The Main Financial and Performance Ratios

March 31,2003

The Peer-Group Average

Unit:%,

Items	03/31/03	03/31/02	12/31/02	12/31/01	12/31/00
【C】					
Total risk based capital					
/ Risk-weighted assets	-	-	10.63	10.40	10.75
Tier 1 capital					
/ Risk-weighted assets	-	-	9.17	10.64	10.82
Liability / Equity (multiple)	14.24	12.29	14.66	12.37	12.04
Equity / Asset	6.75	7.46	6.39	7.45	7.81
【A】					
Non-performing loan ratio					
1.Winsorized mean	5.42	7.44	5.48	6.63	5.06
2.Arithmetic mean	6.11	8.04	6.12	7.48	5.34
Loans under surveilance/Loans	2.49	3.71	2.74	3.78	-
(Arithmetic mean)					
Loan loss reserves / NPLs	29.09	19.59	28.08	20.78	24.05
The possible loss of classified assets					
/ reserves	68.51	71.45	68.51	71.45	61.13
【E】					
Net income before tax(NIBT)					
/ Average equity	11.53	8.20	-5.11	5.50	4.90
(NIBT + loan loss provision)					
/ Average equity	20.59	16.75	16.95	16.78	12.96
NIBT / Average asset	0.76	0.61	-0.49	0.40	0.39
(NIBT + loan loss provision)					
/ Average asset	1.33	1.24	1.24	1.24	1.07
Net interest income / NIBT	255.16	294.42	-	333.73	312.87
NIBT / Operating revenue	18.31	11.77	-8.97	6.44	5.94
NIBT / Employees					
(in thousand of NT dollars)	1,198.21	902.86	-588.93	624.50	616.78
【L】					
Liquidity ratio					
(monthly average of daily data)	17.37	16.67	16.21	16.37	12.41
Loans / Deposits	80.89	81.46	81.46	82.35	86.33
Time deposits / Deposits	69.93	71.71	70.25	73.27	75.76
NCDs / Time deposits	1.73	2.45	1.92	2.93	4.39
Accumulated gap of assets and					
liabilities(180 days) / Equity	-157.22	-138.90	-161.51	-141.87	-
【S】(Interest rate sensitivity less					
than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	80.54	79.28	78.07	80.87	84.45
Interest rate sensitivity gap/Equity	-184.56	-179.09	-223.78	-164.39	-148.12
【G】					
Deposit growth rate	1.15	3.84	1.72	4.79	5.02
Loan growth rate	-0.66	0.22	-0.73	0.90	5.69
Investment growth rate	6.97	15.51	5.55	14.90	-10.07
Guarantee growth rate	-17.80	-15.32	-6.17	-12.27	-3.73

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Central Trust of China

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.58
Tier 1 capital			
/ Risk-weighted assets	-	-	7.86
Liability / Equity (multiple)	40.83	45.79	204.45
Equity / Asset	2.39	2.14	0.49
【A】			
Non-performing loan ratio	4.22	7.03	4.12
Loans under surveilance/Loans	0.97	-	1.26
Loan loss reserves / NPLs	58.76	32.67	54.03
【E】			
Net income before tax(NIBT)			
/ Average equity	22.19	1.19	-80.91
(NIBT + loan loss provision)			
/ Average equity	53.18	50.58	56.24
NIBT / Average asset	0.49	0.02	-1.61
(NIBT + loan loss provision)			
/ Average asset	1.17	1.04	1.12
Net interest income / NIBT	270.65	4,152.94	-
NIBT / Operating revenue	13.86	0.58	-39.68
NIBT / Employees			
(in thousand of NT dollars)	1,431.87	75.14	-4,935.74
【L】			
Liquidity ratio			
(monthly average of daily data)	24.63	18.80	22.52
Loans / Deposits	104.37	111.03	105.32
Time deposits / Deposits	74.93	78.30	73.50
NCDs / Time deposits	0.49	1.48	1.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-869.53	-928.91	-4,083.57
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.55	98.53	96.62
Interest rate sensitivity gap/Equity	-78.06	-51.84	-563.80
【G】			

Deposit growth rate	-3.61	-4.38	1.01
Loan growth rate	-9.19	-4.15	-5.45
Investment growth rate	-36.97	52.86	-56.85
Guarantee growth rate	-17.46	-18.36	-20.79

s

Unit:%,

12/31/01	12/31/00
14.11	13.13
10.25	9.50
43.78	41.66
2.23	2.34
7.10	-
-	-
29.75	39.21
11.61	20.42
53.55	59.79
0.24	0.41
1.12	1.19
400.00	255.83
4.23	5.89
750.28	1,196.70
25.00	9.10
112.15	115.35
78.00	81.38
1.59	1.95
-765.56	-
98.06	101.18
-65.50	39.97

-5.42	13.29
-6.46	5.35
69.15	-3.86
-14.90	-7.63

The Main Financial and Performance Ratios

March 31,2003

Bank's name : The Farmers Bank of China

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.66
Tier 1 capital			
/ Risk-weighted assets	-	-	5.54
Liability / Equity (multiple)	32.82	19.24	32.95
Equity / Asset	2.96	4.94	2.95
【A】			
Non-performing loan ratio	12.44	14.50	10.70
Loans under surveilance/Loans	3.10	-	2.31
Loan loss reserves / NPLs	13.65	9.79	14.50
【E】			
Net income before tax(NIBT)			
/ Average equity	6.31	3.53	-43.65
(NIBT + loan loss provision)			
/ Average equity	25.85	18.79	21.49
NIBT / Average asset	0.21	0.19	-1.98
(NIBT + loan loss provision)			
/ Average asset	0.86	0.99	0.98
Net interest income / NIBT	701.86	756.05	-
NIBT / Operating revenue	6.66	4.48	-51.83
NIBT / Employees			
(in thousand of NT dollars)	466.81	417.51	-4,386.05
【L】			
Liquidity ratio			
(monthly average of daily data)	28.23	26.70	28.69
Loans / Deposits	83.48	89.67	87.01
Time deposits / Deposits	56.95	56.93	55.26
NCDs / Time deposits	0.21	0.31	0.44
Accumulated gap of assets and			
liabilities(180 days) / Equity	-272.13	-20.27	-270.83
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	66.37	69.09	71.19
Interest rate sensitivity gap/Equity	-944.15	-504.63	-575.38
【G】			

Deposit growth rate	-2.06	0.13	-1.87
Loan growth rate	-8.80	0.25	-4.11
Investment growth rate	-22.46	-1.09	-27.30
Guarantee growth rate	-23.36	-5.72	-21.70

S

Unit:%,

12/31/01	12/31/00
9.11	9.86
8.84	9.18
19.68	18.84
4.84	5.04
12.48	-
-	-
8.92	15.16
3.08	4.92
17.95	14.75
0.17	0.26
0.97	0.79
788.35	449.37
3.09	4.38
361.39	594.91
27.20	28.20
89.34	91.31
57.12	60.83
0.31	0.38
-16.34	-
74.76	80.43
-419.04	-298.52

