

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

January - September, 2005

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	TaipeiFubon Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC
OPERATING REVENUES														
Interest income	58,764	1,050	2,424	780	374	4,052	1,968	85	1,123	1,679	6,234	3,993	3,621	9,954
Loan & discount interest	28,761	1,046	1,037	331	124	1,826	500	81	606	353	2,918	1,462	2,041	5,299
Interest due from banks	13,048	-	503	261	176	857	566	4	34	283	1,877	1,290	912	2,695
Bonds interest	8,408	4	120	-	74	-	897	-	346	406	927	787	583	1,047
Other interest income	8,547	-	764	188	-	1,369	5	-	137	637	512	454	85	913
Gain on sales of securities	2,484	-	-	28	-	141	132	219	-	-	-	382	110	1,095
Gain on sales of stocks	25	-	-	-	2	-	-	-	-	-	-	-	-	11
Commission and service fees earned	5,172	14	128	26	3	224	84	3	45	19	460	321	411	947
Currency exchange gains	1,582	1	31	3	3	69	6	-	-	21	58	62	49	-
Other operating revenues	1,647	-	75	-	-	12	-	8	-	-	80	127	60	276
Total operating income	69,674	1,065	2,658	837	382	4,498	2,190	315	1,168	1,719	6,832	4,885	4,251	12,283
OPERATING EXPENSE														
Interest expenses	35,601	745	1,741	564	261	2,827	1,058	209	557	1,538	4,238	2,374	2,535	6,513
Deposits interest	9,425	-	189	97	6	299	92	6	61	81	827	640	489	2,354
Borrowing funds interest	18,188	745	1,353	467	255	2,117	966	203	495	1,078	2,052	1,410	76	3,394
Other interest expenses	7,988	-	199	-	-	411	-	-	1	379	1,359	324	1,970	765
Loss on sales of securities	346	-	55	-	-	-	-	-	28	-	1	-	-	-
Loss on sales of stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	282	-	8	2	1	19	6	1	7	5	19	17	16	69
Provisions	398	38	-146	-37	-	-	92	-	10	1	34	48	38	-83
Operating & administration expenses	4,918	34	174	77	20	546	128	7	106	28	490	264	318	954
Currency exchange losses	78	-	-	-	-	-	-	-	1	-	-	-	-	60
Other operating expenses	3,402	69	208	-	70	154	7	-	289	2	3	-	-	8
Total operating expenses	45,025	886	2,040	606	352	3,546	1,291	217	998	1,574	4,785	2,703	2,907	7,521
Operating income	24,649	179	618	231	30	952	899	98	170	145	2,047	2,182	1,344	4,762
Non-operating income														
Gain on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reversal amount of impairment loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	1,088	-	81	29	2	384	17	25	24	16	44	174	4	24
Total non-operating income	1,088	-	81	29	2	384	17	25	24	16	44	174	4	24
Non-operating loss														
Loss on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Impairment asset loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	55	-	-	-	-	2	-	-	-	-	-	-	-	14
Total non-operating losses	55	-	-	-	-	2	-	-	-	-	-	-	-	14
Net income before tax	25,682	179	699	260	32	1,334	916	123	194	161	2,091	2,356	1,348	4,772

