

TABLE 3

Consolidated Income Statement of Domestic Banks

January - September, 2004

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	Taipeibank	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	483,465	1,894	12,331	9,128	4,121	30,770	11,583	2,625	30,043	30,123	27,288	23,473	22,025	18,298
Loan & discount interest	369,637	1,607	9,271	7,524	3,427	25,203	7,609	2,437	25,822	23,267	20,492	18,223	17,289	10,991
Interest due from banks	21,907	2	527	596	415	2,550	510	164	1,660	3,336	1,479	1,058	1,321	1,452
Bonds interest	25,165	5	564	659	213	-	710	5	1,438	1,354	4,449	2,261	730	1,327
Other interset income	66,756	280	1,969	349	66	3,017	2,754	19	1,123	2,166	868	1,931	2,685	4,528
Gain on sales of securities	26,505	70	451	77	220	4,153	2,256	322	1,058	2,601	454	3,587	-	1,273
Gain on sales of stocks	14,207	13	1,624	260	85	-	-	33	811	272	325	65	181	12
Commission and service fees earned	81,058	19	1,218	550	619	1,519	4,443	247	2,453	1,683	3,238	3,003	2,107	3,368
Currency exchange gains	11,824	-	68	110	144	746	248	12	58	256	601	581	462	1,426
Other operating revenues	29,970	56	134	27	33	584	188	-	203	80	3,795	5,244	3,642	1,984
Total operating income	647,029	2,052	15,826	10,152	5,222	37,772	18,718	3,239	34,626	35,015	35,701	35,953	28,417	26,361
OPERATING EXPENSE														
Interest expenses	206,576	1,218	6,548	4,401	2,289	27,984	6,894	1,216	15,473	17,717	11,096	11,030	9,213	7,818
Deposits interest	153,723	-	2,564	2,940	1,646	27,185	3,361	842	14,649	14,392	7,279	7,048	6,443	4,349
Borrowing funds interest	25,959	1,218	1,577	1,396	638	367	2,027	139	455	916	1,905	3,138	472	2,626
Other interest expenses	26,894	-	2,407	65	5	432	1,506	235	369	2,409	1,912	844	2,298	843
Loss on sales of securties	2,181	-	-	-	-	-	-	-	-	-	-	-	9	-
Loss on sales of stocks	867	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	19,441	9	75	85	128	271	1,916	16	315	407	551	595	184	368
Provisions	109,261	-31	3,150	1,779	951	2,069	1,259	384	6,146	3,414	5,191	5,660	9,659	3,077
Operating & administration expenses	200,137	364	2,311	3,189	1,348	10,061	4,768	1,371	10,683	11,302	9,598	9,675	8,363	6,767
Currency exchange losses	67	1	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	11,788	29	4	12	247	26	1	-	21	1,329	44	70	115	1,494
Total operating expenses	550,318	1,590	12,088	9,466	4,963	40,411	14,838	2,987	32,638	34,169	26,480	27,030	27,543	19,524
Operating income	96,711	462	3,738	686	259	-2,639	3,880	252	1,988	846	9,221	8,923	874	6,837
Non-operating income														
Gain on disposal of long-term investment	19,622	-	-	134	999	9,244	227	-	648	280	495	311	525	668
Other income	39,646	2	662	303	404	4,366	832	180	1,034	609	474	496	34	194
Total non-operating income	59,268	2	662	437	1,403	13,610	1,059	180	1,682	889	969	807	559	862
Non-operating loss														
Loss on disposal of long-term investment	92	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	28,665	5	663	2	14	152	716	17	316	736	180	155	153	32
Total non-operating losses	28,757	5	663	2	14	152	716	17	316	736	180	155	153	32
Net income before tax	127,222	459	3,737	1,121	1,648	10,819	4,223	415	3,354	999	10,010	9,575	1,280	7,667

