598.86	-

-	-
-	-
-	-
-	-

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Lucky Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.61
Tier 1 capital			
/ Risk-weighted assets	-	-	11.84
Liability / Equity (multiple)	14.94	14.31	14.19
Equity / Asset	6.27	6.53	6.58
<b>【 A 】</b>			
Non-performing loan ratio	10.18	-	9.85
Loans under surveillance/Loans	2.76	-	-
Loan loss reserves / NPLs	9.87	14.74	10.05
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-3.64	6.27	4.80
(NIBT + loan loss provision)			
/ Average equity	12.73	13.97	9.68
NIBT / Average asset	-0.23	0.42	0.32
(NIBT + loan loss provision)			
/ Average asset	0.80	0.93	0.64
Net interest income / NIBT	-	306.77	426.01
NIBT / Operating revenue	-5.39	7.18	5.77
NIBT / Employees			
(in thousand of NT dollars)	-266.31	418.24	336.21
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	15.87	15.60	14.10
Loans / Deposits	67.75	66.99	71.03
Time deposits / Deposits	68.24	71.46	69.29
NCDs / Time deposits	2.28	2.85	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	42.40	-	-356.53
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	80.71	91.96	88.82
Interest rate sensitivity gap/Equity	-268.56	-108.21	-149.89
<b>【 G 】</b>			

Deposit growth rate	-0.54	3.63	3.72
Loan growth rate	0.61	-2.60	3.45
Investment growth rate	-1.00	28.75	7.23
Guarantee growth rate	16.05	-6.90	-19.46

Unit:%,

12/31/00	12/31/99
12.91	11.90
12.17	11.30
13.67	12.97
6.82	7.20
-	-
-	-
18.70	21.45
6.12	9.37
9.36	11.81
0.42	0.71
0.64	0.90
361.86	207.64
6.90	10.34
407.36	603.73
16.00	18.40
71.24	71.42
71.94	72.54
2.33	2.39
-	-
89.47	86.97
-138.38	-161.34

2.98	9.32
2.77	10.37
11.38	15.65
-7.39	170.80



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Kao Shin Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	10.57
Tier 1 capital			
/ Risk-weighted assets	-	-	10.65
Liability / Equity (multiple)	16.56	15.62	15.39
Equity / Asset	5.70	6.02	6.10
<b>【 A 】</b>			
Non-performing loan ratio	19.73	-	19.22
Loans under surveillance/Loans	4.48	-	-
Loan loss reserves / NPLs	13.88	17.24	12.84
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	9.99	-15.76	-11.57
(NIBT + loan loss provision)			
/ Average equity	20.33	8.14	8.34
NIBT / Average asset	0.57	-1.00	-0.72
(NIBT + loan loss provision)			
/ Average asset	1.16	0.52	0.52
Net interest income / NIBT	213.06	-	-
NIBT / Operating revenue	12.23	-17.51	-12.81
NIBT / Employees			
(in thousand of NT dollars)	490.88	-869.09	-631.23
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	27.08	20.40	21.70
Loans / Deposits	66.41	73.00	71.63
Time deposits / Deposits	76.39	80.23	77.64
NCDs / Time deposits	0.41	0.59	0.59
Accumulated gap of assets and liabilities(180 days) / Equity	-394.41	-	-325.82
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	56.26	61.59	55.43
Interest rate sensitivity gap/Equity	-653.51	-552.87	-630.16
<b>【 G 】</b>			

Deposit growth rate	-1.93	-1.70	-0.13
Loan growth rate	-10.77	-2.29	-5.58
Investment growth rate	24.96	0.28	16.47
Guarantee growth rate	97.14	50.00	97.40

Unit:%,

12/31/00	12/31/99
9.53	11.00
9.58	10.80
13.60	12.38
6.85	7.50
-	-
-	-
15.36	13.33
3.89	1.09
8.94	5.81
0.26	0.08
0.59	0.43
379.56	1,040.91
4.13	1.22
216.77	68.43
17.70	21.20
75.76	70.62
79.01	80.03
0.54	0.53
-	-
64.93	71.39
-448.54	-337.05

-1.50	-0.84
5.67	0.21
-11.80	36.59
60.42	-9.43

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Grand Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	8.38
Tier 1 capital			
/ Risk-weighted assets	-	-	10.05
Liability / Equity (multiple)	10.49	13.26	12.40
Equity / Asset	8.70	7.01	7.46
<b>【 A 】</b>			
Non-performing loan ratio	6.33	-	4.48
Loans under surveillance/Loans	6.93	-	-
Loan loss reserves / NPLs	22.86	35.67	27.68
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	13.21	-32.45	-20.68
(NIBT + loan loss provision)			
/ Average equity	19.35	8.76	11.81
NIBT / Average asset	1.05	-2.70	-1.66
(NIBT + loan loss provision)			
/ Average asset	1.54	0.73	0.95
Net interest income / NIBT	188.36	-	-
NIBT / Operating revenue	19.69	-41.62	-26.15
NIBT / Employees			
(in thousand of NT dollars)	1,453.34	-3,852.36	-2,329.19
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	12.36	12.80	13.00
Loans / Deposits	87.27	80.76	83.17
Time deposits / Deposits	68.60	76.00	71.20
NCDs / Time deposits	3.07	5.89	3.67
Accumulated gap of assets and liabilities(180 days) / Equity	13.19	-	75.26
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.04	89.69	88.89
Interest rate sensitivity gap/Equity	-25.52	-113.65	-114.96
<b>【 G 】</b>			