1.84	1.79
0.86	1.02
19.01	-26.95
-4.28	-14.60

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Chiao Tung Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.83
Tier 1 capital			
/ Risk-weighted assets	-	-	14.73
Liability / Equity (multiple)	9.05	9.09	9.68
Equity / Asset	9.95	9.91	9.36
【A】			
Non-performing loan ratio	3.04	4.43	3.07
Loans under surveilance/Loans	0.96	-	2.57
Loan loss reserves / NPLs	33.44	32.93	31.47
【E】			
Net income before tax(NIBT)			
/ Average equity	8.91	9.98	7.35
(NIBT + loan loss provision)			
/ Average equity	11.53	22.31	18.65
NIBT / Average asset	0.85	0.97	0.70
(NIBT + loan loss provision)			
/ Average asset	1.10	2.17	1.78
Net interest income / NIBT	165.09	145.69	200.57
NIBT / Operating revenue	26.57	23.14	17.95
NIBT / Employees			
(in thousand of NT dollars)	3,983.79	3,933.86	3,006.74
【L】			
Liquidity ratio			
(monthly average of daily data)	13.73	14.70	23.70
Loans / Deposits	146.57	155.91	143.16
Time deposits / Deposits	76.61	79.57	76.49
NCDs / Time deposits	0.49	0.53	0.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-105.39	-78.37	-120.69
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	110.17	97.55	110.52
Interest rate sensitivity gap/Equity	55.97	-15.33	59.96
【G】			

Deposit growth rate	3.47	-0.66	6.15
Loan growth rate	-1.55	1.39	-4.12
Investment growth rate	32.89	4.71	68.10
Guarantee growth rate	31.07	21.51	36.77

S

Unit:%,

12/31/01	12/31/00
14.71	14.68
13.84	13.37
9.07	9.25
9.93	9.76
4.36	-
-	-
31.35	42.26
9.35	12.92
25.95	23.81
0.91	1.16
2.52	2.14
164.71	126.51
15.93	19.05
3,566.45	4,343.04
17.90	16.60
160.33	144.92
78.98	81.95
0.57	0.73
-93.88	-
109.51	112.70
55.44	79.70

-7.09	36.10
3.15	4.70
-18.54	-13.55
3.70	-4.65

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Bank of Taiwan

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	15.56
Tier 1 capital			
/ Risk-weighted assets	-	-	13.97
Liability / Equity (multiple)	11.44	10.50	11.43
Equity / Asset	8.04	8.69	8.05
【A】			
Non-performing loan ratio	2.54	3.94	2.90
Loans under surveilance/Loans	0.60	-	0.71
Loan loss reserves / NPLs	28.53	29.63	33.96
【E】			
Net income before tax(NIBT)			
/ Average equity	3.69	5.09	3.15
(NIBT + loan loss provision)			
/ Average equity	5.65	7.62	10.17
NIBT / Average asset	0.29	0.43	0.26
(NIBT + loan loss provision)			
/ Average asset	0.44	0.65	0.85
Net interest income / NIBT	208.14	206.77	317.16
NIBT / Operating revenue	10.21	10.84	7.02
NIBT / Employees			
(in thousand of NT dollars)	966.02	1,397.17	882.93
【L】			
Liquidity ratio			
(monthly average of daily data)	43.70	38.00	48.22
Loans / Deposits	64.37	68.50	61.41
Time deposits / Deposits	68.09	68.21	67.54
NCDs / Time deposits	0.16	0.17	0.17
Accumulated gap of assets and			
liabilities(180 days) / Equity	-113.23	-100.30	-101.97
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.87	53.28	62.05
Interest rate sensitivity gap/Equity	-120.63	-319.88	-278.48
【G】			

Deposit growth rate	2.84	5.97	2.45
Loan growth rate	-4.98	-6.05	-10.61
Investment growth rate	-1.85	10.64	16.62
Guarantee growth rate	-7.06	8.78	-4.51

S

Unit:%,

12/31/01	12/31/00
16.33	16.09
13.36	13.13
10.82	10.46
8.46	8.73
3.58	-
-	-
34.66	40.64
6.57	6.84
12.15	10.63
0.55	0.60
1.02	0.93
155.13	130.73
10.80	10.44
1,759.75	1,796.48
36.70	29.70
69.21	77.02
67.02	66.17
0.18	0.20
-88.69	-
57.06	54.67
-290.93	-287.38

5.75	8.15
-4.89	4.74
12.84	-0.44
7.16	3.03

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Land Bank of Taiwan

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.08
Tier 1 capital			
/ Risk-weighted assets	-	-	6.45
Liability / Equity (multiple)	18.04	17.48	18.22
Equity / Asset	5.25	5.41	5.20
【A】			
Non-performing loan ratio	6.79	7.95	7.07
Loans under surveilance/Loans	3.15	-	3.36
Loan loss reserves / NPLs	12.67	20.41	16.19
【E】			
Net income before tax(NIBT)			
/ Average equity	7.84	9.12	2.59
(NIBT + loan loss provision)			
/ Average equity	26.75	30.07	30.20
NIBT / Average asset	0.39	0.48	0.13
(NIBT + loan loss provision)			
/ Average asset	1.33	1.57	1.54
Net interest income / NIBT	377.70	398.79	1,387.87
NIBT / Operating revenue	11.75	10.13	3.05
NIBT / Employees			
(in thousand of NT dollars)	1,013.37	1,220.26	333.77
【L】			
Liquidity ratio			
(monthly average of daily data)	19.22	16.50	20.86
Loans / Deposits	82.31	84.15	81.27
Time deposits / Deposits	71.58	75.41	71.66
NCDs / Time deposits	0.69	0.68	-
Accumulated gap of assets and			
liabilities(180 days) / Equity	-421.80	-414.13	-463.92
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	93.24	91.96	90.31
Interest rate sensitivity gap/Equity	-111.23	-128.47	-161.75
【G】			

Deposit growth rate	5.57	7.44	4.13
Loan growth rate	-0.33	-0.99	-2.73
Investment growth rate	3.83	-9.80	13.46
Guarantee growth rate	-2.35	-10.40	-4.06

S

Unit:%,

12/31/01	12/31/00
9.65	9.82
7.28	7.58
17.08	16.33
5.53	5.77
7.37	-
-	-
23.44	24.28
9.07	8.19
27.72	22.72
0.49	0.46
1.50	1.29
328.69	361.05
8.33	6.95
1,265.63	1,155.25
18.00	11.70
84.26	90.31
74.92	78.13
0.70	0.69
-444.37	-
93.26	94.99
-104.53	-73.94

8.82	3.70
-1.75	11.45
18.96	-38.87
-1.19	-8.70

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Taiwan Cooperative Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.97
Tier 1 capital			
/ Risk-weighted assets	-	-	6.47
Liability / Equity (multiple)	29.64	28.60	29.54
Equity / Asset	3.26	3.38	3.27
【A】			
Non-performing loan ratio	6.79	8.23	6.86
Loans under surveilance/Loans	2.14	-	2.52
Loan loss reserves / NPLs	15.02	16.95	15.40
【E】			
Net income before tax(NIBT)			
/ Average equity	0.02	6.61	8.37
(NIBT + loan loss provision)			
/ Average equity	7.50	46.76	45.08
NIBT / Average asset	-	0.21	0.27
(NIBT + loan loss provision)			
/ Average asset	0.99	1.50	1.44
Net interest income / NIBT	39,853.85	641.48	502.95
NIBT / Operating revenue	0.09	4.76	6.47
NIBT / Employees			
(in thousand of NT dollars)	7.27	511.84	665.80
【L】			
Liquidity ratio			
(monthly average of daily data)	28.37	24.10	27.89
Loans / Deposits	76.02	80.17	78.89
Time deposits / Deposits	77.57	78.67	77.19
NCDs / Time deposits	0.28	0.27	0.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-171.59	-283.82	-510.17
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	96.17	95.49	97.00
Interest rate sensitivity gap/Equity	-96.48	-110.36	-74.54
【G】			

