The Main Financial and Performance Ratios

September 30,2003

The Peer-Group Average

Unit:%,

Items	09/30/03	09/30/02	12/31/02	12/31/01	12/31/00
【C】					
Total risk based capital					
/ Risk-weighted assets	10.32	10.17	10.63	10.40	10.75
Tier 1 capital					
/ Risk-weighted assets	9.04	10.15	9.17	10.64	10.82
Liability / Equity (multiple)	14.75	13.26	14.66	12.37	12.04
Equity / Asset	6.43	7.07	6.39	7.45	7.81
【A】					
Non-performing loan ratio					
1.Winsorized mean	4.79	6.94	5.48	6.63	5.06
2.Arithmetic mean					
Loans under surveilance/Loans	2.43	3.66	2.98	-	-
(Arithmetic mean)					
Loan loss reserves / NPLs	32.80	23.70	28.08	20.78	24.05
The possible loss of classified assets					
/ reserves	72.37	76.53	68.51	71.45	61.13
【E】					
Net income before tax(NIBT)					
/ Average equity	9.72	4.29	-5.11	5.50	4.90
(NIBT + loan loss provision)					
/ Average equity	21.32	17.25	16.95	16.78	12.96
NIBT / Average asset	0.63	0.33	-0.49	0.40	0.39
(NIBT + loan loss provision)					
/ Average asset	1.32	1.27	1.24	1.24	1.07
Net interest income / NIBT	234.47	212.49	-	333.73	312.87
NIBT / Operating revenue	15.66	6.26	-8.97	6.44	5.94
NIBT / Employees					
(in thousand of NT dollars)	925.51	497.54	-588.93	624.50	616.78
【L】					
Liquidity ratio					
(monthly average of daily data)	16.66	17.48	16.21	16.37	12.41
Loans / Deposits	81.48	82.43	81.46	82.35	86.33
Time deposits / Deposits	67.67	71.35	70.25	73.27	75.76
NCDs / Time deposits	1.89	2.00	1.92	2.93	4.39
Accumulated gap of assets and					
liabilities(180 days) / Equity	-202.39	-159.48	-161.51	-141.87	-
【S】(Interest rate sensitivity less					
than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	78.82	76.64	78.07	80.87	84.45
Interest rate sensitivity gap/Equity	-203.49	-196.50	-223.78	-164.39	-148.12
【G】					
Deposit growth rate	4.97	0.39	1.72	4.79	5.02
Loan growth rate	2.63	-0.86	-0.73	0.90	5.69
Investment growth rate	8.50	1.76	5.55	14.90	-10.07
Guarantee growth rate	-10.72	-15.32	-9.38	-12.27	-3.73

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Central Trust of China

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.58
Tier 1 capital			
/ Risk-weighted assets	-	-	7.86
Liability / Equity (multiple)	42.53	45.45	204.45
Equity / Asset	2.30	2.15	0.49
【A】			
Non-performing loan ratio	3.59	7.56	4.12
Loans under surveilance/Loans	1.62	0.66	1.26
Loan loss reserves / NPLs	64.80	40.95	54.03
【E】			
Net income before tax(NIBT)			
/ Average equity	17.27	3.95	-80.91
(NIBT + loan loss provision)			
/ Average equity	47.03	55.27	56.24
NIBT / Average asset	0.38	0.08	-1.61
(NIBT + loan loss provision)			
/ Average asset	1.04	1.13	1.12
Net interest income / NIBT	310.32	1,343.98	-
NIBT / Operating revenue	11.53	1.96	-39.68
NIBT / Employees			
(in thousand of NT dollars)	1,139.05	247.85	-4,935.74
【L】			
Liquidity ratio			
(monthly average of daily data)	30.80	30.59	22.52
Loans / Deposits	105.28	102.69	105.32
Time deposits / Deposits	71.10	72.24	73.50
NCDs / Time deposits	0.13	1.45	1.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-651.02	-848.88	-4,083.57
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	99.08	96.27	96.62
Interest rate sensitivity gap/Equity	-30.70	-137.35	-563.80
【G】			

Deposit growth rate	-8.57	4.50	1.01
Loan growth rate	-6.10	-4.14	-5.45
Investment growth rate	-32.88	-15.26	-56.85
Guarantee growth rate	-24.54	-21.52	-20.79

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : The Farmers Bank of China

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.66
Tier 1 capital			
/ Risk-weighted assets	-	-	5.54
Liability / Equity (multiple)	33.47	27.59	32.95
Equity / Asset	2.90	3.50	2.95
【A】			
Non-performing loan ratio	12.51	13.75	10.70
Loans under surveilance/Loans	1.51	1.89	2.31
Loan loss reserves / NPLs	14.50	16.22	14.50
【E】			
Net income before tax(NIBT)			
/ Average equity	4.49	-41.74	-43.65
(NIBT + loan loss provision)			
/ Average equity	35.41	18.84	21.49
NIBT / Average asset	0.15	-2.03	-1.98
(NIBT + loan loss provision)			
/ Average asset	1.18	0.92	0.98
Net interest income / NIBT	959.18	-	-
NIBT / Operating revenue	4.91	-52.65	-51.83
NIBT / Employees			
(in thousand of NT dollars)	329.95	-4,581.87	-4,386.05
【L】			
Liquidity ratio			
(monthly average of daily data)	22.15	31.87	28.69
Loans / Deposits	91.18	85.76	87.01
Time deposits / Deposits	56.05	56.69	55.26
NCDs / Time deposits	0.14	0.21	0.44
Accumulated gap of assets and			
liabilities(180 days) / Equity	-591.99	-427.47	-270.83
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	70.33	68.81	71.19
Interest rate sensitivity gap/Equity	-808.29	-746.57	-575.38
【G】			

Deposit growth rate	0.34	-4.15	-1.87
Loan growth rate	4.68	-5.78	-4.11
Investment growth rate	4.94	-25.16	-27.30
Guarantee growth rate	-16.13	-11.85	-21.70

S

Unit:%,

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

1.84	1.79
0.86	1.02
19.01	-26.95
-4.28	-14.60

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Chiao Tung Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.83
Tier 1 capital			
/ Risk-weighted assets	-	-	14.73
Liability / Equity (multiple)	9.07	9.67	9.68
Equity / Asset	9.93	9.37	9.36
【A】			
Non-performing loan ratio	2.96	2.65	3.07
Loans under surveilance/Loans	2.39	3.15	2.57
Loan loss reserves / NPLs	42.08	24.79	31.47
【E】			
Net income before tax(NIBT)			
/ Average equity	11.23	10.75	7.35
(NIBT + loan loss provision)			
/ Average equity	18.83	22.25	18.65
NIBT / Average asset	1.08	1.03	0.70
(NIBT + loan loss provision)			
/ Average asset	1.82	2.12	1.78
Net interest income / NIBT	131.95	137.54	200.57
NIBT / Operating revenue	29.56	26.00	17.95
NIBT / Employees			
(in thousand of NT dollars)	4,809.34	4,390.15	3,006.74
【L】			
Liquidity ratio			
(monthly average of daily data)	16.89	20.30	23.70
Loans / Deposits	141.88	153.09	143.16
Time deposits / Deposits	75.84	80.26	76.49
NCDs / Time deposits	0.40	0.54	0.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-103.97	-130.78	-120.69
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	125.81	110.66	110.52
Interest rate sensitivity gap/Equity	129.63	60.51	59.96
【G】			

Deposit growth rate	11.85	-2.98	6.15
Loan growth rate	2.05	-1.33	-4.12
Investment growth rate	0.70	47.28	68.10
Guarantee growth rate	38.75	41.22	36.77

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Bank of Taiwan

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	15.56
Tier 1 capital			
/ Risk-weighted assets	-	-	13.97
Liability / Equity (multiple)	14.52	11.09	11.43
Equity / Asset	6.44	8.27	8.05
【A】			
Non-performing loan ratio	2.32	4.01	2.90
Loans under surveilance/Loans	0.90	0.63	0.71
Loan loss reserves / NPLs	39.65	36.09	33.96
【E】			
Net income before tax(NIBT)			
/ Average equity	2.80	5.40	3.15
(NIBT + loan loss provision)			
/ Average equity	4.97	9.10	10.17
NIBT / Average asset	0.21	0.46	0.26
(NIBT + loan loss provision)			
/ Average asset	0.37	0.77	0.85
Net interest income / NIBT	225.61	190.35	317.16
NIBT / Operating revenue	7.42	11.76	7.02
NIBT / Employees			
(in thousand of NT dollars)	687.37	1,487.42	882.93
【L】			
Liquidity ratio			
(monthly average of daily data)	56.80	50.82	48.22
Loans / Deposits	57.49	61.03	61.41
Time deposits / Deposits	66.26	67.65	67.54
NCDs / Time deposits	0.15	0.17	0.17
Accumulated gap of assets and			
liabilities(180 days) / Equity	149.80	22.41	-101.97
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	106.25	73.68	62.05
Interest rate sensitivity gap/Equity	43.67	-157.00	-278.48
【G】			

Deposit growth rate	3.19	3.50	2.45
Loan growth rate	-4.49	-13.51	-10.61
Investment growth rate	10.16	39.24	16.62
Guarantee growth rate	9.70	3.51	-4.51

s

Unit:%,

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

5.75	8.15
-4.89	4.74
12.84	-0.44
7.16	3.03

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Land Bank of Taiwan

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.08
Tier 1 capital			
/ Risk-weighted assets	-	-	6.45
Liability / Equity (multiple)	20.46	20.33	18.22
Equity / Asset	4.66	4.69	5.20
【A】			
Non-performing loan ratio	6.72	7.86	7.07
Loans under surveilance/Loans	2.26	3.05	3.36
Loan loss reserves / NPLs	17.01	16.54	16.19
【E】			
Net income before tax(NIBT)			
/ Average equity	3.19	-9.18	2.59
(NIBT + loan loss provision)			
/ Average equity	24.52	31.07	30.20
NIBT / Average asset	0.16	-0.49	0.13
(NIBT + loan loss provision)			
/ Average asset	1.22	1.64	1.54
Net interest income / NIBT	863.36	-	1,387.87
NIBT / Operating revenue	5.05	-10.87	3.05
NIBT / Employees			
(in thousand of NT dollars)	424.46	-1,220.18	333.77
【L】			
Liquidity ratio			
(monthly average of daily data)	20.94	21.27	20.86
Loans / Deposits	80.27	80.61	81.27
Time deposits / Deposits	69.94	72.45	71.66
NCDs / Time deposits	0.70	0.67	-
Accumulated gap of assets and			
liabilities(180 days) / Equity	-469.65	-555.73	-463.92
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.73	90.42	90.31
Interest rate sensitivity gap/Equity	-96.81	-175.38	-161.75
【G】			