Deposit growth rate	-6.00	-0.80	-4.56
Loan growth rate	2.51	-8.50	-7.16
Investment growth rate	-7.28	-41.31	-15.40
Guarantee growth rate	-32.28	-29.57	-33.30

Unit:%,

12/31/00	12/31/99
9.78	9.60
10.87	10.70
10.15	9.86
8.97	9.20
-	-
-	-
30.15	34.59
6.97	10.74
11.95	18.78
0.63	1.01
1.08	1.76
263.01	165.88
9.08	13.22
947.67	1,617.65
9.30	10.20
86.16	93.80
76.66	76.13
5.38	5.51
-	-
93.34	99.28
-55.46	-5.95

11.14	13.90
0.41	12.15
-14.09	16.05
-25.44	-39.71



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Union Bank of Taiwan

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	10.40
Tier 1 capital			
/ Risk-weighted assets	-	-	12.71
Liability / Equity (multiple)	9.21	9.91	10.22
Equity / Asset	9.80	9.17	8.92
<b>【 A 】</b>			
Non-performing loan ratio	5.80	-	3.91
Loans under surveillance/Loans	6.36	-	-
Loan loss reserves / NPLs	21.57	27.09	22.53
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.01	6.96	0.34
(NIBT + loan loss provision)			
/ Average equity	8.98	16.43	12.55
NIBT / Average asset	0.47	0.62	0.03
(NIBT + loan loss provision)			
/ Average asset	0.84	1.46	1.13
Net interest income / NIBT	515.48	285.12	5,364.41
NIBT / Operating revenue	7.50	8.05	0.42
NIBT / Employees			
(in thousand of NT dollars)	426.26	670.04	32.58
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	11.13	11.10	13.80
Loans / Deposits	81.38	83.47	79.52
Time deposits / Deposits	72.67	79.00	75.93
NCDs / Time deposits	2.29	7.14	7.24
Accumulated gap of assets and liabilities(180 days) / Equity	-255.54	-	-255.96
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	73.40	78.96	78.98
Interest rate sensitivity gap/Equity	-211.32	-181.66	-187.08
<b>【 G 】</b>			

Deposit growth rate	-7.77	-1.87	-0.04
Loan growth rate	-10.27	-8.86	-10.75
Investment growth rate	-16.08	27.09	9.37
Guarantee growth rate	-47.89	-46.11	-51.08

Unit:%,

12/31/00	12/31/99
10.27	9.30
11.75	11.00
9.94	10.67
9.14	8.60
-	-
-	-
30.71	28.48
7.21	8.93
17.48	14.94
0.64	0.75
1.56	1.26
335.32	269.77
7.64	9.01
693.25	860.84
9.10	12.50
91.02	91.04
78.13	78.98
11.00	10.09
-	-
84.60	96.93
-132.76	-26.12

-2.18	7.30
-2.69	1.69
-1.12	25.89
-28.14	-28.94

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : The Chinese Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	8.62
Tier 1 capital			
/ Risk-weighted assets	-	-	9.88
Liability / Equity (multiple)	11.75	11.97	12.83
Equity / Asset	7.84	7.71	7.23
<b>【 A 】</b>			
Non-performing loan ratio	6.92	-	5.44
Loans under surveillance/Loans	10.60	-	-
Loan loss reserves / NPLs	21.68	15.59	23.29
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.78	7.67	-4.39
(NIBT + loan loss provision)			
/ Average equity	10.94	11.17	7.70
NIBT / Average asset	0.44	0.60	-0.34
(NIBT + loan loss provision)			
/ Average asset	0.84	0.88	0.60
Net interest income / NIBT	490.71	249.95	-
NIBT / Operating revenue	8.37	9.45	-5.60
NIBT / Employees			
(in thousand of NT dollars)	589.23	914.79	-494.69
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	10.38	8.00	9.40
Loans / Deposits	86.58	90.60	91.22
Time deposits / Deposits	84.54	89.30	88.06
NCDs / Time deposits	11.47	8.22	7.72
Accumulated gap of assets and liabilities(180 days) / Equity	-199.06	-	-147.89
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.19	95.37	93.53
Interest rate sensitivity gap/Equity	-124.99	-50.11	-74.70
<b>【 G 】</b>			

Deposit growth rate	-8.25	0.06	-0.60
Loan growth rate	-11.63	0.15	-0.46
Investment growth rate	-11.79	16.30	-5.77
Guarantee growth rate	-19.22	-40.36	-30.70

Unit:%,

12/31/00	12/31/99
9.81	9.90
10.99	10.30
11.76	10.34
7.84	8.80
-	-
-	-
18.45	26.67
0.66	4.63
9.80	7.44
0.06	0.45
0.82	0.72
3,440.34	370.94
0.83	6.36
90.22	685.23
10.70	11.40
91.18	94.54
89.72	86.57
6.16	9.00
-	-
96.85	95.04
-34.25	-45.84

