

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

January - December, 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	84,925	1,500	3,421	1,151	531	5,754	2,885	119	1,590	2,251	8,748	5,788	5,160	14,513
Loan & discount interest	41,428	1,495	1,477	481	178	2,605	760	114	878	495	4,073	2,048	2,844	7,418
Interest due from banks	20,334	-	698	403	253	1,167	811	5	46	349	3,231	2,058	1,387	4,310
Bonds interest	12,114	5	186	-	100	-	1,308	-	476	556	1,390	1,093	826	1,467
Other interset income	11,049	-	1,060	267	-	1,982	6	-	190	851	54	589	103	1,318
Gain on sales of securities	2,930	-	-	-	-	201	113	293	-	1	-	569	110	1,140
Gain on sales of stocks	70	-	-	-	34	-	-	-	-	-	-	-	-	11
Commission and service fees earned	6,913	21	217	36	4	292	130	4	60	25	609	431	546	1,277
Currency exchange gains	2,012	3	13	3	2	90	7	-	1	17	97	74	67	-
Other operating revenues	3,045	-	100	-	-	-	-	11	-	-	85	128	83	700
Total operating income	99,895	1,524	3,751	1,190	571	6,337	3,135	427	1,651	2,294	9,539	6,990	5,966	17,641
OPERATING EXPENSE														
Interest expenses	51,624	1,080	2,491	833	362	4,006	1,337	294	799	1,863	6,036	3,443	3,710	9,939
Deposits interest	14,405	-	287	153	9	437	146	10	94	130	1,224	985	740	3,573
Borrowing funds interest	27,775	1,080	1,895	680	353	2,958	1,191	284	706	1,259	4,609	2,043	110	5,267
Other interest expenses	9,444	-	309	-	-	611	-	-	-1	474	203	415	2,860	1,099
Loss on sales of securties	526	-	105	45	-	-	-	-	84	-	18	-	-	-
Loss on sales of stocks	10	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	402	-	11	3	1	25	11	1	8	7	27	23	22	96
Provisions	1,935	43	-180	-25	-	-	141	-	26	-	225	105	119	-1
Operating & administration expenses	6,842	69	262	114	26	719	175	10	147	40	663	364	443	1,271
Currency exchange losses	116	-	-	-	-	-	-	-	-	-	-	-	-	102
Other operating expenses	5,821	102	336	-	114	361	342	-	417	2	9	-	-	11
Total operating expenses	67,276	1,294	3,025	970	503	5,111	2,006	305	1,481	1,912	6,978	3,935	4,294	11,418
Operating income	32,619	230	726	220	68	1,226	1,129	122	170	382	2,561	3,055	1,672	6,223
Non-operating income														
Gain on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reversal amount of impairment loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	1,586	-	269	28	24	459	17	25	30	59	115	201	7	29
Total non-operating income	1,586	-	269	28	24	459	17	25	30	59	115	201	7	29
Non-operating loss														
Loss on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Impairment asset loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	72	-	-	-	-	2	-	-	-	-	-	-	-	16
Total non-operating losses	72	-	-	-	-	2	-	-	-	-	-	-	-	16
Net income before tax	34,133	230	995	248	92	1,683	1,146	147	200	441	2,676	3,256	1,679	6,236