Deposit growth rate	6.86	4.55	4.13
Loan growth rate	2.73	0.42	-2.73
Investment growth rate	23.51	-9.22	13.46
Guarantee growth rate	20.42	-5.55	-4.06

s

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Taiwan Cooperative Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.97
Tier 1 capital			
/ Risk-weighted assets	-	-	6.47
Liability / Equity (multiple)	30.72	30.07	29.54
Equity / Asset	3.15	3.22	3.27
【A】			
Non-performing loan ratio	6.03	8.21	6.86
Loans under surveilance/Loans	2.18	2.55	2.52
Loan loss reserves / NPLs	22.12	16.71	15.40
【E】			
Net income before tax(NIBT)			
/ Average equity	1.12	5.98	8.37
(NIBT + loan loss provision)			
/ Average equity	7.05	46.88	45.08
NIBT / Average asset	0.18	0.19	0.27
(NIBT + loan loss provision)			
/ Average asset	1.13	1.50	1.44
Net interest income / NIBT	480.37	731.24	502.95
NIBT / Operating revenue	6.85	4.54	6.47
NIBT / Employees			
(in thousand of NT dollars)	551.20	471.47	665.80
【L】			
Liquidity ratio			
(monthly average of daily data)	32.47	25.34	27.89
Loans / Deposits	74.77	78.27	78.89
Time deposits / Deposits	76.17	78.61	77.19
NCDs / Time deposits	0.20	0.32	0.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-321.67	-422.34	-510.17
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	100.93	94.45	97.00
Interest rate sensitivity gap/Equity	23.84	-141.90	-74.54
【G】			

Deposit growth rate	4.70	5.36	3.88
Loan growth rate	0.18	-3.74	-2.32
Investment growth rate	14.25	59.91	17.87
Guarantee growth rate	1.77	10.25	2.11

s

Unit:%,

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

10.19	4.59
1.24	11.29
42.20	4.18
14.15	4.10

The Main Financial and Performance Ratios

September 30,2003

Bank's name : First Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.99
Tier 1 capital			
/ Risk-weighted assets	-	-	6.59
Liability / Equity (multiple)	21.07	25.63	26.59
Equity / Asset	4.53	3.76	3.62
【A】			
Non-performing loan ratio	3.96	3.51	3.77
Loans under surveilance/Loans	1.37	2.01	2.05
Loan loss reserves / NPLs	24.37	19.60	20.49
【E】			
Net income before tax(NIBT)			
/ Average equity	15.37	-61.13	-47.82
(NIBT + loan loss provision)			
/ Average equity	34.54	-41.29	-28.13
NIBT / Average asset	0.61	-3.41	-2.43
(NIBT + loan loss provision)			
/ Average asset	1.36	-2.30	-1.43
Net interest income / NIBT	254.93	-	-
NIBT / Operating revenue	17.56	-81.84	-58.36
NIBT / Employees			
(in thousand of NT dollars)	1,237.07	-6,709.10	-4,821.90
【L】			
Liquidity ratio			
(monthly average of daily data)	22.77	18.23	19.11
Loans / Deposits	76.77	81.71	79.07
Time deposits / Deposits	52.64	59.65	57.86
NCDs / Time deposits	1.91	2.24	2.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-226.63	-242.92	-216.40
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	89.15	86.26	83.42
Interest rate sensitivity gap/Equity	-153.60	-239.20	-297.69
【G】			

Deposit growth rate	8.97	1.20	3.84
Loan growth rate	1.50	0.08	-4.72
Investment growth rate	63.17	12.45	23.85
Guarantee growth rate	5.57	0.96	2.11

s

Unit:%,

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

6.78	8.39
3.10	5.83
15.30	-22.11
-9.29	7.77

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Hua Nan Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.07
Tier 1 capital			
/ Risk-weighted assets	-	-	6.52
Liability / Equity (multiple)	22.52	25.22	24.98
Equity / Asset	4.25	3.81	3.85
【 A 】			
Non-performing loan ratio	4.20	4.14	4.16
Loans under surveilance/Loans	0.60	1.04	1.01
Loan loss reserves / NPLs	35.58	22.61	27.08
【 E 】			
Net income before tax(NIBT)			
/ Average equity	21.37	-82.22	-61.22
(NIBT + loan loss provision)			
/ Average equity	43.70	20.41	25.93
NIBT / Average asset	0.84	-4.07	-2.84
(NIBT + loan loss provision)			
/ Average asset	1.72	1.01	1.20
Net interest income / NIBT	153.53	-	-
NIBT / Operating revenue	26.50	-102.18	-74.01
NIBT / Employees			
(in thousand of NT dollars)	1,735.33	-8,370.68	-5,939.67
【 L 】			
Liquidity ratio			
(monthly average of daily data)	27.68	22.55	23.17
Loans / Deposits	73.99	80.53	75.97
Time deposits / Deposits	51.96	57.52	55.76
NCDs / Time deposits	1.69	1.93	1.84
Accumulated gap of assets and			
liabilities(180 days) / Equity	50.16	-15.44	9.37
【 S 】 (Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	96.05	102.56	97.48
Interest rate sensitivity gap/Equity	-63.73	46.95	-45.80
【 G 】			

Deposit growth rate	7.32	5.39	7.05
Loan growth rate	-2.39	0.32	-1.88
Investment growth rate	-40.42	52.27	64.12
Guarantee growth rate	21.57	-1.55	5.05

s

Unit:%,

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

7.77	8.77
-0.12	10.37
14.92	-16.69
0.11	16.41

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Chang Hwa Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.35
Tier 1 capital			
/ Risk-weighted assets	-	-	5.80
Liability / Equity (multiple)	21.52	25.63	26.60
Equity / Asset	4.44	3.75	3.62
【A】			
Non-performing loan ratio	6.26	7.30	6.97
Loans under surveilance/Loans	5.84	4.73	5.06
Loan loss reserves / NPLs	25.44	20.16	21.37
【E】			
Net income before tax(NIBT)			
/ Average equity	9.16	-61.17	-51.24
(NIBT + loan loss provision)			
/ Average equity	44.23	17.32	20.02
NIBT / Average asset	0.37	-3.52	-2.70
(NIBT + loan loss provision)			
/ Average asset	1.79	1.00	1.05
Net interest income / NIBT	431.51	-	-
NIBT / Operating revenue	11.17	-86.61	-67.75
NIBT / Employees			
(in thousand of NT dollars)	788.13	-7,293.92	-5,775.30
【L】			
Liquidity ratio			
(monthly average of daily data)	23.94	22.14	23.34
Loans / Deposits	80.08	84.92	82.82
Time deposits / Deposits	55.55	61.67	59.39
NCDs / Time deposits	1.87	2.47	2.51
Accumulated gap of assets and			
liabilities(180 days) / Equity	-4.89	-73.80	-27.84
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	76.56	82.62	77.54
Interest rate sensitivity gap/Equity	-349.77	-317.09	-425.04
【G】			

Deposit growth rate	3.40	2.15	1.86
Loan growth rate	-2.73	-2.58	-4.80
Investment growth rate	10.06	-27.03	24.57
Guarantee growth rate	0.56	-7.50	-2.38

s

Unit:%,

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

9.03	5.79
1.76	8.14
-14.71	-14.70
-7.88	4.59

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Bank Of Overseas Chinese

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	5.53
Tier 1 capital			
/ Risk-weighted assets	-	-	5.71
Liability / Equity (multiple)	26.06	28.42	23.73
Equity / Asset	3.69	3.40	4.04
【A】			
Non-performing loan ratio	14.48	14.89	13.98
Loans under surveilance/Loans	4.90	3.63	5.12
Loan loss reserves / NPLs	23.56	26.73	27.32
【E】			
Net income before tax(NIBT)			
/ Average equity	-17.55	-6.62	-2.52
(NIBT + loan loss provision)			
/ Average equity	27.38	19.99	24.02
NIBT / Average asset	-0.67	-0.23	-0.09
(NIBT + loan loss provision)			
/ Average asset	1.04	0.69	0.82
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-16.27	-5.15	-1.96
NIBT / Employees			
(in thousand of NT dollars)	-976.70	-327.38	-123.52
【L】			
Liquidity ratio			
(monthly average of daily data)	15.89	18.55	15.14
Loans / Deposits	77.68	76.97	76.07
Time deposits / Deposits	61.66	65.97	64.07
NCDs / Time deposits	3.26	3.57	3.60
Accumulated gap of assets and			
liabilities(180 days) / Equity	-124.46	-369.35	-230.55
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	60.72	50.97	55.56
Interest rate sensitivity gap/Equity	-744.55	-1,071.41	-798.40
【G】			

Deposit growth rate	0.09	0.86	1.21
Loan growth rate	-0.83	-0.05	3.57
Investment growth rate	-15.27	25.22	11.71
Guarantee growth rate	-24.62	-35.03	-29.63

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : The Shanghai Commercial & Savings B

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.10
Tier 1 capital			
/ Risk-weighted assets	-	-	18.53
Liability / Equity (multiple)	7.69	6.85	7.37
Equity / Asset	11.51	12.74	11.95
【A】			
Non-performing loan ratio	2.17	5.67	3.88
Loans under surveilance/Loans	1.80	2.01	1.58
Loan loss reserves / NPLs	28.12	11.67	19.90
【E】			
Net income before tax(NIBT)			
/ Average equity	4.88	6.37	1.19
(NIBT + loan loss provision)			
/ Average equity	11.36	16.06	15.72
NIBT / Average asset	0.67	0.78	0.15
(NIBT + loan loss provision)			
/ Average asset	1.57	1.96	1.99
Net interest income / NIBT	233.81	209.29	1,099.45
NIBT / Operating revenue	17.95	15.64	3.10
NIBT / Employees			
(in thousand of NT dollars)	1,367.17	1,501.53	291.80
【L】			
Liquidity ratio			
(monthly average of daily data)	20.87	26.01	17.83
Loans / Deposits	65.79	64.67	67.61
Time deposits / Deposits	53.61	59.34	57.46
NCDs / Time deposits	2.75	3.67	3.73
Accumulated gap of assets and			
liabilities(180 days) / Equity	-136.33	-81.76	-82.13
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	99.20	104.10	98.49
Interest rate sensitivity gap/Equity	-3.78	18.19	-7.10
【G】			

Deposit growth rate	6.36	-2.94	0.58
Loan growth rate	7.68	-9.02	-0.43
Investment growth rate	14.05	-21.44	-12.12
Guarantee growth rate	-21.59	-16.31	-25.88

S

Unit:%,

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

3.82	7.24
-6.57	5.91
2.64	-11.45
-5.90	0.96

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Taipeibank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	14.00
Tier 1 capital			
/ Risk-weighted assets	-	-	14.88
Liability / Equity (multiple)	13.08	12.56	12.56
Equity / Asset	7.10	7.37	7.37
【A】			
Non-performing loan ratio	2.36	3.29	2.99
Loans under surveilance/Loans	0.78	1.18	1.16
Loan loss reserves / NPLs	32.74	31.66	30.54
【E】			
Net income before tax(NIBT)			
/ Average equity	12.17	11.65	12.62
(NIBT + loan loss provision)			
/ Average equity	18.16	17.24	18.35
NIBT / Average asset	0.89	0.84	0.91
(NIBT + loan loss provision)			
/ Average asset	1.33	1.24	1.33
Net interest income / NIBT	127.86	181.23	160.91
NIBT / Operating revenue	22.99	17.50	18.99
NIBT / Employees			
(in thousand of NT dollars)	1,882.75	1,558.10	1,694.95
【L】			
Liquidity ratio			
(monthly average of daily data)	40.39	36.79	37.70
Loans / Deposits	76.52	76.60	74.07
Time deposits / Deposits	47.47	54.14	52.68
NCDs / Time deposits	0.81	0.91	0.86
Accumulated gap of assets and			
liabilities(180 days) / Equity	-42.33	58.36	-26.19
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	114.13	100.49	104.03
Interest rate sensitivity gap/Equity	124.50	4.65	36.97
【G】			

