

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

January - June, 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	21,245	441	895	278	228	1,536	490	39	384	616	2,284	1,696	1,667	3,778
Loan & discount interest	11,098	410	447	127	44	612	176	38	182	143	1,289	601	897	2,237
Interest due from banks	4,233	-	140	74	145	355	186	1	10	252	519	335	490	939
Bonds interest	2,941	3	33	-	39	-	116	-	173	-	403	447	235	382
Other interset income	2,973	28	275	77	-	569	12	-	19	221	73	313	45	220
Gain on sales of securities	2,057	-	-38	-	-	71	120	98	-	151	8	191	61	740
Gain on sales of stocks	158	-	121	-	26	-	-	-	-	-	-	-	-	7
Commission and service fees earned	3,255	6	78	18	3	117	40	2	18	6	300	216	287	713
Currency exchange gains	1,244	-	2	-	-	28	3	-	1	2	32	37	34	40
Other operating revenues	1,571	-	43	40	-	48	-	9	-	-	66	16	-	410
Total operating income	29,530	447	1,101	336	257	1,800	653	148	403	775	2,690	2,156	2,049	5,688
OPERATING EXPENSE														
Interest expenses	10,233	238	481	199	155	751	309	79	127	578	906	1,002	956	2,076
Deposits interest	2,654	-	49	25	1	505	13	2	15	20	238	135	106	627
Borrowing funds interest	5,447	238	392	174	154	64	296	77	81	442	623	615	30	1,130
Other interest expenses	2,132	-	40	-	-	182	-	-	31	116	45	252	820	319
Loss on sales of securties	720	-	-	11	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	345	-	9	2	1	14	7	1	2	3	13	13	16	46
Provisions	1,974	-6	75	-19	11	63	116	-	-12	2	75	45	663	375
Operating & administration expenses	3,158	28	121	50	18	278	102	5	74	19	317	183	251	652
Currency exchange losses	7	-	-	-	3	-	-	-	-	-	-	-	-	-
Other operating expenses	1,451	24	-	-	39	57	2	-	74	-	236	-	-	343
Total operating expenses	17,888	284	686	243	227	1,163	536	85	265	602	1,547	1,243	1,886	3,492
Operating income	11,642	163	415	93	30	637	117	63	138	173	1,143	913	163	2,196
Non-operating income														
Gain on disposal of long-term investment	166	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	913	-	242	-	-	243	27	72	3	13	11	20	4	144
Total non-operating income	1,079	-	242	-	-	243	27	72	3	13	11	20	4	144
Non-operating loss														
Loss on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	72	-	-	2	-	49	4	-	1	-	-	-	-	9
Total non-operating losses	72	-	-	2	-	49	4	-	1	-	-	-	-	9
Net income before tax	12,649	163	657	91	30	831	140	135	140	186	1,154	933	167	2,331

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	Chung Shing Bank	Taishin Intl. Bank	Fubon Com. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank
755	294	314	148	77	196	142	640	638	46	28	1	420	110	269	72	37	1,406
320	193	307	44	45	192	141	377	229	26	14	1	196	14	200	49	37	875
3	1	-	37	2	-	1	29	27	-	-	-	23	63	12	13	-	259
115	99	7	24	30	2	-	182	254	20	14	-	25	-	25	6	-	54
317	1	-	43	-	2	-	52	128	-	-	-	176	33	32	4	-	218
-	9	3	-	-	-	100	125	7	-	2	-	213	-	-	31	10	-
-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-
59	69	230	4	1	8	6	301	67	1	3	-	68	4	37	4	2	473
3	5	5	54	-	-	-	518	144	-	-	-	40	1	15	4	-	191
11	-	102	1	-	8	-	56	26	-	-	-	9	2	5	-	-	652
828	377	654	207	78	212	252	1,640	882	47	33	1	750	117	326	111	49	2,722
93	53	113	68	13	31	67	346	242	3	4	1	199	12	29	10	3	394
44	53	113	24	4	30	15	115	74	3	4	-	55	12	29	10	2	177
33	-	-	10	9	1	52	199	138	-	-	1	98	-	-	-	1	142
16	-	-	34	-	-	-	32	30	-	-	-	46	-	-	-	-	75
10	-	-	-	-	-	-	-	-	-	-	-	-	104	-	-	-	595
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	3	-	-	-	-	19	137	-	-	-	1	-	-	-	-	45
-3	31	42	-	-	30	15	92	15	45	7	-	66	-	17	-	-	118
91	23	25	3	3	5	-	197	79	7	1	1	97	1	3	2	3	340
-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-
117	6	-	21	55	56	25	53	48	24	9	-	21	146	25	-	22	-
311	113	183	92	72	122	108	707	521	79	21	2	384	263	74	12	28	1,492
517	264	471	115	6	90	144	933	361	-32	12	-1	366	-146	252	99	21	1,230
-	-	-	-	-	-	-	-	-	-	-	-	-	166	-	-	-	-
-	3	-	-	-	37	7	41	-	-	-	2	4	-	-	-	-	14
-	3	-	-	-	37	7	41	-	-	-	2	4	166	-	-	-	14
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	3
517	267	471	115	6	127	151	970	361	-32	12	1	370	20	252	99	21	1,241

Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Kaohsiung	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank
Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan
153	136	21	-	-	-	637	208	52	28	6	-	-	-	60	-	-	19
115	8	21	-	-	-	233	135	43	28	6	-	-	-	35	-	-	11
31	-	-	-	-	-	229	23	9	-	-	-	-	-	25	-	-	-
4	128	-	-	-	-	120	-	-	-	-	-	-	-	-	-	-	1
3	-	-	-	-	-	55	50	-	-	-	-	-	-	-	-	-	7
-	26	-	-	-	-	10	58	-	-	-	-	-	-	-	-	-	61
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	1	-	-	-	-	33	40	6	4	1	-	-	-	1	-	-	2
1	-	-	-	-	-	62	20	-	2	-	-	-	-	-	-	-	-
-	3	1	-	-	-	16	40	-	-	-	-	-	-	-	-	-	7
180	166	22	-	-	-	758	366	58	34	7	-	-	-	61	-	-	89
58	9	-	-	-	-	394	173	9	4	2	-	-	-	40	-	-	6
43	2	-	-	-	-	50	23	9	3	2	-	-	-	22	-	-	-
15	7	-	-	-	-	304	102	-	1	-	-	-	-	18	-	-	-
-	-	-	-	-	-	40	48	-	-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	5	4	-	-	-	-	-	-	-	-	-	-
-	-	2	-	-	-	19	73	5	-	-	-	-	-	8	-	-	4
27	-	2	-	-	-	91	49	2	2	2	-	-	-	4	-	-	-
-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-
23	-	1	-	-	-	-	9	15	-	-	-	-	-	-	-	-	-
109	9	5	-	-	-	509	308	31	6	6	-	-	-	52	-	-	10
71	157	17	-	-	-	249	58	27	28	1	-	-	-	9	-	-	79
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	26	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	26	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	157	17	-	-	-	249	84	27	28	1	-	-	-	9	-	-	79

[illegible]