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern	Fuhwa Com.	Bank Sinopac	E. Sun Com.	Cosmos Bank	Bowa Bank	Chung Shing	Taishin	Fubon Com.	Ta Chong	Jih Sun	EnTie Com.	Chinatrust
					Intl. Bank	Bank		Bank			Bank	Intl. Bank	Bank	Bank	Intl. Bank	Bank	Com. Bank
23,834	5,028	6,900	8,104	7,280	7,156	4,958	7,695	10,153	12,649	4,032	1,147	25,204	9,847	7,282	7,473	5,365	30,773
18,959	3,780	4,900	4,622	5,236	6,647	4,674	5,667	5,865	11,171	3,541	867	15,365	4,789	5,846	6,864	4,836	19,347
561	71	919	182	140	80	284	225	159	138	12	73	283	228	99	55	79	696
2,319	390	456	131	99	98	-	329	1,078	167	237	67	696	-	323	217	7	1,805
1,995	787	625	3,169	1,805	331	-	1,474	3,051	1,173	242	140	8,860	4,830	1,014	337	443	8,925
410	298	209	337	79	266	717	1,410	185	264	349	-	1,035	-	29	191	357	996
-	51	1,698	364	-	182	211	47	2,909	-	-	4	54	1,337	61	123	135	-
5,031	1,012	1,723	1,758	1,144	1,756	1,149	1,689	1,601	1,418	381	78	6,314	3,505	1,324	1,182	3,018	13,189
337	152	298	120	35	-	5	3,500	186	39	17	7	898	103	27	18	70	673
5,241	29	98	4	35	305	133	73	491	179	30	-	1,124	101	399	26	8	3,922
34,853	6,570	10,926	10,687	8,573	9,665	7,173	14,414	15,525	14,549	4,809	1,236	34,629	14,893	9,122	9,013	8,953	49,553
5,995	2,033	2,288	1,975	2,387	2,608	1,702	4,128	2,825	2,698	1,959	1,323	5,631	3,177	2,306	2,318	1,859	8,031
3,643	1,890	1,835	1,660	2,231	1,285	1,499	2,214	2,043	2,281	1,891	756	3,040	1,408	1,654	1,827	1,425	5,755
781	13	448	152	120	636	116	1,099	597	11	22	6	269	799	215	481	221	1,111
1,571	130	5	163	36	687	87	815	185	406	46	561	2,322	970	437	10	213	1,165
-	-	-	-	-	-	-	-	-	-	-	3	-	1,516	-	-	-	-
-	-	-	-	-	-	-	-	-	412	322	-	-	-	-	-	-	-
700	288	487	586	205	713	445	172	515	314	34	15	4,480	1,466	102	917	1,340	315
5,260	4,964	1,413	2	166	1,580	1,735	540	1,108	3,873	2,652	1,237	4,871	2,964	1,051	2,052	1,266	5,778
9,200	2,341	2,763	5,640	2,843	2,674	2,389	4,128	4,170	5,045	1,729	800	11,291	3,576	3,893	2,933	1,933	20,605
-	-	-	-	-	48	-	-	-	-	-	-	-	-	-	-	-	-
683	-	-	1,684	6	51	-	2,647	-	49	-	-	-	3	-	8	1,470	110
21,838	9,626	6,951	9,887	5,607	7,674	6,271	11,615	8,618	12,391	6,696	3,378	26,273	12,702	7,352	8,228	7,868	34,839
13,015	-3,056	3,975	800	2,966	1,991	902	2,799	6,907	2,158	-1,887	-2,142	8,356	2,191	1,770	785	1,085	14,714
556	-	-	-	52	-	-	430	-	-	-	42	1,220	1,585	-	-	-	1,361
1,238	608	21	393	455	1,549	289	243	1,075	50	72	18,970	470	796	20	175	52	603
1,794	608	21	393	507	1,549	289	673	1,075	50	72	19,012	1,690	2,381	20	175	52	1,964
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83	21	31	20	2,870	31	7	29	25	97	74	18,944	405	90	221	66	164	1,381
83	21	31	20	2,870	31	7	29	25	97	74	18,944	405	90	221	66	164	1,381
14,726	-2,469	3,965	1,173	603	3,509	1,184	3,443	7,957	2,111	-1,889	-2,074	9,641	4,482	1,569	894	973	15,297

Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Shin Kong
Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank
5,141	6,985	3,760	3,115	1,489	939	18,265	7,052	7,895	5,250	3,088	1,664	2,407	2,149	1,587	1,494	1,061	1,542
4,697	4,367	3,270	2,856	1,327	813	15,130	6,049	7,373	4,791	2,728	1,489	2,265	1,424	1,429	1,383	715	1,393
222	220	65	137	137	61	528	150	139	38	184	61	85	249	68	64	91	54
181	536	60	67	24	49	1,469	135	-	3	29	78	15	237	63	36	28	21
41	1,862	365	55	1	16	1,138	718	383	418	147	36	42	239	27	11	227	74
1	-	148	85	-	25	708	1,070	-	177	-	-	-	132	9	-	420	76
127	93	70	164	-	-	-	325	161	30	82	23	-	1,541	34	4	696	-
882	1,145	451	308	33	27	1,355	1,188	1,742	367	346	16	582	273	88	185	220	111
14	31	13	22	-	-	240	115	96	25	12	-	-	-	23	-	36	-
1,137	166	-	10	-	34	31	177	71	2	12	81	5	6	-	-	70	-
7,302	8,420	4,442	3,704	1,522	1,025	20,599	9,927	9,965	5,851	3,540	1,784	2,994	4,101	1,741	1,683	2,503	1,729
1,645	2,071	1,338	1,289	604	414	7,955	2,897	2,892	1,831	1,166	373	723	1,001	635	590	458	554
1,523	1,548	1,198	1,112	604	379	5,822	1,969	2,240	1,766	1,045	362	699	399	633	589	246	554
117	515	41	27	-	3	512	234	209	-	121	4	-	118	2	1	84	-
5	8	99	150	-	32	1,621	694	443	65	-	7	24	484	-	-	128	-
-	32	-	-	72	-	-	-	42	-	-	501	4	-	-	2	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	133
108	266	96	94	4	3	403	145	146	65	35	4	7	19	9	15	4	4
2,480	1,671	225	159	67	139	5,846	893	1,944	1,140	864	16	41	8,132	136	193	37	58
1,987	3,418	1,737	1,427	604	533	6,339	3,295	3,290	2,127	1,225	1,534	1,136	801	905	702	597	727
-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	-	3
759	-	33	27	-	-	1	-	-	477	-	9	211	9	1	-	158	-
6,979	7,458	3,429	2,996	1,351	1,089	20,544	7,230	8,314	5,640	3,290	2,437	2,122	9,977	1,686	1,502	1,254	1,479
323	962	1,013	708	171	-64	55	2,697	1,651	211	250	-653	872	-5,876	55	181	1,249	250
-	165	-	9	-	11	489	117	-	19	12	9	14	-	-	-	-	-
21	287	40	69	230	36	146	291	848	291	292	61	36	171	44	19	24	71
21	452	40	78	230	47	635	408	848	310	304	70	50	171	44	19	24	71
72	-	-	-	-	-	-	-	-	-	-	19	-	-	1	-	-	-
76	12	48	32	-18	13	9	8	270	3	5	-	30	17	4	-	-	456
148	12	48	32	-18	13	9	8	270	3	5	19	30	17	5	-	-	456
196	1,402	1,005	754	419	-30	681	3,097	2,229	518	549	-602	892	-5,722	94	200	1,273	-135

[illegible]