

TABLE 1
Consolidated Balance Sheet of Domestic Banks

June 30, 2005

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	TaipeiFubon Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC	Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank
ASSETS																					
Cash and due from banks	3,646,791	2,883	37,005	78,228	18,770	668,568	134,270	11,045	202,548	419,378	178,572	377,461	270,654	105,061	77,172	21,364	93,580	13,457	25,713	19,087	44,689
Government securities	770,586	-	23,996	1,727	3,815	82,052	56,602	4,748	34,850	51,844	59,532	46,607	24,948	19,068	61,049	4,665	14,738	7,607	519	5,088	9,897
Other investments	3,125,890	3,234	84,768	29,586	35,314	200,824	247,887	17,775	119,443	221,296	375,410	105,916	54,231	292,526	198,854	27,446	65,843	40,355	8,669	25,740	15,696
Less: allowance for investments	-15,418	-5	-53	-15	-82	-93	-918	-1	-619	-	-1	-1,969	-215	-708	-213	-51	-	-82	-533	-188	-37
Less: accumulated impairment loss	-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under R/S	207,260	-	1,400	-	5,914	30,045	3,586	11,548	1,499	2,235	-	-	3,311	1,143	2,361	494	21,496	4,456	-	-	205
Loans and discounts	16,011,524	73,123	409,864	464,707	186,874	1,334,129	506,415	99,400	1,337,279	1,215,116	855,416	908,648	866,711	629,188	618,526	181,844	218,091	166,704	149,200	191,591	224,255
1.Discounts	26,769	-	-	18	-	2	-	7	1,882	1,141	5,834	5	5,262	6,477	-	1	-	-	19	-	210
2.Import bills purchased	1,262	-	-	-	-	5	4	-	19	4	143	197	16	207	-	384	-	-	39	-	-
3.Overdrafts	92,031	-	174	264	440	42,927	6,667	3,075	2,568	19,555	2,173	1,902	1,577	1,108	398	256	412	666	12	151	36
4.Short-term loans	3,874,383	4,263	53,746	125,261	34,925	337,550	103,914	30,316	120,763	184,298	255,399	357,473	276,676	193,783	135,033	77,037	69,195	33,455	73,389	39,030	50,577
5.Medium & long-term loans	11,539,426	68,687	344,499	318,579	146,734	930,848	385,227	64,412	1,168,004	964,277	574,640	515,594	532,635	416,736	476,553	98,837	141,624	127,253	68,156	149,140	167,960
Subtotal	15,533,871	72,950	398,419	444,122	182,099	1,311,332	495,812	97,810	1,293,236	1,169,275	838,189	875,171	816,166	618,311	611,984	176,515	211,231	161,374	141,615	188,321	218,783
6.Other loans																					
Export bills purchased	55,411	-	1,882	1,228	585	3,958	1,887	4	725	740	3,039	12,184	2,917	6,769	859	2,545	4,347	172	109	384	103
Nonaccrual loans	422,242	173	9,563	19,357	4,190	18,839	8,716	1,586	43,318	45,101	14,188	21,293	47,628	4,108	5,683	2,784	2,513	5,158	7,476	2,886	5,369
Subtotal	477,653	173	11,445	20,585	4,775	22,797	10,603	1,590	44,043	45,841	17,227	33,477	50,545	10,877	6,542	5,329	6,860	5,330	7,585	3,270	5,472
Less:allowance for doubtful accounts	-174,441	-511	-3,875	-2,833	-3,136	-11,241	-4,623	-747	-16,420	-16,207	-7,674	-7,535	-11,131	-7,799	-5,987	-2,311	-3,799	-1,550	-1,684	-1,851	-2,139