14.43	14.18
8.19	16.31
16.64	-64.11
-9.94	-57.40



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Far Eastern International Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	12.48
Tier 1 capital			
/ Risk-weighted assets	-	-	12.79
Liability / Equity (multiple)	10.34	9.60	10.46
Equity / Asset	8.82	9.44	8.72
<b>【 A 】</b>			
Non-performing loan ratio	7.09	-	5.99
Loans under surveillance/Loans	1.95	-	-
Loan loss reserves / NPLs	16.13	16.34	18.07
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	4.16	5.07	2.91
(NIBT + loan loss provision)			
/ Average equity	12.29	12.35	11.61
NIBT / Average asset	0.37	0.52	0.29
(NIBT + loan loss provision)			
/ Average asset	1.09	1.27	1.17
Net interest income / NIBT	630.15	433.92	723.17
NIBT / Operating revenue	6.33	7.14	4.15
NIBT / Employees			
(in thousand of NT dollars)	486.67	680.21	383.70
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	12.67	10.30	11.20
Loans / Deposits	93.47	90.34	95.98
Time deposits / Deposits	78.87	82.66	80.22
NCDs / Time deposits	9.90	10.33	7.62
Accumulated gap of assets and liabilities(180 days) / Equity	-86.68	-	-93.95
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	92.09	97.46	92.90
Interest rate sensitivity gap/Equity	-65.17	-20.32	-63.18
<b>【 G 】</b>			

Deposit growth rate	-0.13	10.33	2.18
Loan growth rate	2.42	14.08	12.63
Investment growth rate	42.25	-25.16	32.98
Guarantee growth rate	-20.74	-39.96	-55.10

Unit:%,

12/31/00	12/31/99
12.90	12.50
12.96	12.70
8.78	9.01
10.22	10.00
-	-
-	-
19.48	21.00
2.96	2.11
15.61	2.56
0.32	0.23
1.67	0.27
706.12	831.75
4.28	2.98
429.75	330.88
8.90	18.50
87.77	82.15
79.07	82.08
16.66	10.57
-	-
99.17	96.50
-6.10	-26.83

0.44	9.19
7.91	0.03
-41.03	-25.12
6.37	-17.90

# The Main Financial and Performance Ratios

September 30,2002

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

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	10.94
Tier 1 capital			
/ Risk-weighted assets	-	-	10.49
Liability / Equity (multiple)	14.87	11.07	10.95
Equity / Asset	6.30	8.29	8.37
<b>【 A 】</b>			
Non-performing loan ratio	5.63	-	5.72
Loans under surveillance/Loans	6.41	-	-
Loan loss reserves / NPLs	46.35	20.30	19.77
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-30.51	10.65	9.80
(NIBT + loan loss provision)			
/ Average equity	19.09	16.69	15.75
NIBT / Average asset	-2.35	0.85	0.79
(NIBT + loan loss provision)			
/ Average asset	1.47	1.34	1.27
Net interest income / NIBT	-	168.09	188.73
NIBT / Operating revenue	-48.17	13.43	12.94
NIBT / Employees			
(in thousand of NT dollars)	-3,770.75	1,317.66	1,248.50
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	20.44	19.80	20.40
Loans / Deposits	81.62	82.05	82.10
Time deposits / Deposits	74.84	79.00	76.27
NCDs / Time deposits	3.15	5.01	4.19
Accumulated gap of assets and liabilities(180 days) / Equity	-37.41	-	19.28
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	75.41	84.82	83.26
Interest rate sensitivity gap/Equity	-315.73	-148.64	-161.97
<b>【 G 】</b>			

Deposit growth rate	3.26	-3.34	-0.90
Loan growth rate	2.02	3.27	7.27
Investment growth rate	25.49	-60.47	-53.92
Guarantee growth rate	14.37	-24.61	4.16

Unit:%,

12/31/00	12/31/99
11.42	13.40
11.60	13.70
12.03	10.03
7.67	9.10
-	-
-	-
33.74	29.52
-11.66	6.97
16.27	14.01
-1.05	0.65
1.47	1.31
-	191.73
-15.38	9.05
-1,576.70	933.53
20.80	20.10
78.48	77.87
79.06	77.90
9.01	7.98
-	-
90.71	93.22
-100.93	-61.81

0.31	12.95
3.28	5.00
-17.44	30.39
-28.61	14.18



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Bank Sinopac

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	14.37
Tier 1 capital			
/ Risk-weighted assets	-	-	14.68
Liability / Equity (multiple)	11.63	10.36	10.70
Equity / Asset	7.92	8.80	8.55
<b>【 A 】</b>			
Non-performing loan ratio	2.09	-	2.03
Loans under surveillance/Loans	1.29	-	-
Loan loss reserves / NPLs	33.11	34.32	37.45
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	12.48	11.40	8.71
(NIBT + loan loss provision)			
/ Average equity	16.66	14.63	12.99
NIBT / Average asset	1.02	1.04	0.78
(NIBT + loan loss provision)			
/ Average asset	1.36	1.33	1.17
Net interest income / NIBT	172.84	171.64	234.42
NIBT / Operating revenue	20.35	15.30	12.21
NIBT / Employees			
(in thousand of NT dollars)	1,587.94	1,442.50	1,137.18
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	29.19	12.80	15.00
Loans / Deposits	80.35	78.75	77.48
Time deposits / Deposits	66.84	72.22	68.73
NCDs / Time deposits	0.56	3.75	1.48
Accumulated gap of assets and liabilities(180 days) / Equity	121.47	-	178.83
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	51.39	38.53	67.33
Interest rate sensitivity gap/Equity	-333.11	-394.27	-128.57
<b>【 G 】</b>			