Deposit growth rate	8.25	4.28	-3.76
Loan growth rate	5.30	2.86	-9.43
Investment growth rate	29.42	25.52	20.67
Guarantee growth rate	11.12	34.94	9.77

s

Unit:%,

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

8.83	5.18
8.44	0.93
39.28	-10.16
55.85	29.92

The Main Financial and Performance Ratios

September 30,2003

Bank's name : United World Chinese Commercial Bar

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.79
Tier 1 capital			
/ Risk-weighted assets	-	-	11.64
Liability / Equity (multiple)	10.10	12.05	11.46
Equity / Asset	9.01	7.67	8.02
【A】			
Non-performing loan ratio	1.93	5.10	3.04
Loans under surveilance/Loans	3.40	2.30	1.93
Loan loss reserves / NPLs	82.23	51.17	52.41
【E】			
Net income before tax(NIBT)			
/ Average equity	17.08	-30.78	-20.58
(NIBT + loan loss provision)			
/ Average equity	32.43	19.79	20.91
NIBT / Average asset	1.47	-2.70	-1.76
(NIBT + loan loss provision)			
/ Average asset	2.80	1.74	1.78
Net interest income / NIBT	171.43	-	-
NIBT / Operating revenue	35.83	-54.59	-36.35
NIBT / Employees			
(in thousand of NT dollars)	3,820.20	-7,498.32	-4,740.37
【L】			
Liquidity ratio			
(monthly average of daily data)	25.87	22.78	21.45
Loans / Deposits	75.53	75.20	74.75
Time deposits / Deposits	41.85	52.51	50.83
NCDs / Time deposits	2.19	2.68	1.93
Accumulated gap of assets and			
liabilities(180 days) / Equity	201.85	86.96	137.30
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	115.87	105.35	97.44
Interest rate sensitivity gap/Equity	63.92	31.06	-13.73
【G】			

Deposit growth rate	2.41	-2.03	-11.01
Loan growth rate	2.85	-3.99	-7.19
Investment growth rate	16.09	11.08	-21.03
Guarantee growth rate	-12.93	-52.79	-51.90

S

Unit:%,

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

8.89	7.39
0.47	14.09
22.00	-15.75
-5.33	11.59

The Main Financial and Performance Ratios

September 30,2003

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

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	44.53
Tier 1 capital			
/ Risk-weighted assets	-	-	43.46
Liability / Equity (multiple)	5.26	5.92	5.69
Equity / Asset	15.96	14.44	14.94
【A】			
Non-performing loan ratio	0.19	0.48	0.26
Loans under surveilance/Loans	0.18	0.16	0.16
Loan loss reserves / NPLs	448.92	170.50	314.55
【E】			
Net income before tax(NIBT)			
/ Average equity	5.45	5.74	5.69
(NIBT + loan loss provision)			
/ Average equity	5.95	6.92	7.26
NIBT / Average asset	0.83	0.78	0.78
(NIBT + loan loss provision)			
/ Average asset	0.91	0.94	1.00
Net interest income / NIBT	143.93	155.00	160.71
NIBT / Operating revenue	25.80	19.05	19.37
NIBT / Employees			
(in thousand of NT dollars)	4,582.52	4,507.04	4,514.15
【L】			
Liquidity ratio			
(monthly average of daily data)	-	-	-
Loans / Deposits	-	-	-
Time deposits / Deposits	-	-	-
NCDs / Time deposits	-	-	-
Accumulated gap of assets and			
liabilities(180 days) / Equity	54.54	41.33	60.19
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	136.69	142.47	133.57
Interest rate sensitivity gap/Equity	102.10	116.94	100.39
【G】			

Deposit growth rate	-	-	-
Loan growth rate	-12.59	-4.72	-6.25
Investment growth rate	20.77	-1.25	25.68
Guarantee growth rate	-52.87	-9.82	-36.90

S

Unit:%,

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

-	-
-2.12	9.55
604.46	-83.13
15.71	111.87

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Bank of Kaohsiung

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.99
Tier 1 capital			
/ Risk-weighted assets	-	-	12.54
Liability / Equity (multiple)	14.87	16.82	17.20
Equity / Asset	6.30	5.61	5.49
【A】			
Non-performing loan ratio	1.68	3.68	2.38
Loans under surveilance/Loans	0.83	1.14	1.02
Loan loss reserves / NPLs	29.63	28.78	38.59
【E】			
Net income before tax(NIBT)			
/ Average equity	6.07	6.94	1.87
(NIBT + loan loss provision)			
/ Average equity	12.13	22.16	25.36
NIBT / Average asset	0.36	0.36	0.10
(NIBT + loan loss provision)			
/ Average asset	0.72	1.16	1.35
Net interest income / NIBT	367.86	461.24	1,754.87
NIBT / Operating revenue	10.83	7.99	2.16
NIBT / Employees			
(in thousand of NT dollars)	705.23	860.06	230.22
【L】			
Liquidity ratio			
(monthly average of daily data)	19.43	21.18	12.70
Loans / Deposits	87.67	84.33	95.30
Time deposits / Deposits	63.09	70.72	68.81
NCDs / Time deposits	1.61	1.26	1.61
Accumulated gap of assets and			
liabilities(180 days) / Equity	-198.34	-178.76	-24.19
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	104.94	99.95	102.16
Interest rate sensitivity gap/Equity	59.30	-0.72	30.76
【G】			

Deposit growth rate	-8.47	-20.07	-22.45
Loan growth rate	-7.88	-22.22	-13.96
Investment growth rate	-41.47	85.42	66.49
Guarantee growth rate	3.87	-24.83	-22.24

s

Unit:%,

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

12.45	17.10
5.98	20.52
17.40	-42.69
-7.25	13.03

The Main Financial and Performance Ratios

September 30,2003

Bank's name : The International Commercial Bank of (

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.01
Tier 1 capital			
/ Risk-weighted assets	-	-	10.71
Liability / Equity (multiple)	16.57	13.92	14.33
Equity / Asset	5.69	6.70	6.52
【A】			
Non-performing loan ratio	2.06	2.80	2.38
Loans under surveilance/Loans	0.54	0.85	0.82
Loan loss reserves / NPLs	68.47	46.65	49.16
【E】			
Net income before tax(NIBT)			
/ Average equity	12.28	6.70	7.46
(NIBT + loan loss provision)			
/ Average equity	20.75	17.80	17.58
NIBT / Average asset	0.75	0.37	0.43
(NIBT + loan loss provision)			
/ Average asset	1.26	0.98	1.01
Net interest income / NIBT	185.23	350.24	315.64
NIBT / Operating revenue	23.23	11.27	12.81
NIBT / Employees			
(in thousand of NT dollars)	2,327.46	1,263.22	1,413.69
【L】			
Liquidity ratio			
(monthly average of daily data)	40.42	40.20	33.14
Loans / Deposits	81.25	79.97	79.27
Time deposits / Deposits	54.27	61.47	59.52
NCDs / Time deposits	0.76	1.96	2.03
Accumulated gap of assets and			
liabilities(180 days) / Equity	-143.01	-147.12	-164.81
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	91.31	102.71	97.16
Interest rate sensitivity gap/Equity	-57.02	17.26	-17.79
【G】			

Deposit growth rate	7.74	7.27	8.85
Loan growth rate	8.04	3.01	7.17
Investment growth rate	-2.27	98.57	56.74
Guarantee growth rate	4.25	-13.24	-10.16

S

Unit:%,

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

10.31	17.56
-3.88	8.09
9.12	23.20
-17.57	-2.10

The Main Financial and Performance Ratios

September 30,2003

Bank's name : China Development Industrial Bank

Items	09/30/03	09/30/02	12/31/02
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	35.02
Tier 1 capital			
/ Risk-weighted assets	-	-	106.77
Liability / Equity (multiple)	0.60	0.46	0.47
Equity / Asset	62.47	68.27	68.16
【 A 】			
Non-performing loan ratio	1.47	2.83	1.80
Loans under surveilance/Loans	3.96	1.86	0.56
Loan loss reserves / NPLs	609.74	63.06	91.91
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-12.89	7.21	5.10
(NIBT + loan loss provision)			
/ Average equity	-7.01	8.62	6.13
NIBT / Average asset	-8.21	4.52	3.26
(NIBT + loan loss provision)			
/ Average asset	-4.46	5.41	3.92
Net interest income / NIBT	-	21.44	29.73
NIBT / Operating revenue	-351.38	109.67	89.71
NIBT / Employees			
(in thousand of NT dollars)	-32,160.00	16,533.78	12,016.81
【 L 】			
Liquidity ratio			
(monthly average of daily data)	63.99	71.86	37.53
Loans / Deposits	159.89	175.90	176.28
Time deposits / Deposits	84.25	80.51	84.31
NCDs / Time deposits	-	-	-
Accumulated gap of assets and			
liabilities(180 days) / Equity	-2.97	2.01	0.81
【 S 】 (Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	166.67	190.82	170.94
Interest rate sensitivity gap/Equity	23.38	27.66	23.14
【 G 】			

Deposit growth rate	-7.87	23.08	37.93
Loan growth rate	-14.99	-3.85	2.33
Investment growth rate	3.92	21.38	13.01
Guarantee growth rate	7.49	32.66	37.45

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Industrial Bank of Taiwan

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	23.02
Tier 1 capital			
/ Risk-weighted assets	-	-	45.61
Liability / Equity (multiple)	1.14	1.02	1.13
Equity / Asset	46.74	49.44	46.89
【A】			
Non-performing loan ratio	0.97	-	-
Loans under surveilance/Loans	0.32	1.29	2.18
Loan loss reserves / NPLs	154.08	-	-
【E】			
Net income before tax(NIBT)			
/ Average equity	5.99	1.24	-6.32
(NIBT + loan loss provision)			
/ Average equity	6.88	1.56	-5.96
NIBT / Average asset	2.90	0.63	-3.17
(NIBT + loan loss provision)			
/ Average asset	3.34	0.79	-2.99
Net interest income / NIBT	59.71	349.13	-
NIBT / Operating revenue	51.47	15.29	-79.85
NIBT / Employees			
(in thousand of NT dollars)	5,957.45	1,406.73	-7,156.68
【L】			
Liquidity ratio			
(monthly average of daily data)	10.15	16.95	12.62
Loans / Deposits	156.66	135.93	124.62
Time deposits / Deposits	89.30	89.68	88.09
NCDs / Time deposits	-	-	-
Accumulated gap of assets and			
liabilities(180 days) / Equity	-40.77	-40.03	-25.24
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	40.23	33.79	38.73
Interest rate sensitivity gap/Equity	-58.07	-61.64	-62.45
【G】			

Deposit growth rate	-3.29	-0.15	5.95
Loan growth rate	4.16	3.33	5.29
Investment growth rate	1.50	4.55	-6.19
Guarantee growth rate	-30.67	-30.68	-32.56