Deposit growth rate	3.24	9.14	3.88
Loan growth rate	-1.64	2.49	-2.32
Investment growth rate	5.27	46.14	17.87
Guarantee growth rate	-1.07	13.76	2.11

S

Unit:%,

12/31/01	12/31/00
9.39	8.97
5.91	6.05
28.96	28.26
3.34	3.42
7.63	-
-	-
21.16	18.90
9.24	2.49
37.40	23.21
0.32	0.09
1.28	0.83
425.15	1,304.12
5.68	1.46
690.83	200.87
20.90	16.20
84.27	91.78
78.60	81.32
0.31	0.36
-560.98	-
97.81	98.22
-54.26	-42.85

10.19	4.59
1.24	11.29
42.20	4.18
14.15	4.10

The Main Financial and Performance Ratios

March 31,2003

Bank's name : First Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.99
Tier 1 capital			
/ Risk-weighted assets	-	-	6.59
Liability / Equity (multiple)	25.02	15.11	26.59
Equity / Asset	3.84	6.21	3.62
【A】			
Non-performing loan ratio	4.09	8.39	3.77
Loans under surveilance/Loans	1.84	-	2.05
Loan loss reserves / NPLs	20.09	14.77	20.49
【E】			
Net income before tax(NIBT)			
/ Average equity	16.99	5.31	-47.82
(NIBT + loan loss provision)			
/ Average equity	34.08	14.62	-28.13
NIBT / Average asset	0.63	0.33	-2.43
(NIBT + loan loss provision)			
/ Average asset	1.27	0.92	-1.43
Net interest income / NIBT	258.23	515.88	-
NIBT / Operating revenue	17.60	7.80	-58.36
NIBT / Employees			
(in thousand of NT dollars)	1,257.96	680.01	-4,821.90
【L】			
Liquidity ratio			
(monthly average of daily data)	22.35	14.50	19.11
Loans / Deposits	77.02	81.89	79.07
Time deposits / Deposits	57.04	59.34	57.86
NCDs / Time deposits	2.07	2.15	2.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-253.45	-154.09	-216.40
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	84.91	79.49	83.42
Interest rate sensitivity gap/Equity	-248.60	-207.09	-297.69
【G】			

Deposit growth rate	2.15	7.49	3.84
Loan growth rate	-4.40	2.11	-4.72
Investment growth rate	50.71	23.22	23.85
Guarantee growth rate	-1.26	-4.62	2.11

s

Unit:%,

12/31/01	12/31/00
9.28	9.18
8.89	9.66
14.87	14.59
6.30	6.42
8.72	-
-	-
16.08	19.60
4.26	6.13
21.51	22.75
0.28	0.42
1.40	1.57
629.23	428.45
4.74	6.27
546.26	776.42
14.00	10.90
85.85	88.94
59.64	63.89
2.01	2.57
-150.24	-
79.02	86.75
-211.37	-125.79

6.78	8.39
3.10	5.83
15.30	-22.11
-9.29	7.77

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Hua Nan Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.07
Tier 1 capital			
/ Risk-weighted assets	-	-	6.52
Liability / Equity (multiple)	23.59	14.14	24.98
Equity / Asset	4.07	6.61	3.85
【A】			
Non-performing loan ratio	4.49	8.99	4.16
Loans under surveilance/Loans	1.01	-	1.01
Loan loss reserves / NPLs	25.88	13.16	27.08
【E】			
Net income before tax(NIBT)			
/ Average equity	22.13	5.72	-61.22
(NIBT + loan loss provision)			
/ Average equity	37.88	15.06	25.93
NIBT / Average asset	0.84	0.35	-2.84
(NIBT + loan loss provision)			
/ Average asset	1.43	0.93	1.20
Net interest income / NIBT	157.75	428.67	-
NIBT / Operating revenue	25.63	8.60	-74.01
NIBT / Employees			
(in thousand of NT dollars)	1,765.53	742.82	-5,939.67
【L】			
Liquidity ratio			
(monthly average of daily data)	25.89	14.00	23.17
Loans / Deposits	74.65	80.78	75.97
Time deposits / Deposits	56.39	59.27	55.76
NCDs / Time deposits	1.74	2.30	1.84
Accumulated gap of assets and			
liabilities(180 days) / Equity	-334.01	-54.05	9.37
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.01	94.20	97.48
Interest rate sensitivity gap/Equity	-51.28	-59.69	-45.80
【G】			

Deposit growth rate	6.00	8.80	7.05
Loan growth rate	-2.73	1.08	-1.88
Investment growth rate	64.32	13.62	64.12
Guarantee growth rate	2.67	-1.36	5.05

Unit:%,

12/31/01	12/31/00
10.68	9.81
9.89	10.00
14.24	13.67
6.56	6.82
8.27	-
-	-
13.31	17.33
5.76	7.46
23.84	20.83
0.37	0.51
1.55	1.44
440.25	329.83
6.55	7.99
723.41	923.85
13.70	11.20
82.52	88.87
59.68	62.98
2.20	5.26
-22.01	-
96.20	101.26
-39.59	12.52

7.77	8.77
-0.12	10.37
14.92	-16.69
0.11	16.41

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Chang Hwa Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.35
Tier 1 capital			
/ Risk-weighted assets	-	-	5.80
Liability / Equity (multiple)	25.45	14.95	26.60
Equity / Asset	3.78	6.27	3.62
【A】			
Non-performing loan ratio	6.71	9.43	6.97
Loans under surveilance/Loans	5.58	-	5.06
Loan loss reserves / NPLs	27.17	14.96	21.37
【E】			
Net income before tax(NIBT)			
/ Average equity	12.91	2.33	-51.24
(NIBT + loan loss provision)			
/ Average equity	63.16	13.18	20.02
NIBT / Average asset	0.48	0.15	-2.70
(NIBT + loan loss provision)			
/ Average asset	2.33	0.84	1.05
Net interest income / NIBT	345.30	1,154.63	-
NIBT / Operating revenue	12.79	3.52	-67.75
NIBT / Employees			
(in thousand of NT dollars)	1,009.60	307.28	-5,775.30
【L】			
Liquidity ratio			
(monthly average of daily data)	22.97	13.70	23.34
Loans / Deposits	81.43	89.45	82.82
Time deposits / Deposits	58.87	61.93	59.39
NCDs / Time deposits	2.31	2.65	2.51
Accumulated gap of assets and			
liabilities(180 days) / Equity	-40.49	-3.84	-27.84
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	75.06	79.71	77.54
Interest rate sensitivity gap/Equity	-445.75	-209.09	-425.04
【G】			

Deposit growth rate	0.04	8.36	1.86
Loan growth rate	-9.12	4.00	-4.80
Investment growth rate	28.38	-9.87	24.57
Guarantee growth rate	-5.79	-6.31	-2.38