Deposit growth rate	9.82	10.16	9.35
Loan growth rate	11.44	5.87	7.57
Investment growth rate	107.40	7.05	23.18
Guarantee growth rate	-16.64	-21.66	-16.77

Unit:%,

12/31/00	12/31/99
14.34	14.40
14.63	14.80
9.36	8.71
9.65	10.30
-	-
-	-
70.49	78.79
10.25	10.37
12.35	13.61
1.02	1.09
1.23	1.44
187.52	168.62
13.62	14.10
1,311.06	1,271.79
33.70	13.10
78.65	82.87
73.83	73.76
3.92	1.86
-	-
71.86	35.32
-97.64	-433.03

23.87	6.54
15.16	12.49
14.72	-8.23
-14.34	-23.35

# The Main Financial and Performance Ratios

September 30,2002

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

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.01
Tier 1 capital			
/ Risk-weighted assets	-	-	12.30
Liability / Equity (multiple)	10.75	10.45	10.36
Equity / Asset	8.51	8.73	8.80
<b>【 A 】</b>			
Non-performing loan ratio	2.93	-	2.83
Loans under surveillance/Loans	2.39	-	-
Loan loss reserves / NPLs	34.45	37.93	32.17
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	12.42	11.91	11.80
(NIBT + loan loss provision)			
/ Average equity	18.88	22.76	21.17
NIBT / Average asset	1.08	1.05	1.04
(NIBT + loan loss provision)			
/ Average asset	1.65	2.01	1.86
Net interest income / NIBT	220.19	201.73	201.56
NIBT / Operating revenue	20.21	14.76	15.23
NIBT / Employees			
(in thousand of NT dollars)	1,623.81	1,669.43	1,797.67
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	18.49	13.80	14.60
Loans / Deposits	82.74	79.91	80.34
Time deposits / Deposits	66.71	75.73	71.85
NCDs / Time deposits	1.23	1.77	1.82
Accumulated gap of assets and liabilities(180 days) / Equity	-249.59	-	-317.22
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.44	83.33	80.83
Interest rate sensitivity gap/Equity	-135.00	-138.74	-159.82
<b>【 G 】</b>			

Deposit growth rate	-0.69	14.33	10.47
Loan growth rate	2.29	1.22	4.13
Investment growth rate	21.65	52.08	47.30
Guarantee growth rate	-14.49	3.64	10.59

Unit:%,

12/31/00	12/31/99
10.56	11.30
12.50	13.10
10.07	9.82
9.03	9.20
-	-
-	-
39.85	36.94
8.48	9.86
16.62	16.08
0.79	0.82
1.55	1.34
228.42	162.88
11.04	11.14
1,316.61	1,314.40
9.40	9.50
85.38	84.62
74.58	75.88
4.13	9.71
-	-
89.82	87.33
-85.53	-109.31

9.44	9.50
8.67	13.83
13.79	-20.13
14.62	-36.87



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Cosmos Bank, Taiwan

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	8.25
Tier 1 capital			
/ Risk-weighted assets	-	-	9.07
Liability / Equity (multiple)	12.43	12.68	12.65
Equity / Asset	7.45	7.31	7.33
<b>【 A 】</b>			
Non-performing loan ratio	4.83	-	6.97
Loans under surveillance/Loans	10.53	-	-
Loan loss reserves / NPLs	25.53	19.31	17.09
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	19.50	10.56	10.53
(NIBT + loan loss provision)			
/ Average equity	28.90	16.03	16.77
NIBT / Average asset	1.43	0.74	0.74
(NIBT + loan loss provision)			
/ Average asset	2.12	1.12	1.18
Net interest income / NIBT	279.99	339.06	367.58
NIBT / Operating revenue	18.84	9.82	9.79
NIBT / Employees			
(in thousand of NT dollars)	1,258.32	687.48	701.01
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	17.35	9.30	12.00
Loans / Deposits	75.28	84.27	82.85
Time deposits / Deposits	81.56	82.02	80.80
NCDs / Time deposits	2.37	6.13	5.64
Accumulated gap of assets and liabilities(180 days) / Equity	-3.18	-	-147.85
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	73.30	63.90	68.76
Interest rate sensitivity gap/Equity	-277.15	-411.94	-353.25
<b>【 G 】</b>			

Deposit growth rate	11.38	3.41	10.60
Loan growth rate	-2.46	0.93	8.57
Investment growth rate	12.91	-1.83	-0.91
Guarantee growth rate	-5.84	24.90	-21.26

Unit:%,

12/31/00	12/31/99
8.03	8.90
9.00	10.90
13.68	10.64
6.81	8.60
-	-
-	-
22.92	24.07
-24.59	5.77
6.12	10.33
-2.12	0.49
0.53	0.89
-	413.36
-28.25	6.47
-2,280.32	544.65
8.50	10.90
83.51	87.93
81.35	79.80
8.76	9.01
-	-
60.76	59.17
-486.14	-386.43