Property and equipment	622,067	690	8,011	10,522	1,009	86,820	18,511	4,097	56,104	26,807	39,289	39,606	36,330	15,577	26,636	10,680	10,763	9,894	3,447	3,984	4,382
Less:accumulated depreciation	-120,452	-184	-1,728	-3,853	-882	-6,685	-4,262	-752	-5,284	-7,127	-7,464	-9,100	-6,320	-5,505	-7,064	-2,175	-2,539	-1,220	-1,730	-1,493	-863
Less: accumulated impairment loss	-2,131	-	-	-16	-	-617	-	-162	-	-66	-	-	-	-38	-373	-566	-	-	-	-	-
Acceptance receivable	67,526	-	2,231	1,068	84	1,709	1,978	85	1,326	2,572	7,150	8,583	6,485	7,876	474	1,475	3,600	320	187	826	788
Interests & avenues receivable	103,197	450	2,474	2,896	769	12,214	5,483	450	9,808	7,567	5,835	6,611	4,078	4,293	4,150	1,049	1,163	1,967	1,269	775	1,152
Inter-branches receivable	3,264	-	-	-	-	13	-	-	14	-	-	278	-	-	-	-	-	-	-	-	1
Other assets	1,412,216	472	7,115	16,503	5,877	113,696	57,544	811	30,385	32,090	56,175	35,309	18,858	72,523	75,079	25,276	17,456	58,006	35,075	35,364	13,475
Less:allowance for possible losses	-32,659	-4	-1,216	-642	-66	-1,611	-1,209	-3	-296	-1,278	-629	-1,141	-184	-1,163	-1,606	-1,126	-335	-2,457	-675	-609	-181
Less: accumulated impairment loss	-1,773	-	-	-	-	-	-	-	-	-208	-	-	-	-	-	-305	-	-	-	-	-
Total assets	25,623,440	80,148	569,992	597,878	254,260	2,509,823	1,021,264	148,294	1,770,637	1,954,019	1,561,611	1,509,274	1,267,756	1,132,042	1,049,058	267,759	440,057	297,457	219,457	278,314	311,320
LIABILITIES																					
Due to banks	1,541,526	-	53,161	48,268	16,664	116,450	40,430	11,406	211,238	180,761	49,051	44,414	89,164	134,132	33,473	19,092	6,343	21,668	30,490	19,255	16,052
Deposits	18,893,521	-	236,613	455,643	154,605	2,013,929	694,216	111,723	1,335,989	1,543,832	1,112,913	1,177,680	968,030	736,906	774,732	213,750	312,840	225,173	164,244	184,549	239,555
1.Check deposits	330,209	-	5,252	7,037	3,323	21,675	11,432	1,137	15,001	22,658	36,638	43,286	31,732	17,507	11,482	4,442	6,946	2,458	1,168	3,115	1,853
2.Demand deposits	1,569,455	-	20,440	36,117	27,996	78,098	53,735	7,827	84,306	100,950	145,489	173,139	112,782	80,387	80,752	22,330	30,050	13,829	8,086	10,607	12,397
3.Time deposits	3,215,235	-	68,214	88,266	15,733	142,212	76,944	13,579	203,406	236,893	142,225	174,420	146,811	96,720	165,498	30,308	45,371	37,050	40,072	50,570	76,288
4.Saving deposits	11,492,176	-	96,005	248,950	98,035	1,413,430	444,132	76,652	880,923	1,115,314	647,720	646,770	563,794	263,506	469,142	115,001	144,198	159,866	109,978	98,861	136,429
5.Foreign currencies deposits	1,723,687	-	42,697	22,230	9,518	101,723	67,758	3,477	24,600	45,311	122,065	133,525	109,737	272,136	47,780	41,669	86,275	11,970	4,940	21,396	12,588