S

Unit:%,

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

0.54	85.92
23.29	236.84
4.52	-29.61
37.77	506.50

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Taiwan Business Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.49
Tier 1 capital			
/ Risk-weighted assets	-	-	6.64
Liability / Equity (multiple)	23.45	22.15	22.46
Equity / Asset	4.09	4.32	4.26
【A】			
Non-performing loan ratio	9.85	12.83	9.76
Loans under surveilance/Loans	1.44	2.51	1.97
Loan loss reserves / NPLs	17.01	12.19	17.67
【E】			
Net income before tax(NIBT)			
/ Average equity	1.80	0.18	0.33
(NIBT + loan loss provision)			
/ Average equity	11.97	15.66	15.72
NIBT / Average asset	0.07	0.01	0.01
(NIBT + loan loss provision)			
/ Average asset	0.50	0.66	0.67
Net interest income / NIBT	2,132.46	24,298.04	12,921.09
NIBT / Operating revenue	2.33	0.18	0.35
NIBT / Employees			
(in thousand of NT dollars)	144.35	13.74	26.66
【L】			
Liquidity ratio			
(monthly average of daily data)	15.45	18.85	12.82
Loans / Deposits	86.51	88.63	88.54
Time deposits / Deposits	58.26	62.15	60.98
NCDs / Time deposits	1.42	1.55	3.00
Accumulated gap of assets and			
liabilities(180 days) / Equity	-221.04	-268.10	-95.26
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.70	85.81	83.92
Interest rate sensitivity gap/Equity	-205.12	-252.34	-287.12
【G】			

Deposit growth rate	9.50	0.72	8.88
Loan growth rate	1.74	-2.02	0.15
Investment growth rate	18.55	-20.18	-28.50
Guarantee growth rate	-10.28	-10.99	-13.05

S

Unit:%,

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

7.09	7.62
-0.79	6.66
38.14	-20.63
2.36	-0.65

The Main Financial and Performance Ratios

September 30,2003

Bank's name : International Bank of Taipei

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.37
Tier 1 capital			
/ Risk-weighted assets	-	-	12.49
Liability / Equity (multiple)	9.27	9.90	9.54
Equity / Asset	9.74	9.17	9.49
【A】			
Non-performing loan ratio	3.16	4.64	4.30
Loans under surveilance/Loans	1.64	2.09	1.26
Loan loss reserves / NPLs	26.02	27.99	29.51
【E】			
Net income before tax(NIBT)			
/ Average equity	10.72	9.81	8.69
(NIBT + loan loss provision)			
/ Average equity	14.83	14.73	15.30
NIBT / Average asset	1.03	0.89	0.80
(NIBT + loan loss provision)			
/ Average asset	1.42	1.34	1.40
Net interest income / NIBT	144.28	187.98	207.18
NIBT / Operating revenue	26.92	19.53	17.51
NIBT / Employees			
(in thousand of NT dollars)	1,549.13	1,402.19	1,261.56
【L】			
Liquidity ratio			
(monthly average of daily data)	26.75	28.38	27.90
Loans / Deposits	81.32	81.06	78.48
Time deposits / Deposits	60.85	65.87	64.53
NCDs / Time deposits	1.90	2.72	2.68
Accumulated gap of assets and			
liabilities(180 days) / Equity	-52.47	-8.90	-15.84
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	52.30	82.51	80.40
Interest rate sensitivity gap/Equity	-359.79	-144.88	-157.51
【G】			

Deposit growth rate	2.60	2.56	3.43
Loan growth rate	2.67	6.28	3.02
Investment growth rate	2.09	27.58	25.15
Guarantee growth rate	-0.57	-23.65	-30.29

S

Unit:%,

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

1.78	5.34
0.89	6.81
1.61	6.81
-1.44	-3.78

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Hsinchu International Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.86
Tier 1 capital			
/ Risk-weighted assets	-	-	6.56
Liability / Equity (multiple)	20.30	16.70	22.08
Equity / Asset	4.70	5.65	4.33
【A】			
Non-performing loan ratio	4.71	7.50	4.46
Loans under surveilance/Loans	0.86	6.00	3.31
Loan loss reserves / NPLs	31.35	15.72	23.08
【E】			
Net income before tax(NIBT)			
/ Average equity	17.49	7.37	-18.74
(NIBT + loan loss provision)			
/ Average equity	39.31	31.72	30.13
NIBT / Average asset	0.78	0.42	-1.04
(NIBT + loan loss provision)			
/ Average asset	1.76	1.80	1.67
Net interest income / NIBT	241.96	551.93	-
NIBT / Operating revenue	18.01	8.15	-20.89
NIBT / Employees			
(in thousand of NT dollars)	1,147.64	663.22	-1,556.31
【L】			
Liquidity ratio			
(monthly average of daily data)	18.09	17.56	15.83
Loans / Deposits	78.80	81.55	79.41
Time deposits / Deposits	62.48	67.69	66.34
NCDs / Time deposits	1.02	1.03	1.22
Accumulated gap of assets and			
liabilities(180 days) / Equity	322.87	-254.82	-258.03
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.47	87.52	86.14
Interest rate sensitivity gap/Equity	-206.27	-187.83	-275.47
【G】			

Deposit growth rate	4.55	3.98	2.70
Loan growth rate	1.30	5.63	0.37
Investment growth rate	41.01	57.79	49.00
Guarantee growth rate	11.43	77.30	51.40

s

Unit:%,

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

8.85	-0.50
8.38	0.71
-7.55	10.45
44.28	-13.39

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Taichung Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.61
Tier 1 capital			
/ Risk-weighted assets	-	-	8.47
Liability / Equity (multiple)	16.47	15.90	16.29
Equity / Asset	5.73	5.92	5.78
【A】			
Non-performing loan ratio	12.35	13.10	11.47
Loans under surveilance/Loans	7.93	11.39	10.85
Loan loss reserves / NPLs	16.56	14.05	14.57
【E】			
Net income before tax(NIBT)			
/ Average equity	6.38	-36.88	-29.56
(NIBT + loan loss provision)			
/ Average equity	18.91	16.68	17.00
NIBT / Average asset	0.36	-2.58	-1.98
(NIBT + loan loss provision)			
/ Average asset	1.06	1.17	1.14
Net interest income / NIBT	579.23	-	-
NIBT / Operating revenue	9.46	-53.39	-42.75
NIBT / Employees			
(in thousand of NT dollars)	412.18	-2,977.40	-2,271.68
【L】			
Liquidity ratio			
(monthly average of daily data)	22.04	19.37	18.04
Loans / Deposits	74.87	77.54	77.58
Time deposits / Deposits	64.18	68.84	66.90
NCDs / Time deposits	0.29	0.47	0.44
Accumulated gap of assets and			
liabilities(180 days) / Equity	-382.45	-248.57	-361.29
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	56.51	67.23	61.16
Interest rate sensitivity gap/Equity	-632.19	-473.55	-577.40
【G】			

Deposit growth rate	6.66	5.71	3.07
Loan growth rate	2.75	-0.45	1.07
Investment growth rate	64.09	-46.39	-53.90
Guarantee growth rate	-9.72	38.42	1.70

S

Unit:%,

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

9.96	-2.86
1.54	0.77
-35.10	-12.08
31.20	13.31

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Tainan Business Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.04
Tier 1 capital			
/ Risk-weighted assets	-	-	7.23
Liability / Equity (multiple)	18.40	13.93	18.91
Equity / Asset	5.16	6.70	5.02
【A】			
Non-performing loan ratio	8.86	12.11	9.50
Loans under surveilance/Loans	3.14	4.64	3.65
Loan loss reserves / NPLs	15.10	13.61	11.03
【E】			
Net income before tax(NIBT)			
/ Average equity	7.16	3.77	-22.86
(NIBT + loan loss provision)			
/ Average equity	27.27	19.14	18.04
NIBT / Average asset	0.36	0.24	-1.45
(NIBT + loan loss provision)			
/ Average asset	1.38	1.24	1.14
Net interest income / NIBT	556.57	934.45	-
NIBT / Operating revenue	9.32	5.04	-30.62
NIBT / Employees			
(in thousand of NT dollars)	365.15	254.89	-1,524.82
【L】			
Liquidity ratio			
(monthly average of daily data)	11.50	13.38	12.03
Loans / Deposits	86.51	82.54	85.35
Time deposits / Deposits	66.75	71.50	68.85
NCDs / Time deposits	0.81	0.95	0.89
Accumulated gap of assets and			
liabilities(180 days) / Equity	-126.51	-109.51	-188.53
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	96.47	89.91	93.28
Interest rate sensitivity gap/Equity	-56.90	-129.58	-114.42
【G】			

Deposit growth rate	1.19	-0.39	-1.01
Loan growth rate	6.02	2.04	1.38
Investment growth rate	-1.82	-6.86	18.43
Guarantee growth rate	-6.66	-1.52	-17.38

s

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Kaohsiung Business Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	-21.74
Tier 1 capital			
/ Risk-weighted assets	-	-	-21.50
Liability / Equity (multiple)	-7.25	-8.50	-8.14
Equity / Asset	-16.01	-13.34	-14.01
【A】			
Non-performing loan ratio	8.79	43.94	43.50
Loans under surveilance/Loans	3.35	5.44	4.70
Loan loss reserves / NPLs	25.79	37.11	28.61
【E】			
Net income before tax(NIBT)			
/ Average equity	-	-	-
(NIBT + loan loss provision)			
/ Average equity	-	-	-
NIBT / Average asset	-0.05	-0.46	-0.55
(NIBT + loan loss provision)			
/ Average asset	0.50	4.75	3.69
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-1.59	-10.67	-13.03
NIBT / Employees			
(in thousand of NT dollars)	-43.28	-410.49	-504.15
【L】			
Liquidity ratio			
(monthly average of daily data)	17.80	14.39	15.32
Loans / Deposits	35.33	74.85	69.49
Time deposits / Deposits	72.45	76.98	76.20
NCDs / Time deposits	0.04	0.08	0.08
Accumulated gap of assets and			
liabilities(180 days) / Equity	286.20	-3.88	69.30
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	53.92	58.16	56.06
Interest rate sensitivity gap/Equity	297.37	332.70	336.60
【G】			

Deposit growth rate	-12.25	-9.72	-12.82
Loan growth rate	-58.58	-16.69	-21.47
Investment growth rate	40.19	-18.40	-17.48
Guarantee growth rate	-34.90	-28.55	-26.17

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Enterprise Bank of Hualien

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	3.51
Tier 1 capital			
/ Risk-weighted assets	-	-	3.70
Liability / Equity (multiple)	26.59	19.94	20.70
Equity / Asset	3.62	4.77	4.61
【A】			
Non-performing loan ratio	29.68	30.31	27.87
Loans under surveilance/Loans	13.88	17.35	16.73
Loan loss reserves / NPLs	19.02	13.21	9.88
【E】			
Net income before tax(NIBT)			
/ Average equity	-9.91	18.26	13.95
(NIBT + loan loss provision)			
/ Average equity	50.82	40.20	43.47
NIBT / Average asset	-0.48	0.76	0.61
(NIBT + loan loss provision)			
/ Average asset	2.48	1.68	1.89
Net interest income / NIBT	-	347.24	459.18
NIBT / Operating revenue	-8.01	13.35	9.86
NIBT / Employees			
(in thousand of NT dollars)	-333.85	556.10	428.57
【L】			
Liquidity ratio			
(monthly average of daily data)	20.09	16.77	19.56
Loans / Deposits	72.17	77.20	73.10
Time deposits / Deposits	73.63	74.77	75.90
NCDs / Time deposits	0.28	0.33	0.33
Accumulated gap of assets and			
liabilities(180 days) / Equity	-380.83	-638.37	-488.21
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	34.51	27.79	43.17
Interest rate sensitivity gap/Equity	-1,436.35	-1,315.07	-1,016.64
【G】			

Deposit growth rate	4.08	-5.36	-1.85
Loan growth rate	-2.80	-7.03	-1.96
Investment growth rate	-12.96	-17.09	-24.38
Guarantee growth rate	-50.60	-20.00	-7.30