-4.42	0.56
-7.07	5.07
-43.09	-26.65
57.79	-36.94

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Pan Asia Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	6.58
Tier 1 capital			
/ Risk-weighted assets	-	-	6.98
Liability / Equity (multiple)	15.09	13.77	14.83
Equity / Asset	6.22	6.77	6.32
<b>【 A 】</b>			
Non-performing loan ratio	13.23	-	10.34
Loans under surveillance/Loans	20.99	-	-
Loan loss reserves / NPLs	15.58	17.30	17.91
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-2.77	-3.59	-10.29
(NIBT + loan loss provision)			
/ Average equity	-0.23	4.66	-2.16
NIBT / Average asset	-0.17	-0.25	-0.71
(NIBT + loan loss provision)			
/ Average asset	-0.01	0.33	-0.15
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-3.94	-4.24	-12.67
NIBT / Employees			
(in thousand of NT dollars)	-240.07	-355.77	-985.39
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	8.14	8.30	9.10
Loans / Deposits	87.07	86.19	85.72
Time deposits / Deposits	81.99	84.71	82.40
NCDs / Time deposits	6.04	14.20	13.32
Accumulated gap of assets and liabilities(180 days) / Equity	-305.62	-	-271.36
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	59.89	71.45	69.08
Interest rate sensitivity gap/Equity	-544.76	-355.22	-410.89
<b>【 G 】</b>			

Deposit growth rate	-3.86	0.37	7.23
Loan growth rate	-2.66	-1.11	2.27
Investment growth rate	-23.08	-0.08	5.56
Guarantee growth rate	-51.62	-43.23	-42.23

Unit:%,

12/31/00	12/31/99
7.73	6.30
8.43	7.20
12.46	13.13
7.43	7.10
-	-
-	-
21.08	40.93
4.30	3.92
5.99	5.73
0.31	0.31
0.43	0.46
505.33	515.40
4.60	4.50
380.43	394.92
5.20	8.60
89.34	90.75
83.58	84.08
13.28	12.05
-	-
74.91	55.18
-287.36	-537.62

-3.34	13.82
-3.90	-0.11
-2.99	103.79
-38.51	-27.88



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Chung Shing Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	-20.77
Tier 1 capital			
/ Risk-weighted assets	-	-	-20.48
Liability / Equity (multiple)	-6.54	-	-
Equity / Asset	-18.05	-0.14	-10.97
<b>【 A 】</b>			
Non-performing loan ratio	63.41	-	57.24
Loans under surveillance/Loans	5.31	-	-
Loan loss reserves / NPLs	32.16	18.37	28.26
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-	-142.88	-1,219.35
(NIBT + loan loss provision)			
/ Average equity	-	-83.22	-480.95
NIBT / Average asset	-1.19	-2.64	-8.98
(NIBT + loan loss provision)			
/ Average asset	-1.12	-1.53	-3.54
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-43.60	-61.68	-227.24
NIBT / Employees			
(in thousand of NT dollars)	-1,902.90	-4,348.27	-14,984.32
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	6.69	8.40	7.70
Loans / Deposits	109.73	99.29	98.28
Time deposits / Deposits	85.98	85.90	85.74
NCDs / Time deposits	17.27	30.37	28.20
Accumulated gap of assets and liabilities(180 days) / Equity	350.68	-	-
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	25.88	38.31	27.58
Interest rate sensitivity gap/Equity	454.81	-	-
<b>【 G 】</b>			

Deposit growth rate	-24.58	-15.23	-13.70
Loan growth rate	-13.26	-5.57	-6.60
Investment growth rate	-19.14	-41.47	-38.08
Guarantee growth rate	-40.23	-51.52	-47.95

Unit:%,

12/31/00	12/31/99
1.11	8.90
0.67	8.80
26.88	12.10
3.59	7.60
-	-
-	-
22.90	20.73
-9.49	1.13
69.28	12.70
-0.59	0.09
4.30	1.00
-	1,777.94
-9.94	1.30
-962.48	151.22
7.30	7.50
91.95	95.92
88.56	79.81
41.82	11.07
-	-
49.30	71.79
-1,243.83	-306.99

-15.36	18.33
-18.20	15.65
-16.65	-22.58
-46.29	-46.56

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Taishin International Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.29
Tier 1 capital			
/ Risk-weighted assets	-	-	10.00
Liability / Equity (multiple)	12.49	8.56	9.45
Equity / Asset	7.41	10.46	9.57
<b>【 A 】</b>			
Non-performing loan ratio	2.85	-	3.60
Loans under surveillance/Loans	0.46	-	-
Loan loss reserves / NPLs	43.65	34.07	17.75
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	15.73	9.67	5.15
(NIBT + loan loss provision)			
/ Average equity	32.67	24.79	22.10
NIBT / Average asset	1.25	1.01	0.53
(NIBT + loan loss provision)			
/ Average asset	2.59	2.58	2.27
Net interest income / NIBT	318.58	321.35	629.86
NIBT / Operating revenue	14.65	10.97	5.89
NIBT / Employees			
(in thousand of NT dollars)	1,112.66	859.94	451.49
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	16.84	14.80	18.80
Loans / Deposits	87.92	82.04	86.09
Time deposits / Deposits	71.14	74.11	70.32
NCDs / Time deposits	1.58	2.08	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-126.37	-	-32.67
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	68.71	73.65	75.36
Interest rate sensitivity gap/Equity	-326.78	-195.22	-193.65
<b>【 G 】</b>			