6.Government deposits	562,759	-	4,005	53,043	-	256,791	40,215	9,051	127,753	22,706	18,776	6,540	3,174	6,650	78	-	-	-	-	-	-
Securities sold under R/P	509,438	-	24,581	10,376	356	14,491	48,999	519	15,967	30,290	17,582	20,451	11,487	4,768	30,743	1,797	31,974	5,923	100	3,031	12,343
Borrowing funds	2,106,754	60,640	178,418	45,624	29,042	116,316	125,842	11,611	69,631	96,233	234,159	141,338	93,889	104,103	95,236	14,571	17,993	16,846	5,764	42,907	17,497
Acceptance	68,856	-	2,282	1,078	85	1,719	2,018	88	1,357	2,610	7,336	8,809	6,707	7,973	501	1,497	3,763	328	187	826	800
Interests payable	78,309	122	2,282	1,662	908	12,443	3,726	452	6,035	4,374	3,741	4,112	2,667	2,852	2,603	825	917	1,087	1,182	996	769
Inter-branches payable	52,026	-	45	-	37,485	-	-	-	-	4,237	2,466	-	-	4,793	1	33	-	-	-	-	-
Other liabilities	688,004	1,846	12,486	11,480	8,635	66,012	30,018	2,327	42,331	29,107	61,490	45,650	30,605	62,470	29,128	4,971	18,315	3,972	2,113	4,941	7,774
Total liabilities	23,938,434	62,608	509,868	574,131	247,780	2,341,360	945,249	138,126	1,682,548	1,891,444	1,488,738	1,442,454	1,202,549	1,057,997	966,417	256,503	392,178	274,997	204,080	256,505	294,790
EQUITIES																					
Capital stock	1,023,929	12,000	26,849	20,000	5,860	48,000	28,131	5,034	25,000	25,398	46,216	37,091	49,595	37,261	46,420	11,945	14,627	18,254	14,214	17,520	14,000
Reserves	586,234	4,807	29,188	2,997	-	113,777	41,889	4,892	60,110	36,047	17,250	24,469	26,171	28,122	27,578	325	23,124	3,563	1,384	2,141	737
Unappropriated earnings	80,376	253	3,691	676	620	7,076	6,030	242	2,995	1,070	9,325	5,371	-10,792	8,856	8,695	-1,008	6,197	632	421	2,138	1,793
Equity adjustments	-5,265	480	396	74	-	-390	-35	-	-16	60	82	-111	233	-194	-52	-4	4,014	11	-461	10	-
Treasury stock	-268	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-2	-83	-	-181	-	-
Total equities	1,685,006	17,540	60,124	23,747	6,480	168,463	76,015	10,168	88,089	62,575	72,873	66,820	65,207	74,045	82,641	11,256	47,879	22,460	15,377	21,809	16,530
Total liabilities and equities	25,623,440	80,148	569,992	597,878	254,260	2,509,823	1,021,264	148,294	1,770,637	1,954,019	1,561,611	1,509,274	1,267,756	1,132,042	1,049,058	267,759	440,057	297,457	219,457	278,314	311,320
The sheet doesn't include the following items:																					
Loan commitments	2,838,971	9,365	57,803	878	36,113	203,234	15,001	4,481	311,948	108,777	40,142	60,135	52,485	35,124	216,242	3,911	5,480	832	3,629	1,718	96,595
Guarantees	837,272	2,874	60,772	11,920	10,261	60,943	49,634	4,976	32,881	52,351	32,921	65,431	34,388	104,729	15,800	6,375	25,295	10,361	2,066	11,698	8,548
Letter of credit issued	368,191	-	15,894	7,386	13,853	26,632	11,967	1,266	15,247	15,092	29,027	42,487	31,919	55,705	3,810	5,336	11,293	1,545	1,830	2,447	3,386