S

Unit:%,

12/31/01	12/31/00
9.10	9.08
8.98	8.90
14.51	13.59
6.45	6.85
8.98	-
-	-
16.05	19.01
3.53	5.08
15.69	17.38
0.23	0.33
1.04	1.12
733.04	567.80
4.32	5.09
445.91	591.27
12.30	10.80
88.15	93.98
62.85	64.99
2.55	3.55
-34.75	-
81.23	84.37
-196.28	-151.63

9.03	5.79
1.76	8.14
-14.71	-14.70
-7.88	4.59

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Bank Of Overseas Chinese

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	5.53
Tier 1 capital			
/ Risk-weighted assets	-	-	5.71
Liability / Equity (multiple)	23.31	26.36	23.73
Equity / Asset	4.11	3.65	4.04
【A】			
Non-performing loan ratio	13.72	17.34	13.98
Loans under surveilance/Loans	4.47	-	5.12
Loan loss reserves / NPLs	27.44	19.60	27.32
【E】			
Net income before tax(NIBT)			
/ Average equity	-0.37	2.21	-2.52
(NIBT + loan loss provision)			
/ Average equity	38.54	11.63	24.02
NIBT / Average asset	-0.01	0.08	-0.09
(NIBT + loan loss provision)			
/ Average asset	1.52	0.42	0.82
Net interest income / NIBT	-	1,760.38	-
NIBT / Operating revenue	-0.33	1.73	-1.96
NIBT / Employees			
(in thousand of NT dollars)	-21.80	110.65	-123.52
【L】			
Liquidity ratio			
(monthly average of daily data)	14.08	16.30	15.14
Loans / Deposits	78.27	72.64	76.07
Time deposits / Deposits	63.99	66.53	64.07
NCDs / Time deposits	3.33	4.37	3.60
Accumulated gap of assets and			
liabilities(180 days) / Equity	-224.40	-291.45	-230.55
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	57.07	49.66	55.56
Interest rate sensitivity gap/Equity	-748.20	-983.69	-798.40
【G】			

Deposit growth rate	-2.17	2.11	1.21
Loan growth rate	4.61	-8.24	3.57
Investment growth rate	6.45	12.48	11.71
Guarantee growth rate	-30.77	-25.77	-29.63

S

Unit:%,

12/31/01	12/31/00
5.05	6.01
5.17	6.18
26.43	18.97
3.65	5.01
17.80	-
-	-
18.97	16.64
-22.12	-15.40
11.67	14.61
-0.97	-0.80
0.51	0.75
-	-
-15.53	-11.69
-1,343.52	-1,107.16
18.10	7.60
73.20	86.81
68.21	71.89
5.35	9.31
-357.52	-
53.30	63.28
-917.04	-532.26

4.50	-13.86
-11.87	-7.27
94.80	-38.15
-21.94	-20.47

The Main Financial and Performance Ratios

March 31,2003

Bank's name : The Shanghai Commercial & Savings E

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.10
Tier 1 capital			
/ Risk-weighted assets	-	-	18.53
Liability / Equity (multiple)	7.38	7.12	7.37
Equity / Asset	11.94	12.32	11.95
【A】			
Non-performing loan ratio	3.90	5.61	3.88
Loans under surveilance/Loans	1.56	-	1.58
Loan loss reserves / NPLs	25.25	22.05	19.90
【E】			
Net income before tax(NIBT)			
/ Average equity	0.50	3.01	1.19
(NIBT + loan loss provision)			
/ Average equity	7.46	11.96	15.72
NIBT / Average asset	0.07	0.38	0.15
(NIBT + loan loss provision)			
/ Average asset	1.03	1.52	1.99
Net interest income / NIBT	2,290.63	426.89	1,099.45
NIBT / Operating revenue	2.07	8.08	3.10
NIBT / Employees			
(in thousand of NT dollars)	136.24	706.89	291.80
【L】			
Liquidity ratio			
(monthly average of daily data)	23.14	19.90	17.83
Loans / Deposits	61.44	62.62	67.61
Time deposits / Deposits	57.57	62.28	57.46
NCDs / Time deposits	3.36	3.76	3.73
Accumulated gap of assets and			
liabilities(180 days) / Equity	-84.00	-91.76	-82.13
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	95.06	101.14	98.49
Interest rate sensitivity gap/Equity	-22.57	5.23	-7.10
【G】			

Deposit growth rate	-0.30	3.82	0.58
Loan growth rate	-2.89	-10.65	-0.43
Investment growth rate	-14.45	6.65	-12.12
Guarantee growth rate	-21.69	-2.00	-25.88

S

Unit:%,

12/31/01	12/31/00
8.94	9.43
18.49	17.15
7.17	7.71
12.24	11.48
4.63	-
-	-
23.95	23.16
3.95	3.79
16.81	14.52
0.50	0.46
2.14	1.78
323.95	328.84
7.66	6.60
915.53	792.78
17.30	12.20
67.56	74.13
63.97	68.53
4.04	5.15
-85.58	-
101.50	100.95
7.17	5.06

3.82	7.24
-6.57	5.91
2.64	-11.45
-5.90	0.96

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Taipeibank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	14.00
Tier 1 capital			
/ Risk-weighted assets	-	-	14.88
Liability / Equity (multiple)	12.29	12.55	12.56
Equity / Asset	7.52	7.38	7.37
【A】			
Non-performing loan ratio	2.66	3.13	2.99
Loans under surveilance/Loans	1.10	-	1.16
Loan loss reserves / NPLs	26.69	28.52	30.54
【E】			
Net income before tax(NIBT)			
/ Average equity	15.83	9.93	12.62
(NIBT + loan loss provision)			
/ Average equity	21.76	16.93	18.35
NIBT / Average asset	1.17	0.73	0.91
(NIBT + loan loss provision)			
/ Average asset	1.61	1.24	1.33
Net interest income / NIBT	100.20	215.60	160.91
NIBT / Operating revenue	26.93	14.03	18.99
NIBT / Employees			
(in thousand of NT dollars)	2,323.88	1,355.65	1,694.95
【L】			
Liquidity ratio			
(monthly average of daily data)	38.37	28.90	37.70
Loans / Deposits	73.48	77.88	74.07
Time deposits / Deposits	51.69	53.20	52.68
NCDs / Time deposits	0.79	0.87	0.86
Accumulated gap of assets and			
liabilities(180 days) / Equity	-45.56	-28.85	-26.19
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	102.87	103.51	104.03
Interest rate sensitivity gap/Equity	25.80	33.34	36.97
【G】			

Deposit growth rate	0.75	9.40	-3.76
Loan growth rate	-6.39	5.20	-9.43
Investment growth rate	36.77	29.92	20.67
Guarantee growth rate	6.73	53.93	9.77

S

Unit:%,

12/31/01	12/31/00
13.32	16.15
12.85	15.81
13.28	11.57
7.00	7.96
3.03	-
-	-
32.19	37.60
8.21	9.02
14.59	13.25
0.66	0.73
1.17	1.07
264.89	214.56
11.48	11.25
1,116.85	1,211.70
30.40	28.30
77.86	78.21
50.51	56.04
0.88	0.52
85.88	-
110.01	101.70
94.31	14.91