Deposit growth rate	64.05	6.14	5.69
Loan growth rate	77.73	1.39	5.74
Investment growth rate	35.46	2.59	25.37
Guarantee growth rate	33.03	-38.40	-35.03

Unit:%,

12/31/00	12/31/99
11.19	9.60
10.44	9.20
8.36	9.59
10.69	9.40
-	-
-	-
48.36	40.44
10.04	11.22
19.00	21.45
1.05	0.95
1.99	1.65
310.07	308.81
11.26	10.38
900.37	950.28
14.00	10.70
85.13	91.93
75.72	74.65
2.90	5.92
-	-
79.03	80.44
-142.00	-157.95

15.42	1.05
5.41	8.27
37.86	-18.37
-10.07	-25.80



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Fubon Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.47
Tier 1 capital			
/ Risk-weighted assets	-	-	15.43
Liability / Equity (multiple)	7.13	8.14	8.04
Equity / Asset	12.30	10.94	11.06
<b>【 A 】</b>			
Non-performing loan ratio	2.29	-	3.51
Loans under surveillance/Loans	1.71	-	-
Loan loss reserves / NPLs	52.00	29.31	30.40
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	18.61	10.91	10.64
(NIBT + loan loss provision)			
/ Average equity	22.76	24.27	22.84
NIBT / Average asset	2.13	1.14	1.13
(NIBT + loan loss provision)			
/ Average asset	2.61	2.54	2.43
Net interest income / NIBT	107.58	137.74	147.45
NIBT / Operating revenue	32.79	13.79	14.30
NIBT / Employees			
(in thousand of NT dollars)	3,080.00	1,761.33	1,716.00
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	29.69	22.40	26.90
Loans / Deposits	67.94	68.33	63.82
Time deposits / Deposits	58.47	68.87	63.16
NCDs / Time deposits	1.19	3.38	1.54
Accumulated gap of assets and liabilities(180 days) / Equity	-74.87	-	-56.73
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	72.59	74.55	69.97
Interest rate sensitivity gap/Equity	-160.88	-168.24	-201.49
<b>【 G 】</b>			

Deposit growth rate	-4.36	1.28	-0.02
Loan growth rate	-5.02	-6.81	-11.27
Investment growth rate	-6.44	-5.56	56.14
Guarantee growth rate	-21.06	-39.80	-42.89

Unit:%,

12/31/00	12/31/99
12.56	9.90
15.17	12.30
8.90	9.97
10.10	9.10
-	-
-	-
16.27	43.78
11.20	9.32
18.36	17.38
1.02	0.89
1.67	1.59
132.45	176.52
13.22	11.89
1,533.33	1,288.86
22.60	21.40
71.99	75.13
71.09	66.76
4.68	4.79
-	-
48.16	58.40
-383.49	-329.61

21.90	18.18
13.54	1.65
-33.62	52.51
4.19	-46.18

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Ta Chong Bank Ltd.

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.50
Tier 1 capital			
/ Risk-weighted assets	-	-	8.75
Liability / Equity (multiple)	11.00	10.21	10.22
Equity / Asset	8.33	8.92	8.91
<b>【 A 】</b>			
Non-performing loan ratio	6.92	-	5.48
Loans under surveillance/Loans	4.48	-	-
Loan loss reserves / NPLs	15.23	19.18	16.31
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-7.79	9.77	4.31
(NIBT + loan loss provision)			
/ Average equity	14.21	19.36	18.40
NIBT / Average asset	-0.65	0.82	0.37
(NIBT + loan loss provision)			
/ Average asset	1.19	1.63	1.57
Net interest income / NIBT	-	227.41	542.43
NIBT / Operating revenue	-11.57	12.15	5.50
NIBT / Employees			
(in thousand of NT dollars)	-750.48	961.57	428.74
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	14.49	10.30	12.30
Loans / Deposits	91.20	86.99	87.26
Time deposits / Deposits	71.52	79.45	76.32
NCDs / Time deposits	3.45	11.33	9.10
Accumulated gap of assets and liabilities(180 days) / Equity	-174.68	-	-231.61
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.22	87.91	87.37
Interest rate sensitivity gap/Equity	-155.05	-104.64	-108.53
<b>【 G 】</b>			

Deposit growth rate	-10.04	11.73	6.23
Loan growth rate	-3.87	1.91	3.12
Investment growth rate	-32.63	-4.13	-44.72
Guarantee growth rate	-35.93	14.83	-4.40

Unit:%,

12/31/00	12/31/99
8.30	9.20
9.36	9.80
12.18	11.10
7.59	8.30
-	-
-	-
13.72	20.53
2.74	2.20
6.69	10.08
0.22	0.18
0.54	0.83
838.42	867.55
3.14	2.60
297.16	233.02
8.60	9.00
89.78	97.91
78.97	76.84
15.85	10.10
-	-
87.63	90.02
-130.82	-98.48