Forward contracts receivable	3,400,454	-	101,884	-	35,428	-	-	197	5,986	68,546	68,672	50,114	31,703	244,690							

Bank Sinopac	E. Sun Com.	Cosmos Bank	Bowa Bank	Taishin	Ta Chong	Jih Sun	EnTie Com.	Chinatrust	Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	
	Bank			Intl. Bank	Bank	Intl. Bank	Bank	Com. Bank	Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	
62,908	29,267	18,393	14,681	44,172	37,061	21,023	17,424	112,489	27,878	39,367	15,389	23,770	24,553	8,539	113,371	24,869	26,901	42,330	25,400	5,485	16,914	20,615	13,685	13,419	
4,079	30,077	2,571	10,716	21,283	7,018	13,731	12,282	67,073	1,748	8,679	2,781	1,272	254	171	9,697	24,875	13,300	6,699	485	1,045	288	13,841	901	421	
89,666	55,107	32,398	8,068	92,848	15,040	7,986	55,528	175,902	2,314	10,382	20,082	1,534	1,222	538	121,086	66,511	58,948	1,636	1,114	220	341	104,800	1,529	1,323	
-279	-93	-910	-113	-	-123	-	-	-1,340	-101	-211	-	-8	-235	-	-105	-117	-	-1	-17	-59	-12	-5,572	-	-	
-	-	-	-	-	-	-	-	-2	-	-	-	-	-	-	-	-	-	-	-	-	-5	-	-	-	
23,216	1,095	4,939	400	1,197	-	9,193	-	1,662	-	3,123	539	57	-	3,168	4,472	3,460	19,193	-	130	8,290	-	4,561	847	1,583	
275,426	325,214	157,689	144,407	530,855	213,507	192,915	209,206	828,334	89,637	140,703	131,037	124,312	60,865	33,951	714,002	293,143	257,822	185,610	113,537	13,364	39,888	60,593	61,708	66,344	
-	-	3	9	-	578	-	-	2,602	-	6	-	3	-	-	2,710	-	-	-	-	-	-	-	-	-	
-	10	-	-	-	159	-	-	1	-	-	-	-	-	-	19	1	-	-	54	-	-	-	-	-	
1,173	109	11	96	527	81	21	55	338	2	15	1,975	26	35	110	1,810	226	435	155	350	13	2	-	59	33	
65,061	61,577	90,321	18,778	187,790	76,419	28,958	35,976	191,188	23,633	28,325	25,361	26,080	14,498	6,768	181,170	76,864	32,982	72,068	23,665	460	461	2,696	12,524	14,163	
205,040	259,618	62,350	92,314	338,956	129,997	157,095	168,600	624,678	57,179	108,574	101,337	94,790	44,976	25,432	498,738	209,664	218,352	103,988	84,635	12,348	35,748	57,687	48,037	50,430	
271,274	321,314	152,685	111,197	527,273	207,234	186,074	204,631	818,807	80,814	136,920	128,673	120,899	59,509	32,310	684,447	286,755	251,769	176,211	108,704	12,821	36,211	60,383	60,620	64,626	
2,031	1,798	38	164	855	228	124	268	1,266	171	114	19	87	-	-	1,282	1,815	298	248	58	-	-	-	15	-	
2,121	2,102	4,966	33,046	2,727	6,045	6,717	4,307	8,261	8,652	3,669	2,345	3,326	1,356	1,641	28,273	4,573	5,755	9,151	4,775	543	3,677	210	1,073	1,718	
4,152	3,900	5,004	33,210	3,582	6,273	6,841	4,575	9,527	8,823	3,783	2,364	3,413	1,356	1,641	29,555	6,388	6,053	9,399	4,833	543	3,677	210	1,088	1,718	
-1,380	-1,851	-1,649	-5,924	-4,185	-907	-2,295	-2,357	-8,197	-1,912	-1,070	-1,316	-2,052	-578	-374	-7,374	-1,768	-3,533	-3,026	-919	-476	-1,828	-3,889	-678	-771	