8.83	5.18
8.44	0.93
39.28	-10.16
55.85	29.92

The Main Financial and Performance Ratios

March 31,2003

Bank's name : United World Chinese Commercial Bar

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.79
Tier 1 capital			
/ Risk-weighted assets	-	-	11.64
Liability / Equity (multiple)	10.39	9.39	11.46
Equity / Asset	8.78	9.63	8.02
【A】			
Non-performing loan ratio	2.80	6.92	3.04
Loans under surveilance/Loans	1.51	-	1.93
Loan loss reserves / NPLs	52.07	13.55	52.41
【E】			
Net income before tax(NIBT)			
/ Average equity	18.17	11.04	-20.58
(NIBT + loan loss provision)			
/ Average equity	28.07	20.95	20.91
NIBT / Average asset	1.49	1.05	-1.76
(NIBT + loan loss provision)			
/ Average asset	2.30	1.98	1.78
Net interest income / NIBT	177.61	230.90	-
NIBT / Operating revenue	34.69	20.81	-36.35
NIBT / Employees			
(in thousand of NT dollars)	3,834.92	3,013.11	-4,740.37
【L】			
Liquidity ratio			
(monthly average of daily data)	22.31	27.30	21.45
Loans / Deposits	72.83	69.52	74.75
Time deposits / Deposits	50.01	51.35	50.83
NCDs / Time deposits	1.84	2.92	1.93
Accumulated gap of assets and			
liabilities(180 days) / Equity	152.78	163.58	137.30
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	98.87	123.67	97.44
Interest rate sensitivity gap/Equity	-5.40	106.32	-13.73
【G】			

Deposit growth rate	-11.28	6.27	-11.01
Loan growth rate	-6.62	-1.02	-7.19
Investment growth rate	-23.62	20.57	-21.03
Guarantee growth rate	-51.97	-22.62	-51.90

S

Unit:%,

12/31/01	12/31/00
10.40	10.93
12.86	12.59
9.54	9.07
9.49	9.93
6.17	-
-	-
15.14	31.85
10.74	13.65
27.24	18.28
0.94	1.33
2.37	1.79
253.14	190.47
15.18	20.03
2,362.95	3,118.09
25.80	19.50
71.79	77.67
53.40	57.13
3.37	7.29
153.78	-
124.42	70.58
112.42	-229.21

8.89	7.39
0.47	14.09
22.00	-15.75
-5.33	11.59

The Main Financial and Performance Ratios

March 31,2003

Bank's name : The Export-Import Bank of the Republic

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	44.53
Tier 1 capital			
/ Risk-weighted assets	-	-	43.46
Liability / Equity (multiple)	5.50	6.26	5.69
Equity / Asset	15.38	13.78	14.94
【A】			
Non-performing loan ratio	0.19	0.48	0.26
Loans under surveilance/Loans	0.17	-	0.16
Loan loss reserves / NPLs	421.69	150.19	314.55
【E】			
Net income before tax(NIBT)			
/ Average equity	5.70	5.36	5.69
(NIBT + loan loss provision)			
/ Average equity	6.33	6.74	7.26
NIBT / Average asset	0.84	0.72	0.78
(NIBT + loan loss provision)			
/ Average asset	0.94	0.90	1.00
Net interest income / NIBT	143.44	164.13	160.71
NIBT / Operating revenue	25.58	17.26	19.37
NIBT / Employees			
(in thousand of NT dollars)	4,625.59	4,168.22	4,514.15
【L】			
Liquidity ratio			
(monthly average of daily data)	-	-	-
Loans / Deposits	-	-	-
Time deposits / Deposits	-	-	-
NCDs / Time deposits	-	-	-
Accumulated gap of assets and			
liabilities(180 days) / Equity	58.60	29.92	60.19
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	138.25	132.80	133.57
Interest rate sensitivity gap/Equity	104.11	100.55	100.39
【G】			

Deposit growth rate	-	-	-
Loan growth rate	-9.23	-1.24	-6.25
Investment growth rate	-25.69	285.46	25.68
Guarantee growth rate	-36.07	3.42	-36.90

S

Unit:%,

12/31/01	12/31/00
40.45	39.47
39.30	38.21
6.28	6.59
13.74	13.18
0.55	-
-	-
134.31	145.81
5.99	6.43
8.07	8.28
0.79	0.83
1.06	1.07
172.77	165.91
13.23	12.39
4,516.43	4,617.22
-	-
-	-
-	-
-	-
30.58	-
124.52	124.73
78.61	85.47

-	-
-2.12	9.55
604.46	-83.13
15.71	111.87

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Bank of Kaohsiung

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.99
Tier 1 capital			
/ Risk-weighted assets	-	-	12.54
Liability / Equity (multiple)	16.00	18.69	17.20
Equity / Asset	5.88	5.08	5.49
【A】			
Non-performing loan ratio	1.76	2.88	2.38
Loans under surveilance/Loans	0.92	-	1.02
Loan loss reserves / NPLs	30.91	20.14	38.59
【E】			
Net income before tax(NIBT)			
/ Average equity	5.67	8.82	1.87
(NIBT + loan loss provision)			
/ Average equity	8.48	23.56	25.36
NIBT / Average asset	0.32	0.43	0.10
(NIBT + loan loss provision)			
/ Average asset	0.48	1.14	1.35
Net interest income / NIBT	386.33	392.67	1,754.87
NIBT / Operating revenue	9.64	8.93	2.16
NIBT / Employees			
(in thousand of NT dollars)	654.12	1,122.13	230.22
【L】			
Liquidity ratio			
(monthly average of daily data)	21.81	11.40	12.70
Loans / Deposits	84.73	86.20	95.30
Time deposits / Deposits	66.60	75.24	68.81
NCDs / Time deposits	1.75	11.96	1.61
Accumulated gap of assets and			
liabilities(180 days) / Equity	-191.88	-484.81	-24.19
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	104.29	97.38	102.16
Interest rate sensitivity gap/Equity	55.90	-41.64	30.76
【G】			

Deposit growth rate	-26.69	8.30	-22.45
Loan growth rate	-26.91	0.69	-13.96
Investment growth rate	-14.03	108.07	66.49
Guarantee growth rate	-20.17	-18.52	-22.24

S

Unit:%,

12/31/01	12/31/00
11.63	11.43
13.03	12.47
18.73	18.11
5.07	5.23
2.86	-
-	-
18.93	12.56
10.22	3.33
24.63	15.80
0.52	0.19
1.24	0.90
340.90	826.43
8.49	2.84
1,273.28	410.10
11.90	9.90
87.27	92.25
76.55	76.86
12.95	14.10
-48.79	-
96.80	96.76
-51.00	-50.89