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	Shin Kong Com. Bank
3,837	920	1,330	1,069	239	725	802	3,497	2,330	308	96	2,069	1,110	331	133	6,993	549	305
1,659	651	1,296	92	130	714	595	1,645	907	168	33	1,252	817	231	133	3,623	403	41
167	8	19	179	3	7	5	812	189	-	24	494	58	32	-	1,838	123	-
247	261	1	677	106	1	199	372	1,074	140	39	125	82	64	-	347	10	264
1,764	-	14	121	-	3	3	668	160	-	-	198	153	4	-	1,185	13	-
22	-	-	3	-	6	-	90	42	-	2	194	17	9	57	-	-	-
-	-	-	-	-	-	2	-	-	-1	24	-	-	-	-	-	-	-
135	151	524	8	3	29	16	742	122	3	6	222	191	18	7	793	55	7
18	8	32	25	5	-	-	558	127	-	-	81	19	-	-	560	3	-
134	47	734	-	1	-	-	34	102	-	-	612	140	11	-	3	2	3
4,146	1,126	2,620	1,105	248	760	820	4,921	2,723	310	128	3,178	1,477	369	197	8,349	609	315
1,181	403	1,052	567	83	330	403	1,900	1,101	16	36	1,532	197	52	19	3,329	298	21
280	403	1,014	140	11	329	86	897	350	16	13	754	197	51	19	1,166	142	12
303	-	36	129	66	1	317	610	663	-	23	716	-	1	-	590	156	9
598	-	2	298	6	-	-	393	88	-	-	62	-	-	-	1,573	-	-
-	12	-	-	-	-	7	-	-	-	-	-	-	-	-	47	-	1
-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-
9	2	11	2	1	2	-	22	6	1	1	16	16	-	-	61	2	-
19	97	10	-	2	157	22	150	11	65	-	-27	20	-	-	797	-	-
181	10	65	6	5	12	7	562	124	15	4	215	8	7	9	927	54	5
-	-	-	-	-	-	4	-	-	-	-	-	-	3	-	-	-	-
1,188	-	-	118	145	196	172	404	156	286	32	-	434	199	117	8	45	128
2,578	524	1,138	693	236	697	615	3,038	1,398	383	73	1,746	675	261	145	5,169	399	155
1,568	602	1,482	412	12	63	205	1,883	1,325	-73	55	1,432	802	108	52	3,180	210	160
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	139	-	-	55	4	-	4	38	-	-	49	-	-	-	21	-	-
-	139	-	-	55	4	-	4	38	-	-	49	-	-	-	21	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	51	-	-	2	-	-	-	1	-	-
-	-	-	-	-	-	-	-	51	-	-	2	-	-	-	1	-	-
1,568	741	1,482	412	67	67	205	1,887	1,312	-73	55	1,479	802	108	52	3,200	210	160

Sunny Bank	Bank of	Lucky Bank	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Agr. Bank
	Panhsin		Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	of Taiwan
45	86	-	2,649	1,063	312	135	21	-	-	295	4	-	261	-
45	72	-	898	585	201	55	21	-	-	179	4	-	112	-
-	4	-	1,219	172	111	44	-	-	-	103	-	-	5	-
-	11	-	447	161	-	36	-	-	-	12	-	-	31	-
-	-1	-	85	145	-	-	-	-	-	1	-	-	113	-
-	-	-	-	-	-	9	-	-	-	52	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	5	-	69	88	22	12	3	-	-	10	-	-	18	-
-	1	-	126	71	-	1	-	-	-	3	-	-	-	-
-	-	-	1	-	-	-	-	-	-	93	8	-	13	-
47	92	-	2,845	1,222	334	157	24	-	-	453	12	-	292	-
20	40	-	1,700	627	41	91	8	-	-	166	7	-	211	-
20	32	-	309	164	36	23	8	-	-	108	7	-	30	-
-	8	-	1,208	357	1	-	-	-	-	58	-	-	88	-
-	-	-	183	106	4	68	-	-	-	-	-	-	93	-
-	-	-	197	10	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	10	5	-	-	-	-	-	-	-	-	-	-
-	7	-	126	-30	12	-	1	-	-	29	-	-	14	-
3	9	-	178	105	4	5	5	-	-	11	3	-	-	-
-	-	-	-	-	-	-	7	-	-	-	-	-	-	-
-	-	-	247	45	196	-	-	-	-	-	-	-	11	-
23	56	-	2,458	762	253	96	21	-	-	206	10	-	236	-
24	36	-	387	460	81	61	3	-	-	247	2	-	56	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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24	36	-	387	473	81	61	3	-	-	247	2	-	56	-