7,366	11,414	9,586	5,574	18,675	4,749	5,732	3,560	43,024	5,075	11,107	8,624	5,827	2,613	2,277	19,102	6,570	9,981	6,121	6,093	1,889	2,144	2,318	3,378	1,359	
-2,409	-1,876	-1,291	-1,037	-2,605	-1,518	-993	-678	-9,221	-1,589	-1,160	-1,246	-617	-552	-508	-4,197	-1,700	-2,773	-1,862	-1,998	-519	-716	-953	-784	-342	
-	-	-10	-67	-	-	-	-	-	-	-	-	-	-51	-	-	-	-	-150	-	-	-15	-	-	-	
2,318	1,055	22	142	2,897	884	359	433	4,576	122	256	106	452	-	-	2,339	1,399	582	112	192	-	-	112	133	14	
1,083	1,899	1,652	799	2,822	1,168	1,217	1,465	5,816	571	629	387	353	178	130	2,709	1,545	1,451	804	295	128	298	483	159	162	
-	-	-	-	-	-	-	-	-	-	2,760	-	-	-	-	-	-	-	-	-	-	-	-	198	-	
30,023	43,359	33,781	16,052	115,420	31,017	35,567	18,136	171,059	33,758	28,130	6,230	7,016	689	2,450	61,458	10,885	17,515	12,411	2,238	9,802	3,464	3,530	2,009	2,689	
-36	-346	-1,214	-828	-437	-562	-346	-184	-4,443	-439	-683	-557	-248	-95	-92	-656	-672	-1,083	-1,981	-60	-227	-335	-296	-165	-119	
-	-	-627	-	-	-	-	-414	-	-	-	-	-	-	-	-	-	-8	-181	-	-	-	-	-	-	
491,981	494,321	255,330	192,870	822,942	307,334	284,089	314,399	1,386,734	157,062	242,012	182,056	161,668	88,863	50,250	1,035,904	429,000	398,296	248,522	146,490	38,942	60,441	200,128	82,920	86,082	
4,064	12,695	21,159	13,217	53,645	20,600	21,276	21,987	39,598	16,545	5,799	5,912	10,273	-	374	102,764	11,931	13,035	4,027	1,082	245	1,616	12,921	1,325	633	
363,411	364,038	202,488	165,968	562,695	209,527	209,707	238,650	1,040,457	114,349	191,502	154,727	134,256	84,231	45,692	749,190	314,904	322,943	227,329	132,161	37,336	55,396	18,426	73,246	78,678	
5,682	4,530	1,588	1,171	4,214	3,198	1,508	2,134	8,824	541	2,432	1,899	1,501	1,723	433	19,989	6,937	3,723	3,699	1,566	514	140	82	1,462	1,321	
23,537	34,092	7,073	6,419	34,782	12,007	13,981	13,075	59,163	4,833	10,657	9,010	7,341	7,891	2,781	103,928	31,735	26,506	27,525	9,923	-	954	4,011	5,521	5,800	
107,578	93,753	29,677	21,024	127,940	55,604	62,285	84,083	305,678	13,887	29,764	36,969	38,895	11,008	5,038	103,343	69,659	43,197	17,398	13,496	6,241	1,777	7,747	9,898	13,801	
144,119	204,527	160,693	133,228	289,551	117,316	122,505	131,607	519,866	92,297	145,201	104,270	83,622	63,609	37,440	454,058	181,737	235,703	174,270	105,896	28,688	52,525	-	55,859	57,630	
82,495	26,907	3,457	4,126	106,208	21,402	9,428	7,214	142,734	2,791	3,448	2,292	2,897	-	-	61,196	24,836	13,814	4,367	1,280	-	-	6,586	506	126	
-	229	-	-	-	-	-	537	4,192	-	-	289	-	-	-	6,676	-	-	70	-	1,893	-	-	-	-	
18,139	10,118	6,218	-	23,240	15,394	7,011	4,936	63,784	87	8,357	4,582	890	-	-	11,743	24,190	12,319	-	-	-	-	11,035	-	-	
60,931	63,677	352	3,106	72,931	27,620	18,526	26,042	99,233	12,788	17,879	3,482	4,449	-	1,000	81,314	31,426	22,662	86	3,147	-	-	25,203	144	73	
2,318	1,068	22	142	2,904	896	360	435	4,605	122	256	120	457	-	-	2,403	1,411	592	126	192	-	-	112	133	14	