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Taitung Business Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	1.04
Tier 1 capital			
/ Risk-weighted assets	-	-	0.89
Liability / Equity (multiple)	46.42	25.38	51.46
Equity / Asset	2.11	3.79	1.91
【A】			
Non-performing loan ratio	17.71	21.13	20.07
Loans under surveilance/Loans	7.10	10.88	11.44
Loan loss reserves / NPLs	36.14	21.72	32.55
【E】			
Net income before tax(NIBT)			
/ Average equity	138.65	-89.16	-107.41
(NIBT + loan loss provision)			
/ Average equity	276.24	6.24	6.92
NIBT / Average asset	2.08	-6.76	-6.73
(NIBT + loan loss provision)			
/ Average asset	4.14	0.47	0.43
Net interest income / NIBT	150.13	-	-
NIBT / Operating revenue	29.22	-141.60	-138.70
NIBT / Employees			
(in thousand of NT dollars)	1,170.44	-4,525.07	-3,774.07
【L】			
Liquidity ratio			
(monthly average of daily data)	13.03	9.86	10.24
Loans / Deposits	84.85	85.39	85.00
Time deposits / Deposits	84.98	82.90	83.70
NCDs / Time deposits	0.12	0.02	0.02
Accumulated gap of assets and			
liabilities(180 days) / Equity	-1,631.50	-779.56	-1,630.70
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	39.28	47.24	45.21
Interest rate sensitivity gap/Equity	-2,285.05	-1,092.01	-2,236.81
【G】			

Deposit growth rate	24.82	2.95	7.73
Loan growth rate	22.68	4.88	12.40
Investment growth rate	-80.49	-3.43	-15.22
Guarantee growth rate	-78.77	-66.74	-56.61

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Hwatai Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.09
Tier 1 capital			
/ Risk-weighted assets	-	-	11.74
Liability / Equity (multiple)	11.51	10.94	11.33
Equity / Asset	7.99	8.38	8.11
【A】			
Non-performing loan ratio	4.64	5.60	4.67
Loans under surveilance/Loans	4.28	7.65	4.40
Loan loss reserves / NPLs	24.73	15.74	21.61
【E】			
Net income before tax(NIBT)			
/ Average equity	-2.55	7.38	6.65
(NIBT + loan loss provision)			
/ Average equity	13.97	12.81	13.45
NIBT / Average asset	-0.21	0.62	0.56
(NIBT + loan loss provision)			
/ Average asset	1.15	1.08	1.13
Net interest income / NIBT	-	392.94	438.93
NIBT / Operating revenue	-5.52	12.22	11.19
NIBT / Employees			
(in thousand of NT dollars)	-237.39	668.63	593.93
【L】			
Liquidity ratio			
(monthly average of daily data)	18.98	9.68	12.58
Loans / Deposits	80.09	87.92	84.05
Time deposits / Deposits	69.63	72.98	72.36
NCDs / Time deposits	4.54	7.61	9.87
Accumulated gap of assets and			
liabilities(180 days) / Equity	-419.17	-460.04	-477.75
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	45.82	44.46	49.58
Interest rate sensitivity gap/Equity	-534.43	-554.58	-512.64
【G】			

Deposit growth rate	2.03	-0.53	0.73
Loan growth rate	-7.36	4.12	2.31
Investment growth rate	23.81	-24.03	3.88
Guarantee growth rate	-34.59	-7.88	-18.65

s

Unit:%,

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

4.40	28.52
5.32	29.91
-8.71	13.53
44.46	428.19

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Macoto Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.28
Tier 1 capital			
/ Risk-weighted assets	-	-	7.69
Liability / Equity (multiple)	16.34	14.12	15.27
Equity / Asset	5.77	6.61	6.15
【A】			
Non-performing loan ratio	4.41	9.97	4.73
Loans under surveilance/Loans	3.74	6.09	5.50
Loan loss reserves / NPLs	37.89	12.12	23.27
【E】			
Net income before tax(NIBT)			
/ Average equity	15.25	6.89	1.82
(NIBT + loan loss provision)			
/ Average equity	30.02	14.09	6.73
NIBT / Average asset	0.90	0.45	0.12
(NIBT + loan loss provision)			
/ Average asset	1.76	0.91	0.44
Net interest income / NIBT	331.71	712.90	2,675.50
NIBT / Operating revenue	14.46	7.18	1.92
NIBT / Employees			
(in thousand of NT dollars)	648.55	332.75	78.43
【L】			
Liquidity ratio			
(monthly average of daily data)	10.74	16.36	16.67
Loans / Deposits	76.80	74.97	70.22
Time deposits / Deposits	69.57	72.38	71.09
NCDs / Time deposits	3.84	3.52	3.56
Accumulated gap of assets and			
liabilities(180 days) / Equity	-234.61	-45.83	-55.41
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	32.90	51.77	44.13
Interest rate sensitivity gap/Equity	-883.65	-594.25	-721.66
【G】			

Deposit growth rate	10.86	-5.05	-2.81
Loan growth rate	13.42	-8.31	-9.32
Investment growth rate	231.51	-31.44	0.77
Guarantee growth rate	-3.89	7.02	-27.36

S

Unit:%,

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

14.11	7.30
5.48	9.43
138.28	-3.80
-16.44	-58.80

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Sunny Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.16
Tier 1 capital			
/ Risk-weighted assets	-	-	7.98
Liability / Equity (multiple)	16.58	16.96	16.78
Equity / Asset	5.69	5.57	5.62
【A】			
Non-performing loan ratio	3.25	7.45	3.84
Loans under surveilance/Loans	1.29	2.08	2.20
Loan loss reserves / NPLs	30.11	33.58	25.42
【E】			
Net income before tax(NIBT)			
/ Average equity	14.55	12.68	12.78
(NIBT + loan loss provision)			
/ Average equity	13.24	47.75	69.60
NIBT / Average asset	0.77	0.73	0.72
(NIBT + loan loss provision)			
/ Average asset	0.70	2.75	3.92
Net interest income / NIBT	242.30	291.33	291.40
NIBT / Operating revenue	20.49	15.09	15.35
NIBT / Employees			
(in thousand of NT dollars)	645.63	662.70	663.01
【L】			
Liquidity ratio			
(monthly average of daily data)	11.72	14.67	15.06
Loans / Deposits	84.70	79.69	80.96
Time deposits / Deposits	68.42	72.09	71.07
NCDs / Time deposits	3.38	3.56	3.92
Accumulated gap of assets and			
liabilities(180 days) / Equity	-627.76	-450.53	-484.89
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	42.44	50.01	49.10
Interest rate sensitivity gap/Equity	-850.87	-771.49	-768.64
【G】			

Deposit growth rate	6.52	14.52	16.02
Loan growth rate	13.27	16.03	23.47
Investment growth rate	-7.54	43.80	0.97
Guarantee growth rate	28.69	-8.72	3.15

S

Unit:%,

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

19.32	7.90
12.80	17.73
145.42	-38.38
-35.49	-20.64

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Bank of Panhsin

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.38
Tier 1 capital			
/ Risk-weighted assets	-	-	9.24
Liability / Equity (multiple)	14.73	10.71	11.27
Equity / Asset	6.36	8.54	8.15
【A】			
Non-performing loan ratio	6.30	10.62	8.55
Loans under surveilance/Loans	3.37	2.66	3.91
Loan loss reserves / NPLs	37.47	8.43	13.18
【E】			
Net income before tax(NIBT)			
/ Average equity	-16.14	4.84	1.83
(NIBT + loan loss provision)			
/ Average equity	6.53	8.84	11.80
NIBT / Average asset	-1.23	0.40	0.15
(NIBT + loan loss provision)			
/ Average asset	0.50	0.74	0.99
Net interest income / NIBT	-	494.79	1,273.25
NIBT / Operating revenue	-32.21	8.53	3.12
NIBT / Employees			
(in thousand of NT dollars)	-1,138.98	397.80	154.38
【L】			
Liquidity ratio			
(monthly average of daily data)	9.25	12.87	10.11
Loans / Deposits	86.31	83.83	85.52
Time deposits / Deposits	73.86	74.28	73.47
NCDs / Time deposits	15.17	8.68	10.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-462.05	-290.62	-327.54
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	91.05	85.97	89.15
Interest rate sensitivity gap/Equity	-119.47	-140.57	-112.97
【G】			

Deposit growth rate	18.39	0.65	3.50
Loan growth rate	20.25	6.15	9.97
Investment growth rate	-15.97	-35.33	6.99
Guarantee growth rate	-26.36	-27.55	-35.50

s

Unit:%,

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

4.09	7.39
1.14	15.61
-26.01	-27.49
0.17	38.30

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Cota Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.73
Tier 1 capital			
/ Risk-weighted assets	-	-	12.86
Liability / Equity (multiple)	13.31	11.39	11.74
Equity / Asset	6.99	8.07	7.85
【A】			
Non-performing loan ratio	4.53	6.89	6.27
Loans under surveilance/Loans	1.34	4.52	2.26
Loan loss reserves / NPLs	27.37	20.70	23.63
【E】			
Net income before tax(NIBT)			
/ Average equity	3.99	6.43	4.85
(NIBT + loan loss provision)			
/ Average equity	12.21	13.63	11.93
NIBT / Average asset	0.29	0.50	0.38
(NIBT + loan loss provision)			
/ Average asset	0.90	1.05	0.93
Net interest income / NIBT	633.56	429.52	564.94
NIBT / Operating revenue	8.13	10.76	8.43
NIBT / Employees			
(in thousand of NT dollars)	278.89	498.63	349.47
【L】			
Liquidity ratio			
(monthly average of daily data)	11.41	10.83	11.47
Loans / Deposits	86.11	79.47	83.21
Time deposits / Deposits	70.46	71.79	69.84
NCDs / Time deposits	5.55	0.76	0.80
Accumulated gap of assets and			
liabilities(180 days) / Equity	-422.66	-313.44	-273.28
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.90	56.73	86.38
Interest rate sensitivity gap/Equity	-204.24	-459.71	-153.03
【G】			

Deposit growth rate	13.73	2.51	4.35
Loan growth rate	23.19	16.75	31.14
Investment growth rate	4.63	-42.79	-45.08
Guarantee growth rate	-21.06	11.58	-8.17

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : United-Credit Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.67
Tier 1 capital			
/ Risk-weighted assets	-	-	13.87
Liability / Equity (multiple)	10.59	9.80	10.17
Equity / Asset	8.62	9.26	8.96
【A】			
Non-performing loan ratio	7.25	14.56	13.16
Loans under surveilance/Loans	1.75	2.55	2.46
Loan loss reserves / NPLs	13.68	7.36	8.77
【E】			
Net income before tax(NIBT)			
/ Average equity	13.44	11.32	3.27
(NIBT + loan loss provision)			
/ Average equity	15.48	25.19	14.64
NIBT / Average asset	1.19	1.02	0.30
(NIBT + loan loss provision)			
/ Average asset	1.37	2.28	1.33
Net interest income / NIBT	183.28	224.07	783.33
NIBT / Operating revenue	31.90	20.81	6.17
NIBT / Employees			
(in thousand of NT dollars)	1,133.92	980.33	277.61
【L】			
Liquidity ratio			
(monthly average of daily data)	8.22	8.83	10.55
Loans / Deposits	86.53	87.55	84.47
Time deposits / Deposits	67.68	68.72	68.51
NCDs / Time deposits	2.82	0.14	0.24
Accumulated gap of assets and			
liabilities(180 days) / Equity	-366.42	-311.92	-320.38
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	59.23	27.40	32.34
Interest rate sensitivity gap/Equity	-413.15	-677.64	-655.94
【G】			

