

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

January - December, 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	48,628	928	1,938	642	471	3,502	1,225	80	872	1,127	5,238	3,702	3,592	8,618
Loan & discount interest	25,303	893	939	282	106	1,472	420	77	420	313	2,718	1,326	1,953	4,990
Interest due from banks	9,434	-	327	188	283	808	488	3	31	181	1,359	810	1,012	1,949
Bonds interest	6,703	7	67	-	82	-	297	-	373	184	854	924	532	834
Other interset income	7,188	28	605	172	-	1,222	20	-	48	449	307	642	95	845
Gain on sales of securities	3,027	-	39	-	-	167	238	214	-	150	41	381	125	808
Gain on sales of stocks	186	-	137	-	38	-	-	-	-	-	-	-	-	17
Commission and service fees earned	6,329	15	170	36	6	247	79	4	41	21	589	449	592	1,319
Currency exchange gains	2,532	-	-	3	-	60	4	-	4	8	53	80	70	109
Other operating revenues	2,862	-	26	-	-	23	-	12	-	-	74	45	31	1,028
Total operating income	63,564	943	2,310	681	515	3,999	1,546	310	917	1,306	5,995	4,657	4,410	11,899
OPERATING EXPENSE														
Interest expenses	25,030	523	1,127	435	314	1,876	816	166	323	1,036	2,989	2,195	2,172	4,706
Deposits interest	6,831	-	107	44	4	1,349	32	4	37	59	549	332	279	1,551
Borrowing funds interest	12,297	523	915	391	310	118	784	162	287	762	1,544	1,370	57	2,426
Other interest expenses	5,902	-	105	-	-	409	-	-	-1	215	896	493	1,836	729
Loss on sales of securties	827	-	-	22	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	573	-	15	4	2	29	11	2	6	6	26	25	30	90
Provisions	3,997	-	89	12	19	115	255	-	-11	2	124	210	810	598
Operating & administration expenses	6,457	67	260	124	37	617	196	9	145	38	603	363	520	1,279
Currency exchange losses	29	-	18	-	5	-	-	-	-	-	-	-	-	-
Other operating expenses	3,144	69	41	-	89	260	6	-	195	-	-	-	-	799
Total operating expenses	40,057	659	1,550	597	466	2,897	1,284	177	658	1,082	3,742	2,793	3,532	7,472
Operating income	23,507	284	760	84	49	1,102	262	133	259	224	2,253	1,864	878	4,427
Non-operating income														
Gain on disposal of long-term investment	436	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	1,415	85	304	-	17	330	45	68	3	21	19	66	97	166
Total non-operating income	1,851	85	304	-	17	330	45	68	3	21	19	66	97	166
Non-operating loss														
Loss on disposal of long-term investment	172	-	-	-	-	-	-	-	172	-	-	-	-	-
Other loss	144	-	-	3	-	50	7	-	-	-	2	10	-	26
Total non-operating losses	316	-	-	3	-	50	7	-	172	-	2	10	-	26
Net income before tax	25,042	369	1,064	81	66	1,382	300	201	90	245	2,270	1,920	975	4,567

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
1,798	644	740	384	147	443	499	1,634	1,430	130	56	5	1,149	211	584	139	74	3,641
770	428	717	88	92	438	316	938	562	90	29	1	699	30	452	100	74	2,116
7	3	14	86	4	-	2	106	68	-	-	-	98	149	17	21	-	639
143	212	9	119	51	4	179	338	566	40	27	-	58	-	35	9	-	262
878	1	-	91	-	1	2	252	234	-	-	4	294	32	80	9	-	624
-	12	3	-	-	-	-	139	3	-	-2	-	405	-	-	-	30	-
-	-	-	-11	-	-	5	-	-	-	-	-	-	-	-	-	-	-
123	133	450	8	3	13	12	535	132	2	10	-	126	9	99	6	4	840
14	10	10	72	3	-	-	1,083	283	-	-	-	15	1	27	1	-	430
46	-	292	-	1	43	-	7	34	-	-	-	4	1	11	-	-	1,088
1,981	799	1,495	453	154	499	516	3,398	1,882	132	64	5	1,699	222	721	146	108	5,999
279	135	335	180	33	104	169	845	584	7	7	1	622	24	68	22	8	1,307
100	135	335	58	6	101	32	297	234	7	7	1	148	24	68	22	7	521
120	-	-	34	24	3	137	401	350	-	-	1	224	-	-	-	1	379
59	-	-	88	3	-	-	147	-	-	-	-1	250	-	-	-	-	407
4	-	-	-	-	29	1	-	-	-	-	-	-	53	23	14	-	668
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	2	6	1	-	1	-	41	153	1	-	-	6	-	8	-	-	78
68	206	70	-	-	117	12	101	7	36	6	-	299	-	29	52	-31	431
163	39	53	6	5	9	5	466	155	13	3	3	112	1	5	5	7	773
-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
296	21	-	41	100	131	71	1	71	104	17	1	172	322	33	71	53	-
816	403	464	228	138	391	259	1,454	970	161	33	5	1,211	400	166	164	37	3,257
1,165	396	1,031	225	16	108	257	1,944	912	-29	31	-	488	-178	555	-18	71	2,742
-	-	-	-	-	-	-	-	-	-	-	-	-	436	-	-	-	-
-	16	-	-	-	39	-	40	24	-	1	2	1	-	-	-	-	24
-	16	-	-	-	39	-	40	24	-	1	2	1	436	-	-	-	24
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	5	38	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	5	38	-	-	-	-	-	-	-	-	3
1,165	412	1,031	225	16	147	257	1,979	898	-29	32	2	489	258	555	-18	71	2,763

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
309	245	45	1	-	-	1,464	507	152	62	13	-	-	128	-	-	59	-
232	17	45	1	-	-	557	325	123	48	13	-	-	60	-	-	33	-
64	-	-	-	-	-	536	75	29	9	-	-	-	68	-	-	-	-
7	227	-	-	-	-	255	-	-	5	-	-	-	-	-	-	3	-
6	1	-	-	-	-	116	107	-	-	-	-	-	-	-	-	23	-
-	53	-	-	-	-	32	131	-	-	-	-	-	-	-	-	58	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	4	1	-	-	-	76	85	15	10	1	-	-	3	-	-	5	-
4	1	-	-	-	-	128	38	1	3	17	-	-	-	-	-	-	-
-	-	-	-	-	-	1	96	-	-	-	-	-	-1	-	-	-	-
369	303	46	1	-	-	1,701	857	168	75	31	-	-	130	-	-	122	-
127	20	2	-	-	-	905	421	20	10	6	-	-	76	-	-	35	-
80	5	2	-	-	-	125	56	20	10	6	-	-	76	-	-	1	-
47	15	-	-	-	-	645	267	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	135	98	-	-	-	-	-	-	-	-	34	-
-	-	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	16	6	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	183	141	24	-	-	-	-	17	-	-	6	-
50	3	4	1	-	-	197	98	4	5	6	-	-	8	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	-
40	30	-	-	-	-	31	7	63	-	-	-	-	-	-	-	9	-
219	53	6	1	-	-	1,332	673	111	28	12	-	-	106	-	-	50	-
150	250	40	-	-	-	369	184	57	47	19	-	-	24	-	-	72	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	47	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	47	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	250	40	-	-	-	369	231	57	47	19	-	-	24	-	-	72	-