1,347	1,274	1,229	1,072	2,421	1,264	1,179	1,058	4,377	894	648	344	382	61	97	3,168	1,003	1,130	230	233	176	147	275	180	108	
-	-	-	-	-	-	-	8	-	-	2,760	-	-	-	-	-	-	-	-	-	-	-	-	198	-	-
13,235	8,658	2,988	2,651	42,512	10,015	9,143	2,080	41,072	2,445	2,722	1,815	1,615	855	428	41,009	7,967	5,660	2,771	1,947	639	268	2,443	1,137	1,384	
463,445	461,528	234,456	186,156	760,348	285,316	267,202	295,196	1,293,126	147,230	229,923	170,982	152,322	85,147	47,591	991,591	392,832	378,341	234,569	138,762	38,396	57,427	70,415	76,363	80,890	
20,864	22,314	17,710	9,700	34,354	20,794	16,748	17,093	54,272	11,128	7,090	8,911	8,198	3,146	2,415	42,857	22,233	15,745	15,380	7,243	4,300	3,900	91,809	4,499	3,247	
6,194	7,438	2,658	10	20,506	482	250	1,397	33,284	-	3,835	1,335	759	731	215	1,092	12,180	2,453	160	103	-	70	38,926	1,781	1,713	
1,832	3,156	565	-2,885	7,734	866	-111	713	9,046	-1,290	1,168	828	389	-144	29	411	1,847	1,757	-1,587	384	-3,685	-951	4,139	277	232	
-354	-115	-59	-111	-	-124	-	-	-2,994	-6	-4	-	-	-17	-	-47	-92	-	-	-	-69	-5	-5,161	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-2	-	-	-	-	-	
28,536	32,793	20,874	6,714	62,594	22,018	16,887	19,203	93,608	9,832	12,089	11,074	9,346	3,716	2,659	44,313	36,168	19,955	13,953	7,728	546	3,014	129,713	6,557	5,192	
491,981	494,321	255,330	192,870	822,942	307,334	284,089	314,399	1,386,734	157,062	242,012	182,056	161,668	88,863	50,250	1,035,904	429,000	398,296	248,522	146,490	38,942	60,441	200,128	82,920	86,082	
6,820	133,534	92,863	7,514	295,999	12,231	63,670	96,004	27,397	4,264	41,870	209,472	4,612	19,212	10,173	271,982	18,696	81,594	21,403	61,282	348	14,423	3,156	16,662	16,943	
8,996	5,497	4,793	2,229	25,577	18,308	7,851	9,695	71,787	1,340	1,220	3,489	4,106	550	69	14,722	6,870	6,637	2,390	2,272	75	96	19,673	1,000	1,315	
3,371	3,464	569	1,065	7,583	3,982	2,433	1,656	14,523	1,127	1,521	999	1,860	14	15	14,432	5,159	2,887	986	754	-	-	676	108	154	

Indus. Bank	Shin Kong	Agr. Bank
Taiwan	Com. Bank	of Taiwan
27,175	15,898	4,310
1,817	130	-
17,779	3,320	7,855
-227	-112	-
-	-	-
-	5,895	20,547
45,545	64,811	18
-	-	-
-	-	-
-	13	-
7,699	12,815	-
37,625	50,825	18
45,324	63,653	18
95	-	-
126	1,158	-
221	1,158	-
-370	-709	-
983	3,761	6
-205	-873	-
-	-	-
194	10	-
322	198	21
-	-	-
894	4,203	1,342
-2	-122	-
-	-30	-
93,905	96,380	34,099
3,291	-	-
48,411	84,171	12,710
162	1,049	45
1,821	5,763	9
32,246	22,157	514
-	55,111	12,142
14,182	-	-
-	91	-
1,617	-	-
12,983	-	40
194	10	-
185	65	7
-	-	-
2,082	1,494	1,298
68,763	85,740	14,055
23,905	10,659	20,000
14	77	-
1,372	-41	44
-149	-55	-
-	-	-
25,142	10,640	20,044
93,905	96,380	34,099
35,270	7,684	-
10,760	1,731	-
2,535	196	-
35,808	-	-
26,935	-	-
-	-	-
13,354	393	-