Deposit growth rate	14.41	-11.23	-4.43
Loan growth rate	13.08	-1.12	2.15
Investment growth rate	-2.29	-39.99	-0.61
Guarantee growth rate	465.57	75.12	35.03

S

Unit:%,

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

-6.37	-
-2.63	-
-23.16	-
271.70	-

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Lucky Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.86
Tier 1 capital			
/ Risk-weighted assets	-	-	8.51
Liability / Equity (multiple)	19.78	14.94	22.43
Equity / Asset	4.81	6.27	4.27
【A】			
Non-performing loan ratio	5.58	10.18	6.77
Loans under surveilance/Loans	1.79	2.76	2.79
Loan loss reserves / NPLs	17.71	9.87	15.58
【E】			
Net income before tax(NIBT)			
/ Average equity	16.57	-3.64	-36.30
(NIBT + loan loss provision)			
/ Average equity	19.13	12.73	10.63
NIBT / Average asset	0.74	-0.23	-2.22
(NIBT + loan loss provision)			
/ Average asset	0.85	0.80	0.65
Net interest income / NIBT	189.03	-	-
NIBT / Operating revenue	25.13	-5.39	-56.36
NIBT / Employees			
(in thousand of NT dollars)	811.30	-266.31	-2,643.05
【L】			
Liquidity ratio			
(monthly average of daily data)	12.99	15.87	17.54
Loans / Deposits	68.99	67.75	63.77
Time deposits / Deposits	63.00	68.24	66.23
NCDs / Time deposits	1.90	2.28	2.27
Accumulated gap of assets and			
liabilities(180 days) / Equity	-32.86	42.40	112.63
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	77.43	80.71	82.01
Interest rate sensitivity gap/Equity	-423.73	-268.56	-373.05
【G】			

Deposit growth rate	0.87	-0.54	-0.68
Loan growth rate	2.72	0.61	-10.82
Investment growth rate	-37.24	-1.00	25.83
Guarantee growth rate	-19.15	16.05	1.58

s

Unit:%,

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

3.72	2.98
3.45	2.77
7.23	11.38
-19.46	-7.39

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Kao Shin Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.59
Tier 1 capital			
/ Risk-weighted assets	-	-	8.78
Liability / Equity (multiple)	19.56	16.56	18.74
Equity / Asset	4.86	5.70	5.06
【A】			
Non-performing loan ratio	12.90	19.73	16.47
Loans under surveilance/Loans	1.92	4.48	2.66
Loan loss reserves / NPLs	27.08	13.88	16.36
【E】			
Net income before tax(NIBT)			
/ Average equity	4.70	9.99	-3.26
(NIBT + loan loss provision)			
/ Average equity	20.21	20.33	15.68
NIBT / Average asset	0.23	0.57	-0.18
(NIBT + loan loss provision)			
/ Average asset	0.98	1.16	0.87
Net interest income / NIBT	542.70	213.06	-
NIBT / Operating revenue	6.66	12.23	-4.07
NIBT / Employees			
(in thousand of NT dollars)	203.89	490.88	-158.25
【L】			
Liquidity ratio			
(monthly average of daily data)	21.00	27.08	17.98
Loans / Deposits	72.24	66.41	76.73
Time deposits / Deposits	73.03	76.39	75.40
NCDs / Time deposits	0.26	0.41	0.37
Accumulated gap of assets and			
liabilities(180 days) / Equity	-448.96	-394.41	-505.82
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	92.98	56.26	86.21
Interest rate sensitivity gap/Equity	-111.93	-653.51	-228.88
【G】			

Deposit growth rate	-1.31	-1.93	-3.41
Loan growth rate	7.35	-10.77	3.46
Investment growth rate	-30.78	24.96	-17.98
Guarantee growth rate	6.76	97.14	6.58

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Grand Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.73
Tier 1 capital			
/ Risk-weighted assets	-	-	10.44
Liability / Equity (multiple)	9.74	10.49	11.47
Equity / Asset	9.32	8.70	8.02
【A】			
Non-performing loan ratio	4.83	6.33	5.30
Loans under surveilance/Loans	4.05	6.93	6.81
Loan loss reserves / NPLs	24.07	22.86	26.14
【E】			
Net income before tax(NIBT)			
/ Average equity	10.36	13.21	1.28
(NIBT + loan loss provision)			
/ Average equity	12.58	19.35	20.26
NIBT / Average asset	0.89	1.05	0.10
(NIBT + loan loss provision)			
/ Average asset	1.09	1.54	1.65
Net interest income / NIBT	224.65	188.36	1,910.84
NIBT / Operating revenue	19.55	19.69	1.95
NIBT / Employees			
(in thousand of NT dollars)	1,184.57	1,453.34	140.87
【L】			
Liquidity ratio			
(monthly average of daily data)	12.48	12.36	11.02
Loans / Deposits	84.95	87.27	85.15
Time deposits / Deposits	62.01	68.60	65.21
NCDs / Time deposits	2.11	3.07	2.93
Accumulated gap of assets and			
liabilities(180 days) / Equity	2.12	13.19	60.61
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	93.74	97.04	95.06
Interest rate sensitivity gap/Equity	-48.99	-25.52	-46.85
【G】			

Deposit growth rate	-3.73	-6.00	-2.12
Loan growth rate	-5.81	2.51	0.62
Investment growth rate	0.73	-7.28	-11.88
Guarantee growth rate	-30.11	-32.28	-39.26

s

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Union Bank of Taiwan

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.62
Tier 1 capital			
/ Risk-weighted assets	-	-	11.93
Liability / Equity (multiple)	10.51	9.21	10.56
Equity / Asset	8.68	9.80	8.65
【A】			
Non-performing loan ratio	2.81	5.80	4.12
Loans under surveilance/Loans	3.40	6.36	3.62
Loan loss reserves / NPLs	65.90	21.57	46.76
【E】			
Net income before tax(NIBT)			
/ Average equity	10.63	5.01	-8.03
(NIBT + loan loss provision)			
/ Average equity	14.08	8.98	4.79
NIBT / Average asset	0.92	0.47	-0.76
(NIBT + loan loss provision)			
/ Average asset	1.21	0.84	0.45
Net interest income / NIBT	359.67	515.48	-
NIBT / Operating revenue	14.60	7.50	-12.10
NIBT / Employees			
(in thousand of NT dollars)	634.73	426.26	-615.25
【L】			
Liquidity ratio			
(monthly average of daily data)	13.17	11.13	9.52
Loans / Deposits	72.47	81.38	73.61
Time deposits / Deposits	69.09	72.67	70.25
NCDs / Time deposits	5.29	2.29	2.19
Accumulated gap of assets and			
liabilities(180 days) / Equity	-284.89	-255.54	-333.00
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	74.68	73.40	61.96
Interest rate sensitivity gap/Equity	-218.93	-211.32	-336.89
【G】			

Deposit growth rate	9.45	-7.77	-5.85
Loan growth rate	-3.48	-10.27	-13.17
Investment growth rate	5.14	-16.08	-16.41
Guarantee growth rate	-14.28	-47.89	-34.07

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : The Chinese Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.77
Tier 1 capital			
/ Risk-weighted assets	-	-	10.78
Liability / Equity (multiple)	11.71	11.75	12.51
Equity / Asset	7.87	7.84	7.40
【A】			
Non-performing loan ratio	9.45	6.92	8.58
Loans under surveilance/Loans	4.60	10.60	7.99
Loan loss reserves / NPLs	19.71	21.68	20.32
【E】			
Net income before tax(NIBT)			
/ Average equity	5.80	5.78	0.33
(NIBT + loan loss provision)			
/ Average equity	8.92	10.94	7.44
NIBT / Average asset	0.44	0.44	0.03
(NIBT + loan loss provision)			
/ Average asset	0.67	0.84	0.57
Net interest income / NIBT	574.40	490.71	8,830.19
NIBT / Operating revenue	8.54	8.37	0.48
NIBT / Employees			
(in thousand of NT dollars)	385.89	589.23	29.48
【L】			
Liquidity ratio			
(monthly average of daily data)	11.68	10.38	10.65
Loans / Deposits	80.17	86.58	83.63
Time deposits / Deposits	84.89	84.54	84.90
NCDs / Time deposits	12.88	11.47	13.95
Accumulated gap of assets and			
liabilities(180 days) / Equity	-121.12	-199.06	-151.51
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	91.79	88.19	85.67
Interest rate sensitivity gap/Equity	-74.95	-124.99	-159.83
【G】			

Deposit growth rate	1.31	-8.25	-3.00
Loan growth rate	-6.78	-11.63	-11.07
Investment growth rate	7.77	-11.79	29.87
Guarantee growth rate	-8.50	-19.22	-41.22

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Far Eastern International Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.28
Tier 1 capital			
/ Risk-weighted assets	-	-	9.15
Liability / Equity (multiple)	11.82	10.34	17.09
Equity / Asset	7.80	8.82	5.53
【A】			
Non-performing loan ratio	3.45	7.09	4.25
Loans under surveilance/Loans	0.98	1.95	1.36
Loan loss reserves / NPLs	44.64	16.13	33.99
【E】			
Net income before tax(NIBT)			
/ Average equity	33.45	4.16	-32.29
(NIBT + loan loss provision)			
/ Average equity	39.96	12.29	14.85
NIBT / Average asset	2.33	0.37	-2.84
(NIBT + loan loss provision)			
/ Average asset	2.79	1.09	1.31
Net interest income / NIBT	110.15	630.15	-
NIBT / Operating revenue	36.21	6.33	-47.90
NIBT / Employees			
(in thousand of NT dollars)	2,764.11	486.67	-3,581.65
【L】			
Liquidity ratio			
(monthly average of daily data)	9.85	12.67	8.20
Loans / Deposits	108.37	93.47	87.13
Time deposits / Deposits	74.61	78.87	79.96
NCDs / Time deposits	18.93	9.90	15.65
Accumulated gap of assets and			
liabilities(180 days) / Equity	-262.31	-86.68	-528.29
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	91.46	92.09	86.78
Interest rate sensitivity gap/Equity	-76.03	-65.17	-183.13
【G】			

Deposit growth rate	-1.53	-0.13	8.42
Loan growth rate	14.00	2.42	-3.17
Investment growth rate	15.72	42.25	16.76
Guarantee growth rate	124.67	-20.74	1.69

s

Unit:%,

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

2.18	0.44
12.63	7.91
32.98	-41.03
-55.10	6.37

The Main Financial and Performance Ratios

September 30,2003

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

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.04
Tier 1 capital			
/ Risk-weighted assets	-	-	7.78
Liability / Equity (multiple)	18.08	14.87	16.72
Equity / Asset	5.24	6.30	5.64
【A】			
Non-performing loan ratio	4.37	5.63	4.22
Loans under surveilance/Loans	2.26	6.41	5.45
Loan loss reserves / NPLs	48.76	46.35	49.44
【E】			
Net income before tax(NIBT)			
/ Average equity	12.22	-30.51	-27.55
(NIBT + loan loss provision)			
/ Average equity	25.24	19.09	25.13
NIBT / Average asset	0.68	-2.35	-2.01
(NIBT + loan loss provision)			
/ Average asset	1.40	1.47	1.84
Net interest income / NIBT	234.15	-	-
NIBT / Operating revenue	15.74	-48.17	-39.23
NIBT / Employees			
(in thousand of NT dollars)	669.40	-3,770.75	-2,711.35
【L】			
Liquidity ratio			
(monthly average of daily data)	13.35	20.44	21.27
Loans / Deposits	92.18	81.62	81.99
Time deposits / Deposits	69.61	74.84	73.75
NCDs / Time deposits	2.43	3.15	3.12
Accumulated gap of assets and			
liabilities(180 days) / Equity	-270.23	-37.41	-53.41
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	78.03	75.41	78.76
Interest rate sensitivity gap/Equity	-325.16	-315.73	-299.62
【G】			