13.65	10.06
3.79	18.10
23.77	2.61
11.57	-15.24



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Jih Sun International Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	8.68
Tier 1 capital			
/ Risk-weighted assets	-	-	9.11
Liability / Equity (multiple)	16.38	12.94	13.91
Equity / Asset	5.75	7.17	6.71
<b>【 A 】</b>			
Non-performing loan ratio	4.53	-	4.81
Loans under surveillance/Loans	8.73	-	-
Loan loss reserves / NPLs	21.93	20.49	20.19
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	-15.41	5.49	2.39
(NIBT + loan loss provision)			
/ Average equity	15.38	13.04	12.45
NIBT / Average asset	-1.04	0.40	0.17
(NIBT + loan loss provision)			
/ Average asset	1.04	0.96	0.91
Net interest income / NIBT	-	362.24	885.43
NIBT / Operating revenue	-20.03	6.19	2.77
NIBT / Employees			
(in thousand of NT dollars)	-1,232.93	524.24	219.80
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	10.53	14.00	14.10
Loans / Deposits	92.12	86.22	86.69
Time deposits / Deposits	78.17	82.03	78.42
NCDs / Time deposits	17.77	18.89	17.74
Accumulated gap of assets and liabilities(180 days) / Equity	58.65	-	-90.96
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.26	80.07	77.94
Interest rate sensitivity gap/Equity	-270.49	-222.76	-269.70
<b>【 G 】</b>			

Deposit growth rate	4.06	16.66	19.79
Loan growth rate	10.36	1.80	15.06
Investment growth rate	-35.40	-22.34	-52.98
Guarantee growth rate	6.41	-7.06	17.54

Unit:%,

12/31/00	12/31/99
9.98	8.90
10.51	9.40
11.89	12.52
7.76	7.40
-	-
-	-
14.41	13.30
2.81	1.25
13.19	13.47
0.22	0.10
1.01	1.03
926.50	1,892.95
3.12	1.31
264.31	126.62
12.40	14.00
88.53	91.29
73.47	75.90
13.51	14.73
-	-
80.54	78.01
-201.78	-247.10

-6.55	6.83
-9.18	9.82
96.61	-58.38
-33.18	-76.97

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : EnTie Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.42
Tier 1 capital			
/ Risk-weighted assets	-	-	11.39
Liability / Equity (multiple)	10.56	11.08	11.26
Equity / Asset	8.65	8.28	8.15
<b>【 A 】</b>			
Non-performing loan ratio	4.87	-	5.75
Loans under surveillance/Loans	10.07	-	-
Loan loss reserves / NPLs	23.54	21.32	21.05
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.06	5.31	0.38
(NIBT + loan loss provision)			
/ Average equity	15.79	21.29	19.14
NIBT / Average asset	0.44	0.43	0.03
(NIBT + loan loss provision)			
/ Average asset	1.36	1.73	1.58
Net interest income / NIBT	598.69	341.32	5,163.93
NIBT / Operating revenue	7.92	6.68	0.49
NIBT / Employees			
(in thousand of NT dollars)	560.59	571.17	42.33
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	9.69	10.60	10.70
Loans / Deposits	91.88	89.78	90.28
Time deposits / Deposits	73.69	79.70	76.81
NCDs / Time deposits	3.50	7.55	7.06
Accumulated gap of assets and liabilities(180 days) / Equity	-222.20	-	-287.79
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	85.47	87.59	86.62
Interest rate sensitivity gap/Equity	-135.27	-124.63	-137.68
<b>【 G 】</b>			

Deposit growth rate	-6.64	3.00	-1.77
Loan growth rate	-3.95	-0.95	-2.38
Investment growth rate	-29.69	23.33	6.47
Guarantee growth rate	-12.74	-21.11	-21.30

Unit:%,

12/31/00	12/31/99
10.24	10.20
12.00	11.40
10.50	10.43
8.69	8.70
-	-
-	-
33.90	46.84
7.92	7.74
14.71	13.21
0.68	0.64
1.26	1.08
281.42	275.14
9.63	8.78
955.96	833.84
10.00	8.50
91.39	96.54
81.48	81.19
21.68	17.01
-	-
88.97	93.81
-106.26	-60.29

5.34	13.24
1.42	18.39
-7.52	-3.49
-40.35	-37.78



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Chinatrust Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	11.23
Tier 1 capital			
/ Risk-weighted assets	-	-	8.73
Liability / Equity (multiple)	9.41	9.79	9.82
Equity / Asset	9.61	9.27	9.24
<b>【 A 】</b>			
Non-performing loan ratio	2.72	-	2.93
Loans under surveillance/Loans	0.65	-	-
Loan loss reserves / NPLs	53.75	45.50	46.73
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	20.63	12.21	12.82
(NIBT + loan loss provision)			
/ Average equity	31.10	24.68	27.46
NIBT / Average asset	1.93	1.11	1.16
(NIBT + loan loss provision)			
/ Average asset	2.91	2.25	2.50
Net interest income / NIBT	181.01	267.87	259.58
NIBT / Operating revenue	23.88	10.90	11.50
NIBT / Employees			
(in thousand of NT dollars)	2,853.14	1,517.15	1,601.16
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	15.30	14.60	19.70
Loans / Deposits	82.63	78.01	78.01
Time deposits / Deposits	64.64	70.27	65.22
NCDs / Time deposits	4.67	5.77	5.30
Accumulated gap of assets and liabilities(180 days) / Equity	-123.46	-	-110.96
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.77	77.05	75.62
Interest rate sensitivity gap/Equity	-112.80	-169.26	-177.49
<b>【 G 】</b>			