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank	Bank Sinopac	E. Sun Com. Bank	Cosmos Bank	Bowa Bank	Taishin Intl. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank	Chinfon Com. Bank	Macoto Bank
2,354	657	915	660	173	15	573	2,484	1,603	180	66	1,434	766	219	88	5,244	390	218
1,186	456	886	71	96	15	425	1,162	637	124	25	876	579	152	88	2,523	281	25
15	6	19	113	3	-	4	477	132	-	14	361	22	21	-	1,163	95	-
185	195	1	390	74	-	141	269	714	56	27	92	56	42	-	285	7	193
968	-	9	86	-	-	3	576	120	-	-	105	109	4	-	1,273	7	-
19	-	-	-	-	1	-	84	19	-	-1	161	12	4	35	-	-	-
-	-	-	-	-	-	3	-	-	-1	2	8	-	-	-	-	-	-
103	113	388	6	2	18	13	581	86	2	4	159	148	15	5	633	43	5
10	9	24	20	4	-	-	485	97	-	-	75	5	-	-	413	3	-
135	31	474	-	-	3	-	29	38	-	-	73	54	7	-	149	2	2
2,621	810	1,801	686	179	37	589	3,663	1,843	181	71	1,910	985	245	128	6,439	438	225
521	268	666	314	59	207	260	1,349	764	10	22	998	136	34	14	2,624	203	16
186	268	665	96	7	206	58	579	225	10	9	462	136	34	14	750	103	8
209	-	-	80	49	1	202	383	463	-	13	495	-	-	-	383	100	8
126	-	1	138	3	-	-	387	76	-	-	41	-	-	-	1,491	-	-
-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	71	-	1
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	2	6	-	-	1	-	16	4	1	-	11	14	-	-	40	1	-
13	88	10	-	-	51	2	106	6	69	-	-77	-	-	-	170	-	-
130	8	47	5	4	9	-	358	94	11	3	154	5	5	6	652	41	-
-	-	-	-	-	-	1	-	-	-	-	-	-	9	-	-	-	-
755	-	-	36	109	134	121	259	55	162	22	144	295	-	70	-	32	81
1,425	373	729	355	172	402	384	2,088	923	253	47	1,230	450	48	90	3,557	277	98
1,196	437	1,072	331	7	-365	205	1,575	920	-72	24	680	535	197	38	2,882	161	127
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	141	-	-	56	3	-	3	37	-	-	-	-	-	-	18	-	-
-	141	-	-	56	3	-	3	37	-	-	-	-	-	-	18	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	36	-	-	2	-	-	-	1	-	-
-	-	-	-	-	-	-	-	36	-	-	2	-	-	-	1	-	-
1,196	578	1,072	331	63	-362	205	1,578	921	-72	24	678	535	197	38	2,899	161	127

Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Shin Kong	Agr. Bank of Taiwan
	Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank	
33	50	-	-	1,908	746	210	90	15	-	-	197	2	-	137	-	-
33	41	-	-	650	404	148	42	15	-	-	126	2	-	69	-	-
-	1	-	-	868	120	62	31	-	-	-	63	-	-	-	-	-
-	7	-	-	326	115	-	17	-	-	-	8	-	-	17	-	-
-	1	-	-	64	107	-	-	-	-	-	-	-	-	51	-	-
-	-	-	-	-	-	-	9	-	-	-	34	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	3	-	-	52	65	13	8	2	-	-	7	-	-	12	-	-
-	-	-	-	91	36	1	2	-	-	-	4	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	5	6	-	1	-	-
34	53	-	-	2,051	847	224	109	17	-	-	247	8	-	150	-	-
15	25	-	-	1,193	462	26	60	6	-	-	104	-	-	85	-	-
15	19	-	-	196	108	25	17	6	-	-	72	-	-	10	-	-
-	6	-	-	859	275	1	-	-	-	-	32	-	-	18	-	-
-	-	-	-	138	79	-	43	-	-	-	-	-	-	57	-	-
-	-	-	-	171	12	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	7	3	-	-	-	-	-	-	-	-	-	-	-
-	5	-	-	-58	-33	9	-	1	-	-	34	-	-	7	-	-
2	5	-	-	135	78	3	3	3	-	-	8	3	-	-	-	-
-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-
-	-	-	-	192	1	124	-	-	-	-	-	-	-	-	-	-
17	35	-	-	1,640	523	162	63	17	-	-	146	3	-	92	-	-
17	18	-	-	411	324	62	46	-	-	-	101	5	-	58	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	18	-	-	411	330	62	46	-	-	-	101	5	-	58	-	-