Deposit growth rate	30.41	3.26	6.82
Loan growth rate	42.37	2.02	5.33
Investment growth rate	11.43	25.49	52.65
Guarantee growth rate	18.50	14.37	-5.10

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Bank Sinopac

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.85
Tier 1 capital			
/ Risk-weighted assets	-	-	13.55
Liability / Equity (multiple)	13.92	11.63	11.99
Equity / Asset	6.70	7.92	7.70
【A】			
Non-performing loan ratio	2.02	2.09	2.01
Loans under surveilance/Loans	0.51	1.29	1.11
Loan loss reserves / NPLs	47.70	33.11	39.84
【E】			
Net income before tax(NIBT)			
/ Average equity	13.53	12.48	11.30
(NIBT + loan loss provision)			
/ Average equity	19.26	16.66	16.21
NIBT / Average asset	0.95	1.02	0.92
(NIBT + loan loss provision)			
/ Average asset	1.36	1.36	1.32
Net interest income / NIBT	133.28	172.84	205.40
NIBT / Operating revenue	23.57	20.35	18.74
NIBT / Employees			
(in thousand of NT dollars)	1,675.80	1,587.94	1,293.21
【L】			
Liquidity ratio			
(monthly average of daily data)	39.02	29.19	32.17
Loans / Deposits	71.32	80.35	80.18
Time deposits / Deposits	63.67	66.84	65.11
NCDs / Time deposits	13.93	0.56	0.57
Accumulated gap of assets and			
liabilities(180 days) / Equity	-422.97	121.47	-266.76
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	89.96	51.39	80.34
Interest rate sensitivity gap/Equity	-90.71	-333.11	-172.81
【G】			

Deposit growth rate	30.83	9.82	8.68
Loan growth rate	14.38	11.44	11.94
Investment growth rate	53.95	107.40	120.26
Guarantee growth rate	1.94	-16.64	-21.43

S

Unit:%,

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

9.35	23.87
7.57	15.16
23.18	14.72
-16.77	-14.34

The Main Financial and Performance Ratios

September 30,2003

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

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.38
Tier 1 capital			
/ Risk-weighted assets	-	-	9.36
Liability / Equity (multiple)	12.86	10.75	15.87
Equity / Asset	7.22	8.51	5.93
【A】			
Non-performing loan ratio	1.34	2.93	1.38
Loans under surveilance/Loans	0.62	2.39	0.88
Loan loss reserves / NPLs	71.00	34.45	70.67
【E】			
Net income before tax(NIBT)			
/ Average equity	28.29	12.42	-19.96
(NIBT + loan loss provision)			
/ Average equity	22.89	18.88	19.25
NIBT / Average asset	1.91	1.08	-1.72
(NIBT + loan loss provision)			
/ Average asset	1.54	1.65	1.66
Net interest income / NIBT	126.49	220.19	-
NIBT / Operating revenue	39.28	20.21	-32.45
NIBT / Employees			
(in thousand of NT dollars)	3,036.51	1,623.81	-2,852.24
【L】			
Liquidity ratio			
(monthly average of daily data)	13.13	18.49	18.29
Loans / Deposits	80.07	82.74	76.36
Time deposits / Deposits	61.95	66.71	65.52
NCDs / Time deposits	3.17	1.23	0.89
Accumulated gap of assets and			
liabilities(180 days) / Equity	-442.98	-249.59	-402.12
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	76.37	83.44	71.77
Interest rate sensitivity gap/Equity	-209.64	-135.00	-337.74
【G】			

Deposit growth rate	8.45	-0.69	0.94
Loan growth rate	4.72	2.29	-4.65
Investment growth rate	10.02	21.65	19.76
Guarantee growth rate	-5.32	-14.49	-24.46

Unit:%,

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

10.47	9.44
4.13	8.67
47.30	13.79
10.59	14.62

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Cosmos Bank, Taiwan

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.13
Tier 1 capital			
/ Risk-weighted assets	-	-	10.11
Liability / Equity (multiple)	10.29	12.43	10.51
Equity / Asset	8.85	7.45	8.68
【A】			
Non-performing loan ratio	3.73	4.83	3.21
Loans under surveilance/Loans	2.75	10.53	3.32
Loan loss reserves / NPLs	29.46	25.53	31.90
【E】			
Net income before tax(NIBT)			
/ Average equity	18.31	19.50	11.39
(NIBT + loan loss provision)			
/ Average equity	41.19	28.90	32.11
NIBT / Average asset	1.57	1.43	0.86
(NIBT + loan loss provision)			
/ Average asset	3.53	2.12	2.44
Net interest income / NIBT	325.32	279.99	463.94
NIBT / Operating revenue	19.96	18.84	11.61
NIBT / Employees			
(in thousand of NT dollars)	1,279.26	1,258.32	714.00
【L】			
Liquidity ratio			
(monthly average of daily data)	12.71	17.35	13.88
Loans / Deposits	76.52	75.28	74.13
Time deposits / Deposits	80.10	81.56	82.00
NCDs / Time deposits	0.47	2.37	1.56
Accumulated gap of assets and			
liabilities(180 days) / Equity	-45.29	-3.18	-15.27
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	81.22	73.30	78.68
Interest rate sensitivity gap/Equity	-158.16	-277.15	-182.30
【G】			

Deposit growth rate	15.77	11.38	11.87
Loan growth rate	15.63	-2.46	-1.58
Investment growth rate	118.35	12.91	93.55
Guarantee growth rate	-19.44	-5.84	67.46

s

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Pan Asia Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	5.56
Tier 1 capital			
/ Risk-weighted assets	-	-	6.51
Liability / Equity (multiple)	19.48	15.09	16.83
Equity / Asset	4.88	6.22	5.61
【A】			
Non-performing loan ratio	23.02	13.23	16.37
Loans under surveilance/Loans	10.33	20.99	19.22
Loan loss reserves / NPLs	14.98	15.58	16.99
【E】			
Net income before tax(NIBT)			
/ Average equity	-10.85	-2.77	-10.51
(NIBT + loan loss provision)			
/ Average equity	-8.84	-0.23	-7.90
NIBT / Average asset	-0.57	-0.17	-0.63
(NIBT + loan loss provision)			
/ Average asset	-0.46	-0.01	-0.47
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-15.84	-3.94	-14.89
NIBT / Employees			
(in thousand of NT dollars)	-692.79	-240.07	-892.01
【L】			
Liquidity ratio			
(monthly average of daily data)	10.57	8.14	8.05
Loans / Deposits	88.30	87.07	86.89
Time deposits / Deposits	80.35	81.99	80.55
NCDs / Time deposits	2.66	6.04	4.38
Accumulated gap of assets and			
liabilities(180 days) / Equity	-326.65	-305.62	-226.18
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	48.76	59.89	60.87
Interest rate sensitivity gap/Equity	-831.91	-544.76	-582.18
【G】			

Deposit growth rate	1.73	-3.86	-5.12
Loan growth rate	2.50	-2.66	-3.66
Investment growth rate	40.17	-23.08	0.36
Guarantee growth rate	-33.69	-51.62	-47.68

s

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Chung Shing Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	-32.19
Tier 1 capital			
/ Risk-weighted assets	-	-	-31.85
Liability / Equity (multiple)	-3.61	-6.54	-5.24
Equity / Asset	-38.30	-18.05	-23.61
【A】			
Non-performing loan ratio	67.38	63.41	64.53
Loans under surveilance/Loans	5.80	5.31	5.90
Loan loss reserves / NPLs	44.82	32.16	36.71
【E】			
Net income before tax(NIBT)			
/ Average equity	-	-	-
(NIBT + loan loss provision)			
/ Average equity	-	-	-
NIBT / Average asset	-7.72	-1.19	-4.02
(NIBT + loan loss provision)			
/ Average asset	-0.86	-1.12	-1.41
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-387.25	-43.60	-151.72
NIBT / Employees			
(in thousand of NT dollars)	-11,822.32	-1,902.90	-6,419.32
【L】			
Liquidity ratio			
(monthly average of daily data)	5.32	6.69	5.70
Loans / Deposits	109.51	109.73	110.78
Time deposits / Deposits	83.78	85.98	83.95
NCDs / Time deposits	20.87	17.27	16.12
Accumulated gap of assets and			
liabilities(180 days) / Equity	221.43	350.68	253.55
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	20.19	25.88	24.78
Interest rate sensitivity gap/Equity	271.50	454.81	356.94
【G】			

Deposit growth rate	-15.59	-24.58	-27.06
Loan growth rate	-13.66	-13.26	-13.75
Investment growth rate	-31.68	-19.14	-17.44
Guarantee growth rate	-58.22	-40.23	-57.13

s

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Taishin International Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.28
Tier 1 capital			
/ Risk-weighted assets	-	-	7.52
Liability / Equity (multiple)	12.28	12.49	12.14
Equity / Asset	7.53	7.41	7.61
【A】			
Non-performing loan ratio	1.96	2.85	2.45
Loans under surveilance/Loans	0.29	0.46	0.58
Loan loss reserves / NPLs	45.27	43.65	47.14
【E】			
Net income before tax(NIBT)			
/ Average equity	21.45	15.73	14.74
(NIBT + loan loss provision)			
/ Average equity	40.42	32.67	33.06
NIBT / Average asset	1.72	1.25	1.25
(NIBT + loan loss provision)			
/ Average asset	3.23	2.59	2.79
Net interest income / NIBT	246.35	318.58	339.63
NIBT / Operating revenue	21.75	14.65	14.46
NIBT / Employees			
(in thousand of NT dollars)	1,400.79	1,112.66	1,068.94
【L】			
Liquidity ratio			
(monthly average of daily data)	13.64	16.84	13.16
Loans / Deposits	94.02	87.92	90.04
Time deposits / Deposits	65.12	71.14	70.35
NCDs / Time deposits	1.03	1.58	1.22
Accumulated gap of assets and			
liabilities(180 days) / Equity	-185.35	-126.37	-128.61
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	76.77	68.71	73.02
Interest rate sensitivity gap/Equity	-218.64	-326.78	-265.60
【G】			

Deposit growth rate	7.23	64.05	60.38
Loan growth rate	13.08	77.73	70.67
Investment growth rate	-6.59	35.46	9.95
Guarantee growth rate	-35.24	33.03	18.96

S

Unit:%,

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

5.69	15.42
5.74	5.41
25.37	37.86
-35.03	-10.07

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Fubon Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.89
Tier 1 capital			
/ Risk-weighted assets	-	-	15.45
Liability / Equity (multiple)	7.81	7.13	8.54
Equity / Asset	11.35	12.30	10.49
【A】			
Non-performing loan ratio	3.93	2.29	3.91
Loans under surveilance/Loans	0.92	1.71	0.93
Loan loss reserves / NPLs	34.41	52.00	45.92
【E】			
Net income before tax(NIBT)			
/ Average equity	25.23	18.61	2.64
(NIBT + loan loss provision)			
/ Average equity	34.13	22.76	11.76
NIBT / Average asset	2.77	2.13	0.31
(NIBT + loan loss provision)			
/ Average asset	3.75	2.61	1.37
Net interest income / NIBT	106.06	107.58	805.49
NIBT / Operating revenue	38.48	32.79	4.56
NIBT / Employees			
(in thousand of NT dollars)	4,042.90	3,080.00	435.63
【L】			
Liquidity ratio			
(monthly average of daily data)	43.79	29.69	32.81
Loans / Deposits	62.83	67.94	66.55
Time deposits / Deposits	53.50	58.47	57.62
NCDs / Time deposits	0.89	1.19	1.25
Accumulated gap of assets and			
liabilities(180 days) / Equity	-91.53	-74.87	-25.81
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.40	72.59	71.61
Interest rate sensitivity gap/Equity	-117.77	-160.88	-193.35
【G】			

Deposit growth rate	8.03	-4.36	-3.77
Loan growth rate	-1.39	-5.02	0.35
Investment growth rate	94.37	-6.44	21.11
Guarantee growth rate	-33.18	-21.06	-17.64

s

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Ta Chong Bank Ltd.