Deposit growth rate	4.45	17.25	11.92
Loan growth rate	7.28	9.35	5.35
Investment growth rate	-2.92	56.51	59.30
Guarantee growth rate	-3.02	16.35	18.95

Unit:%,

12/31/00	12/31/99
10.31	9.90
8.79	9.30
9.36	10.89
9.65	8.40
-	-
-	-
55.40	51.33
14.81	11.10
20.68	21.68
1.32	0.98
1.84	1.62
225.66	256.94
12.32	10.42
1,722.85	1,310.52
12.20	13.40
81.16	81.25
69.79	66.55
8.68	10.27
-	-
72.52	72.14
-200.15	-239.31

18.30	11.71
15.81	12.11
9.86	-8.24
6.94	6.49

# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Chinfon Commercial Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.43
Tier 1 capital			
/ Risk-weighted assets	-	-	8.70
Liability / Equity (multiple)	11.60	12.77	12.48
Equity / Asset	7.94	7.26	7.42
<b>【 A 】</b>			
Non-performing loan ratio	28.07	-	22.90
Loans under surveillance/Loans	1.09	-	-
Loan loss reserves / NPLs	8.19	5.80	7.62
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	5.59	-0.10	2.30
(NIBT + loan loss provision)			
/ Average equity	14.43	12.56	18.38
NIBT / Average asset	0.41	-0.01	0.16
(NIBT + loan loss provision)			
/ Average asset	1.06	0.88	1.29
Net interest income / NIBT	530.38	-	938.26
NIBT / Operating revenue	6.81	-0.10	2.08
NIBT / Employees			
(in thousand of NT dollars)	531.84	-9.36	207.22
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	11.90	8.30	12.00
Loans / Deposits	83.75	88.09	84.98
Time deposits / Deposits	80.98	84.44	82.40
NCDs / Time deposits	4.59	9.85	8.81
Accumulated gap of assets and liabilities(180 days) / Equity	-135.73	-	-154.55
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	50.69	42.80	46.02
Interest rate sensitivity gap/Equity	-411.14	-643.72	-583.64
<b>【 G 】</b>			

Deposit growth rate	-1.82	-4.82	0.86
Loan growth rate	-6.81	-9.03	-8.11
Investment growth rate	-6.82	-0.20	12.44
Guarantee growth rate	-49.41	-38.30	-32.88

Unit:%,

12/31/00	12/31/99
8.71	7.90
8.28	7.30
12.33	14.44
7.50	6.50
-	-
-	-
9.24	12.63
1.76	-14.37
9.21	6.87
0.12	-1.09
0.63	0.51
1,566.05	-
1.51	-14.35
165.64	-1,502.68
2.90	10.40
92.98	85.95
84.26	82.71
7.73	7.66
-	-
45.46	80.96
-601.52	-241.07

-17.06	8.58
-6.67	4.72
-32.53	-11.64
-50.69	-22.73



# The Main Financial and Performance Ratios

September 30,2002

Bank's name : Cathay United Bank

Items	09/30/02	09/30/01	12/31/01
<b>【 C 】</b>			
Total risk based capital			
/ Risk-weighted assets	-	-	9.47
Tier 1 capital			
/ Risk-weighted assets	-	-	9.11
Liability / Equity (multiple)	12.14	11.73	12.02
Equity / Asset	7.61	7.85	7.68
<b>【 A 】</b>			
Non-performing loan ratio	4.92	-	3.47
Loans under surveillance/Loans	6.69	-	-
Loan loss reserves / NPLs	35.64	53.44	56.58
<b>【 E 】</b>			
Net income before tax(NIBT)			
/ Average equity	11.95	10.30	10.49
(NIBT + loan loss provision)			
/ Average equity	23.75	19.57	21.66
NIBT / Average asset	0.92	0.83	0.83
(NIBT + loan loss provision)			
/ Average asset	1.82	1.57	1.72
Net interest income / NIBT	317.03	246.32	255.44
NIBT / Operating revenue	14.09	10.89	12.24
NIBT / Employees			
(in thousand of NT dollars)	1,212.12	1,125.37	1,085.87
<b>【 L 】</b>			
Liquidity ratio			
(monthly average of daily data)	14.30	11.00	14.00
Loans / Deposits	83.06	90.18	86.12
Time deposits / Deposits	83.67	84.26	82.47
NCDs / Time deposits	3.92	2.67	3.73
Accumulated gap of assets and liabilities(180 days) / Equity	-449.75	-	-378.78
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.48	40.87	36.19
Interest rate sensitivity gap/Equity	-124.94	-626.96	-690.33
<b>【 G 】</b>			

Deposit growth rate	16.58	12.06	24.07
Loan growth rate	7.21	12.42	13.47
Investment growth rate	39.31	-16.13	11.34
Guarantee growth rate	-0.91	-44.04	-29.85

Unit:%,

12/31/00	12/31/99
9.53	14.50
9.38	14.50
11.31	7.70
8.12	11.50
-	-
-	-
68.93	27.31
-28.67	0.49
3.38	3.57
-3.11	0.06
0.37	0.77
-	3,004.29
-45.88	0.80
-4,664.40	97.77
8.70	28.90
95.82	83.00
84.37	91.46
3.05	0.34
-	-
97.16	53.55
-29.59	-333.84

1.01	-4.49
19.91	27.54
-3.29	-80.61
20.52	58.87