12.45	17.10
5.98	20.52
17.40	-42.69
-7.25	13.03

The Main Financial and Performance Ratios

March 31,2003

Bank's name : The International Commercial Bank of (

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.01
Tier 1 capital			
/ Risk-weighted assets	-	-	10.71
Liability / Equity (multiple)	13.79	13.47	14.33
Equity / Asset	6.76	6.91	6.52
【A】			
Non-performing loan ratio	2.47	3.95	2.38
Loans under surveilance/Loans	0.69	-	0.82
Loan loss reserves / NPLs	53.96	52.01	49.16
【E】			
Net income before tax(NIBT)			
/ Average equity	10.14	9.59	7.46
(NIBT + loan loss provision)			
/ Average equity	16.01	21.05	17.58
NIBT / Average asset	0.65	0.65	0.43
(NIBT + loan loss provision)			
/ Average asset	1.02	1.43	1.01
Net interest income / NIBT	222.64	225.21	315.64
NIBT / Operating revenue	20.07	16.17	12.81
NIBT / Employees			
(in thousand of NT dollars)	1,936.07	1,797.07	1,413.69
【L】			
Liquidity ratio			
(monthly average of daily data)	37.77	27.50	33.14
Loans / Deposits	79.23	74.50	79.27
Time deposits / Deposits	58.09	63.62	59.52
NCDs / Time deposits	0.76	1.89	2.03
Accumulated gap of assets and			
liabilities(180 days) / Equity	-148.57	-76.29	-164.81
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	100.70	95.60	97.16
Interest rate sensitivity gap/Equity	4.48	-25.12	-17.79
【G】			

Deposit growth rate	2.83	14.81	8.85
Loan growth rate	8.72	-3.61	7.17
Investment growth rate	35.80	67.24	56.74
Guarantee growth rate	-7.27	-17.04	-10.16

S

Unit:%,

12/31/01	12/31/00
11.69	10.03
11.31	10.56
13.71	13.59
6.80	6.85
3.75	-
-	-
47.54	51.53
8.14	10.06
19.47	15.97
0.59	0.85
1.41	1.35
287.53	249.94
11.01	11.97
1,580.90	1,826.60
21.00	24.70
80.14	90.90
64.08	66.44
0.81	0.73
-42.12	-
102.37	124.55
13.26	132.15

10.31	17.56
-3.88	8.09
9.12	23.20
-17.57	-2.10

The Main Financial and Performance Ratios

March 31,2003

Bank's name : China Development Industrial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	35.02
Tier 1 capital			
/ Risk-weighted assets	-	-	106.77
Liability / Equity (multiple)	0.52	0.53	0.47
Equity / Asset	65.71	65.35	68.16
【A】			
Non-performing loan ratio	2.65	3.38	1.80
Loans under surveilance/Loans	0.05	-	0.56
Loan loss reserves / NPLs	64.57	49.34	91.91
【E】			
Net income before tax(NIBT)			
/ Average equity	2.74	11.93	5.10
(NIBT + loan loss provision)			
/ Average equity	2.80	13.22	6.13
NIBT / Average asset	1.81	7.74	3.26
(NIBT + loan loss provision)			
/ Average asset	1.85	8.58	3.92
Net interest income / NIBT	48.57	12.01	29.73
NIBT / Operating revenue	90.20	227.94	89.71
NIBT / Employees			
(in thousand of NT dollars)	6,902.90	24,992.30	12,016.81
【L】			
Liquidity ratio			
(monthly average of daily data)	29.96	108.20	37.53
Loans / Deposits	169.63	186.00	176.28
Time deposits / Deposits	85.74	81.18	84.31
NCDs / Time deposits	-	-	-
Accumulated gap of assets and			
liabilities(180 days) / Equity	-1.02	9.62	0.81
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	155.47	197.47	170.94
Interest rate sensitivity gap/Equity	19.98	30.27	23.14
【G】			

Deposit growth rate	24.14	7.60	37.93
Loan growth rate	1.99	-2.07	2.33
Investment growth rate	14.93	20.03	13.01
Guarantee growth rate	17.59	1.27	37.45

s

Unit:%,

12/31/01	12/31/00
41.68	36.44
113.40	102.49
0.48	0.60
67.74	62.53
2.74	-
-	-
69.96	112.58
10.63	12.22
12.39	14.44
6.69	7.82
7.80	9.25
20.68	22.99
177.30	167.84
19,858.22	21,119.38
107.30	78.50
203.91	212.27
86.39	92.44
-	-
8.31	-
202.87	209.02
31.22	42.44

-4.21	-51.55
0.57	9.81
25.39	14.50
-26.86	-0.25

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Industrial Bank of Taiwan

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	23.02
Tier 1 capital			
/ Risk-weighted assets	-	-	45.61
Liability / Equity (multiple)	1.02	0.95	1.13
Equity / Asset	49.48	51.36	46.89
【A】			
Non-performing loan ratio	1.23	-	-
Loans under surveilance/Loans	0.36	-	2.18
Loan loss reserves / NPLs	111.63	-	-
【E】			
Net income before tax(NIBT)			
/ Average equity	3.52	2.86	-6.32
(NIBT + loan loss provision)			
/ Average equity	4.20	3.32	-5.96
NIBT / Average asset	1.68	1.46	-3.17
(NIBT + loan loss provision)			
/ Average asset	2.02	1.69	-2.99
Net interest income / NIBT	101.47	147.46	-
NIBT / Operating revenue	40.08	37.82	-79.85
NIBT / Employees			
(in thousand of NT dollars)	3,692.31	3,420.29	-7,156.68
【L】			
Liquidity ratio			
(monthly average of daily data)	18.75	23.10	12.62
Loans / Deposits	120.45	128.33	124.62
Time deposits / Deposits	95.36	95.86	88.09
NCDs / Time deposits	-	-	-
Accumulated gap of assets and			
liabilities(180 days) / Equity	-4.37	-13.73	-25.24
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	44.86	49.27	38.73
Interest rate sensitivity gap/Equity	-48.89	-46.80	-62.45
【G】			

Deposit growth rate	-13.34	-3.58	5.95
Loan growth rate	-14.17	9.74	5.29
Investment growth rate	9.21	9.40	-6.19
Guarantee growth rate	-35.69	0.55	-32.56

S

Unit:%,

12/31/01	12/31/00
25.22	27.50
50.59	56.49
1.00	0.88
50.07	53.12
-	-
-	-
-	-
4.44	2.20
4.78	2.65
2.28	1.36
2.45	1.63
100.28	123.58
40.03	23.26
5,146.92	2,284.48
17.70	32.60
127.67	124.73
97.19	83.00
-	-
-26.55	-
49.49	54.78
-49.06	-38.46

0.54	85.92
23.29	236.84
4.52	-29.61
37.77	506.50

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Taiwan Business Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.49
Tier 1 capital			
/ Risk-weighted assets	-	-	6.64
Liability / Equity (multiple)	23.24	24.59	22.46
Equity / Asset	4.13	3.91	4.26
【A】			
Non-performing loan ratio	9.92	11.47	9.76
Loans under surveilance/Loans	1.47	-	1.97
Loan loss reserves / NPLs	16.52	12.87	17.67
【E】			
Net income before tax(NIBT)			
/ Average equity	1.21	0.54	0.33
(NIBT + loan loss provision)			
/ Average equity	9.02	26.37	15.72
NIBT / Average asset	0.05	0.02	0.01
(NIBT + loan loss provision)			
/ Average asset	0.38	1.04	0.67
Net interest income / NIBT	3,227.27	7,816.33	12,921.09
NIBT / Operating revenue	1.56	0.48	0.35
NIBT / Employees			
(in thousand of NT dollars)	100.73	40.21	26.66
【L】			
Liquidity ratio			
(monthly average of daily data)	13.24	14.40	12.82
Loans / Deposits	86.38	91.48	88.54
Time deposits / Deposits	62.70	60.88	60.98
NCDs / Time deposits	2.77	1.67	3.00
Accumulated gap of assets and			
liabilities(180 days) / Equity	-68.02	-2.49	-95.26
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	84.48	82.17	83.92
Interest rate sensitivity gap/Equity	-282.79	-354.77	-287.12
【G】			