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.25
Tier 1 capital			
/ Risk-weighted assets	-	-	6.14
Liability / Equity (multiple)	13.63	11.00	14.31
Equity / Asset	6.83	8.33	6.53
【A】			
Non-performing loan ratio	3.99	6.92	4.65
Loans under surveilance/Loans	2.48	4.48	3.36
Loan loss reserves / NPLs	26.25	15.23	18.08
【E】			
Net income before tax(NIBT)			
/ Average equity	18.99	-7.79	-21.77
(NIBT + loan loss provision)			
/ Average equity	20.23	14.21	-5.14
NIBT / Average asset	1.29	-0.65	-1.79
(NIBT + loan loss provision)			
/ Average asset	1.38	1.19	-0.42
Net interest income / NIBT	172.34	-	-
NIBT / Operating revenue	25.97	-11.57	-33.13
NIBT / Employees			
(in thousand of NT dollars)	1,311.99	-750.48	-1,970.25
【L】			
Liquidity ratio			
(monthly average of daily data)	12.39	14.49	10.46
Loans / Deposits	90.57	91.20	89.57
Time deposits / Deposits	70.08	71.52	73.79
NCDs / Time deposits	4.16	3.45	4.57
Accumulated gap of assets and			
liabilities(180 days) / Equity	-204.50	-174.68	-186.75
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	57.95	83.22	88.65
Interest rate sensitivity gap/Equity	-441.28	-155.05	-126.41
【G】			

Deposit growth rate	17.88	-10.04	0.85
Loan growth rate	15.41	-3.87	4.22
Investment growth rate	-21.79	-32.63	-8.51
Guarantee growth rate	-6.72	-35.93	-46.59

S

Unit:%,

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

6.23	13.65
3.12	3.79
-44.72	23.77
-4.40	11.57

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Jih Sun International Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.71
Tier 1 capital			
/ Risk-weighted assets	-	-	7.01
Liability / Equity (multiple)	17.70	16.38	17.25
Equity / Asset	5.35	5.75	5.48
【A】			
Non-performing loan ratio	3.98	4.53	3.92
Loans under surveilance/Loans	4.19	8.73	5.54
Loan loss reserves / NPLs	27.98	21.93	40.87
【E】			
Net income before tax(NIBT)			
/ Average equity	4.42	-15.41	-17.97
(NIBT + loan loss provision)			
/ Average equity	11.10	15.38	16.62
NIBT / Average asset	0.21	-1.04	-1.15
(NIBT + loan loss provision)			
/ Average asset	0.52	1.04	1.06
Net interest income / NIBT	1,140.76	-	-
NIBT / Operating revenue	4.51	-20.03	-22.45
NIBT / Employees			
(in thousand of NT dollars)	194.55	-1,232.93	-1,266.35
【L】			
Liquidity ratio			
(monthly average of daily data)	12.02	10.53	12.63
Loans / Deposits	89.21	92.12	86.96
Time deposits / Deposits	74.10	78.17	78.16
NCDs / Time deposits	7.86	17.77	16.62
Accumulated gap of assets and			
liabilities(180 days) / Equity	-95.04	58.65	14.50
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	64.61	79.26	71.59
Interest rate sensitivity gap/Equity	-490.86	-270.49	-388.87
【G】			

Deposit growth rate	12.82	4.06	10.63
Loan growth rate	7.66	10.36	9.64
Investment growth rate	58.30	-35.40	-11.42
Guarantee growth rate	-8.07	6.41	-26.43

s

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : EnTie Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.48
Tier 1 capital			
/ Risk-weighted assets	-	-	10.29
Liability / Equity (multiple)	11.04	10.56	12.39
Equity / Asset	8.31	8.65	7.47
【A】			
Non-performing loan ratio	6.60	4.87	4.79
Loans under surveilance/Loans	7.72	10.07	8.94
Loan loss reserves / NPLs	21.87	23.54	29.46
【E】			
Net income before tax(NIBT)			
/ Average equity	9.16	5.06	-10.17
(NIBT + loan loss provision)			
/ Average equity	17.14	15.79	14.66
NIBT / Average asset	0.74	0.44	-0.88
(NIBT + loan loss provision)			
/ Average asset	1.39	1.36	1.27
Net interest income / NIBT	347.30	598.69	-
NIBT / Operating revenue	15.35	7.92	-16.28
NIBT / Employees			
(in thousand of NT dollars)	930.11	560.59	-1,155.35
【L】			
Liquidity ratio			
(monthly average of daily data)	9.17	9.69	8.52
Loans / Deposits	90.03	91.88	91.13
Time deposits / Deposits	68.28	73.69	71.26
NCDs / Time deposits	2.50	3.50	3.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-446.77	-222.20	233.71
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	64.17	85.47	84.87
Interest rate sensitivity gap/Equity	-333.75	-135.27	-163.12
【G】			

Deposit growth rate	-1.12	-6.64	-3.74
Loan growth rate	-3.36	-3.95	-2.74
Investment growth rate	11.17	-29.69	-29.24
Guarantee growth rate	-1.59	-12.74	-33.44

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Chinatrust Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.58
Tier 1 capital			
/ Risk-weighted assets	-	-	9.84
Liability / Equity (multiple)	9.02	9.41	9.27
Equity / Asset	9.98	9.61	9.74
【A】			
Non-performing loan ratio	2.09	2.72	2.48
Loans under surveilance/Loans	0.75	0.65	0.54
Loan loss reserves / NPLs	76.58	53.75	63.79
【E】			
Net income before tax(NIBT)			
/ Average equity	23.50	20.63	18.76
(NIBT + loan loss provision)			
/ Average equity	30.89	31.10	29.39
NIBT / Average asset	2.12	1.93	1.80
(NIBT + loan loss provision)			
/ Average asset	2.78	2.91	2.81
Net interest income / NIBT	148.22	181.01	192.24
NIBT / Operating revenue	32.50	23.88	25.04
NIBT / Employees			
(in thousand of NT dollars)	3,267.13	2,853.14	2,645.66
【L】			
Liquidity ratio			
(monthly average of daily data)	16.56	15.30	17.46
Loans / Deposits	78.00	82.63	80.17
Time deposits / Deposits	59.22	64.64	64.30
NCDs / Time deposits	2.35	4.67	2.19
Accumulated gap of assets and			
liabilities(180 days) / Equity	-128.17	-123.46	-88.11
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	89.94	82.77	85.59
Interest rate sensitivity gap/Equity	-61.69	-112.80	-91.55
【G】			

Deposit growth rate	6.91	4.45	5.76
Loan growth rate	0.28	7.28	7.07
Investment growth rate	29.55	-2.92	-7.49
Guarantee growth rate	-27.48	-3.02	-25.32

S

Unit:%,

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

11.92	18.30
5.35	15.81
59.30	9.86
18.95	6.94

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Chinfon Commercial Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.42
Tier 1 capital			
/ Risk-weighted assets	-	-	7.82
Liability / Equity (multiple)	13.48	11.60	14.41
Equity / Asset	6.91	7.94	6.49
【A】			
Non-performing loan ratio	18.84	28.07	25.81
Loans under surveilance/Loans	5.86	1.09	1.77
Loan loss reserves / NPLs	11.31	8.19	7.30
【E】			
Net income before tax(NIBT)			
/ Average equity	8.49	5.59	-19.23
(NIBT + loan loss provision)			
/ Average equity	27.38	14.43	16.49
NIBT / Average asset	0.54	0.41	-1.34
(NIBT + loan loss provision)			
/ Average asset	1.75	1.06	1.15
Net interest income / NIBT	530.08	530.38	-
NIBT / Operating revenue	8.47	6.81	-20.50
NIBT / Employees			
(in thousand of NT dollars)	660.23	531.84	-1,707.47
【L】			
Liquidity ratio			
(monthly average of daily data)	13.28	11.90	10.51
Loans / Deposits	80.14	83.75	83.23
Time deposits / Deposits	78.15	80.98	80.86
NCDs / Time deposits	4.50	4.59	4.29
Accumulated gap of assets and			
liabilities(180 days) / Equity	-22.11	-135.73	-185.00
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	58.78	50.69	49.38
Interest rate sensitivity gap/Equity	-452.76	-411.14	-516.11
【G】			

Deposit growth rate	-5.70	-1.82	-6.74
Loan growth rate	-9.28	-6.81	-8.17
Investment growth rate	-17.87	-6.82	-19.29
Guarantee growth rate	-64.49	-49.41	-68.56

S

Unit:%,

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

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

The Main Financial and Performance Ratios

September 30,2003

Bank's name : Cathay United Bank

Items	09/30/03	09/30/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.10
Tier 1 capital			
/ Risk-weighted assets	-	-	9.19
Liability / Equity (multiple)	13.23	12.14	12.59
Equity / Asset	7.03	7.61	7.36
【A】			
Non-performing loan ratio	3.20	4.92	4.36
Loans under surveilance/Loans	4.45	6.69	5.83
Loan loss reserves / NPLs	51.61	35.64	40.31
【E】			
Net income before tax(NIBT)			
/ Average equity	14.52	11.95	10.83
(NIBT + loan loss provision)			
/ Average equity	39.16	23.75	24.81
NIBT / Average asset	1.04	0.92	0.82
(NIBT + loan loss provision)			
/ Average asset	2.82	1.82	1.89
Net interest income / NIBT	316.81	317.03	364.85
NIBT / Operating revenue	16.57	14.09	12.72
NIBT / Employees			
(in thousand of NT dollars)	1,633.03	1,212.12	1,092.37
【L】			
Liquidity ratio			
(monthly average of daily data)	13.83	14.30	13.75
Loans / Deposits	81.31	83.06	82.01
Time deposits / Deposits	79.29	83.67	82.99
NCDs / Time deposits	4.43	3.92	2.74
Accumulated gap of assets and			
liabilities(180 days) / Equity	-329.67	-449.75	-213.28
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	87.99	88.48	82.32
Interest rate sensitivity gap/Equity	-129.56	-124.94	-196.22
【G】			

Deposit growth rate	19.47	16.58	14.89
Loan growth rate	14.84	7.21	8.62
Investment growth rate	95.62	39.31	107.48
Guarantee growth rate	-20.83	-0.91	-17.86

S

Unit:%,

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

24.07	1.01
13.47	19.91
11.34	-3.29
-29.85	20.52