Deposit growth rate	9.57	4.29	8.88
Loan growth rate	-1.84	-3.35	0.15
Investment growth rate	2.71	-2.90	-28.50
Guarantee growth rate	-6.37	-9.58	-13.05

s

Unit:%,

12/31/01	12/31/00
10.00	9.17
7.10	8.97
25.03	15.22
3.84	6.16
9.97	-
-	-
13.63	14.70
-31.05	6.56
14.38	12.92
-1.80	0.42
0.83	0.82
-	411.51
-33.51	6.80
-3,391.03	678.83
18.00	11.30
91.08	96.29
61.75	62.42
1.50	4.10
9.22	-
85.72	94.59
-287.33	-66.18

7.09	7.62
-0.79	6.66
38.14	-20.63
2.36	-0.65

The Main Financial and Performance Ratios

March 31,2003

Bank's name : International Bank of Taipei

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.37
Tier 1 capital			
/ Risk-weighted assets	-	-	12.49
Liability / Equity (multiple)	9.22	9.85	9.54
Equity / Asset	9.78	9.22	9.49
【A】			
Non-performing loan ratio	4.10	5.22	4.30
Loans under surveilance/Loans	1.51	-	1.26
Loan loss reserves / NPLs	29.05	25.90	29.51
【E】			
Net income before tax(NIBT)			
/ Average equity	11.01	9.87	8.69
(NIBT + loan loss provision)			
/ Average equity	14.86	14.97	15.30
NIBT / Average asset	1.04	0.90	0.80
(NIBT + loan loss provision)			
/ Average asset	1.41	1.36	1.40
Net interest income / NIBT	146.93	181.81	207.18
NIBT / Operating revenue	26.61	18.26	17.51
NIBT / Employees			
(in thousand of NT dollars)	1,715.40	1,361.70	1,261.56
【L】			
Liquidity ratio			
(monthly average of daily data)	26.89	22.40	27.90
Loans / Deposits	81.23	81.44	78.48
Time deposits / Deposits	62.86	66.14	64.53
NCDs / Time deposits	2.56	3.06	2.68
Accumulated gap of assets and			
liabilities(180 days) / Equity	-29.87	28.50	-15.84
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	81.85	83.52	80.40
Interest rate sensitivity gap/Equity	-139.45	-137.19	-157.51
【G】			

Deposit growth rate	-0.68	3.02	3.43
Loan growth rate	0.64	3.28	3.02
Investment growth rate	30.37	8.37	25.15
Guarantee growth rate	-28.01	-13.52	-30.29

s

Unit:%,

12/31/01	12/31/00
13.18	11.56
12.06	11.15
9.85	10.62
9.21	8.61
4.83	-
-	-
28.64	33.27
9.12	9.47
18.52	15.84
0.82	0.82
1.67	1.37
171.14	170.20
13.06	12.30
1,190.28	1,158.94
24.60	24.20
79.86	80.84
67.63	69.43
3.45	4.12
8.06	-
86.38	84.57
-114.88	-137.14

1.78	5.34
0.89	6.81
1.61	6.81
-1.44	-3.78

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Hsinchu International Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.86
Tier 1 capital			
/ Risk-weighted assets	-	-	6.56
Liability / Equity (multiple)	21.79	16.58	22.08
Equity / Asset	4.39	5.69	4.33
【A】			
Non-performing loan ratio	4.89	8.99	4.46
Loans under surveilance/Loans	2.38	-	3.31
Loan loss reserves / NPLs	24.52	12.00	23.08
【E】			
Net income before tax(NIBT)			
/ Average equity	18.11	11.12	-18.74
(NIBT + loan loss provision)			
/ Average equity	42.50	26.19	30.13
NIBT / Average asset	0.79	0.63	-1.04
(NIBT + loan loss provision)			
/ Average asset	1.85	1.49	1.67
Net interest income / NIBT	258.71	307.35	-
NIBT / Operating revenue	16.97	11.87	-20.89
NIBT / Employees			
(in thousand of NT dollars)	1,211.53	979.42	-1,556.31
【L】			
Liquidity ratio			
(monthly average of daily data)	17.79	13.80	15.83
Loans / Deposits	77.58	80.35	79.41
Time deposits / Deposits	66.29	67.18	66.34
NCDs / Time deposits	1.37	1.96	1.22
Accumulated gap of assets and			
liabilities(180 days) / Equity	-206.79	-283.57	-258.03
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.53	81.50	86.14
Interest rate sensitivity gap/Equity	-222.67	-283.64	-275.47
【G】			

Deposit growth rate	1.99	7.80	2.70
Loan growth rate	-0.96	8.28	0.37
Investment growth rate	46.10	17.23	49.00
Guarantee growth rate	-2.80	94.87	51.40

s

Unit:%,

12/31/01	12/31/00
8.74	9.25
8.65	9.42
16.29	14.79
5.78	6.33
7.92	-
-	-
12.95	11.95
4.71	5.24
23.78	25.45
0.28	0.33
1.43	1.61
533.75	548.16
4.60	4.88
400.91	439.80
13.00	10.00
82.06	83.20
68.81	70.72
2.60	3.49
-284.57	-
82.36	84.31
-266.14	-215.51

8.85	-0.50
8.38	0.71
-7.55	10.45
44.28	-13.39

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Taichung Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.61
Tier 1 capital			
/ Risk-weighted assets	-	-	8.47
Liability / Equity (multiple)	16.23	12.29	16.29
Equity / Asset	5.80	7.52	5.78
【A】			
Non-performing loan ratio	12.10	16.02	11.47
Loans under surveilance/Loans	9.98	-	10.85
Loan loss reserves / NPLs	15.71	12.39	14.57
【E】			
Net income before tax(NIBT)			
/ Average equity	9.64	6.22	-29.56
(NIBT + loan loss provision)			
/ Average equity	20.17	13.32	17.00
NIBT / Average asset	0.54	0.46	-1.98
(NIBT + loan loss provision)			
/ Average asset	1.13	0.99	1.14
Net interest income / NIBT	400.64	413.16	-
NIBT / Operating revenue	13.46	9.14	-42.75
NIBT / Employees			
(in thousand of NT dollars)	626.19	535.48	-2,271.68
【L】			
Liquidity ratio			
(monthly average of daily data)	19.01	20.00	18.04
Loans / Deposits	76.85	78.18	77.58
Time deposits / Deposits	66.91	68.60	66.90
NCDs / Time deposits	0.42	0.36	0.44
Accumulated gap of assets and			
liabilities(180 days) / Equity	-428.38	-200.38	-361.29
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	55.53	76.62	61.16
Interest rate sensitivity gap/Equity	-648.18	-253.29	-577.40
【G】			

Deposit growth rate	2.12	8.42	3.07
Loan growth rate	0.34	2.40	1.07
Investment growth rate	-56.59	-26.39	-53.90
Guarantee growth rate	-4.24	61.21	1.70

s

Unit:%,

12/31/01	12/31/00
11.62	12.83
11.59	12.82
11.73	11.16
7.86	8.23
15.75	-
-	-
9.63	11.47
4.64	1.31
9.64	7.87
0.37	0.11
0.76	0.64
432.37	1,388.21
6.28	1.76
399.70	111.17
18.40	12.50
79.19	86.29
70.25	71.92
0.41	0.37
-159.04	-
77.14	82.16
-240.21	-177.83

9.96	-2.86
1.54	0.77
-35.10	-12.08
31.20	13.31

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Tainan Business Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.04
Tier 1 capital			
/ Risk-weighted assets	-	-	7.23
Liability / Equity (multiple)	18.87	14.29	18.91
Equity / Asset	5.03	6.54	5.02
【A】			
Non-performing loan ratio	9.74	12.12	9.50
Loans under surveilance/Loans	3.46	-	3.65
Loan loss reserves / NPLs	13.05	14.64	11.03
【E】			
Net income before tax(NIBT)			
/ Average equity	3.33	7.46	-22.86
(NIBT + loan loss provision)			
/ Average equity	25.67	16.17	18.04
NIBT / Average asset	0.17	0.48	-1.45
(NIBT + loan loss provision)			
/ Average asset	1.29	1.03	1.14
Net interest income / NIBT	1,220.37	443.87	-
NIBT / Operating revenue	4.24	9.37	-30.62
NIBT / Employees			
(in thousand of NT dollars)	172.66	500.40	-1,524.82
【L】			
Liquidity ratio			
(monthly average of daily data)	10.78	12.10	12.03
Loans / Deposits	86.53	81.53	85.35
Time deposits / Deposits	69.21	70.79	68.85
NCDs / Time deposits	0.88	0.84	0.89
Accumulated gap of assets and			
liabilities(180 days) / Equity	-64.69	-50.26	-188.53
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	95.55	88.59	93.28
Interest rate sensitivity gap/Equity	-73.74	-152.27	-114.42
【G】			

Deposit growth rate	-2.17	-1.15	-1.01
Loan growth rate	3.91	2.08	1.38
Investment growth rate	-50.61	4.21	18.43
Guarantee growth rate	-7.75	-11.85	-17.38

s

Unit:%,

12/31/01	12/31/00
9.84	10.28
9.51	10.20
14.62	14.25
6.40	6.56
10.79	-
-	-
14.37	21.10
3.06	-2.26
12.25	7.42
0.20	-0.15
0.78	0.48
896.85	-
3.27	-2.20
206.50	-153.06
13.20	9.20
83.39	83.39
72.62	75.28
0.84	0.84
-195.71	-
90.90	94.05
-123.67	-76.93

2.77	-7.27
3.02	1.53
-17.78	-34.12
-6.58	-27.32

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Kaohsiung Business Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	-21.74
Tier 1 capital			
/ Risk-weighted assets	-	-	-21.50
Liability / Equity (multiple)	-7.85	-	-8.14
Equity / Asset	-14.60	-7.34	-14.01
【A】			
Non-performing loan ratio	45.97	38.30	43.50
Loans under surveilance/Loans	3.48	-	4.70
Loan loss reserves / NPLs	28.87	26.72	28.61
【E】			
Net income before tax(NIBT)			
/ Average equity	-	-	-
(NIBT + loan loss provision)			
/ Average equity	-	-	-
NIBT / Average asset	-0.82	-0.26	-0.55
(NIBT + loan loss provision)			
/ Average asset	0.34	-0.15	3.69
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-23.23	-5.81	-13.03
NIBT / Employees			
(in thousand of NT dollars)	-695.65	-236.31	-504.15
【L】			
Liquidity ratio			
(monthly average of daily data)	16.70	10.70	15.32
Loans / Deposits	68.62	79.24	69.49
Time deposits / Deposits	74.98	75.14	76.20
NCDs / Time deposits	0.07	0.16	0.08
Accumulated gap of assets and			
liabilities(180 days) / Equity	91.21	-	69.30
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	55.14	60.49	56.06
Interest rate sensitivity gap/Equity	326.73	-	336.60
【G】			

Deposit growth rate	-8.25	-8.59	-12.82
Loan growth rate	-20.82	-10.59	-21.47
Investment growth rate	24.43	-13.08	-17.48
Guarantee growth rate	-31.99	-23.18	-26.17

s

Unit:%,

12/31/01	12/31/00
-12.05	1.18
-8.46	1.30
-	39.08
-4.77	2.49
33.86	-
-	-
22.70	10.83
-1,435.55	-58.98
224.44	-3.07
-5.25	-1.90
0.82	-0.10
-	-
-100.82	-21.55
-4,994.63	-1,917.47
12.80	4.50
77.02	87.53
77.27	77.28
0.32	0.77
-	-
64.73	35.61
-	-2,369.09

2.44	-9.50
-9.64	-4.91
109.01	-55.01
-32.76	-48.03

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Enterprise Bank of Hualien

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	3.51
Tier 1 capital			
/ Risk-weighted assets	-	-	3.70
Liability / Equity (multiple)	18.81	21.87	20.70
Equity / Asset	5.05	4.37	4.61
【A】			
Non-performing loan ratio	28.80	29.46	27.87
Loans under surveilance/Loans	15.23	-	16.73
Loan loss reserves / NPLs	10.00	12.52	9.88
【E】			
Net income before tax(NIBT)			
/ Average equity	40.39	-6.26	13.95
(NIBT + loan loss provision)			
/ Average equity	46.16	-0.21	43.47
NIBT / Average asset	1.87	-0.26	0.61
(NIBT + loan loss provision)			
/ Average asset	2.14	-0.01	1.89
Net interest income / NIBT	173.81	-	459.18
NIBT / Operating revenue	32.26	-4.50	9.86
NIBT / Employees			
(in thousand of NT dollars)	1,314.55	-195.76	428.57
【L】			
Liquidity ratio			
(monthly average of daily data)	20.69	21.50	19.56
Loans / Deposits	72.46	73.02	73.10
Time deposits / Deposits	75.69	73.85	75.90
NCDs / Time deposits	0.27	0.41	0.33
Accumulated gap of assets and			
liabilities(180 days) / Equity	-171.40	-469.73	-488.21
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	46.37	39.07	43.17
Interest rate sensitivity gap/Equity	-859.10	-1,234.01	-1,016.64
【G】			

Deposit growth rate	-0.76	-0.78	-1.85
Loan growth rate	-1.51	-6.44	-1.96
Investment growth rate	-20.10	-0.67	-24.38
Guarantee growth rate	-1.78	-48.32	-7.30

S

Unit:%,

12/31/01	12/31/00
6.49	5.86
6.67	6.04
22.09	18.06
4.33	5.25
27.69	-
-	-
12.79	9.04
14.47	-1.09
47.89	10.06
0.68	-0.06
2.26	0.55
275.73	-
9.39	-0.94
500.00	-46.08
20.70	11.10
73.20	81.42
75.77	76.62
0.37	3.54
-403.50	-
62.72	71.75
-761.31	-479.08

4.60	-10.96
-6.04	-10.72
60.55	-7.85
-73.59	-24.61

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Taitung Business Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	1.04
Tier 1 capital			
/ Risk-weighted assets	-	-	0.89
Liability / Equity (multiple)	65.55	9.93	51.46
Equity / Asset	1.50	9.15	1.91
【A】			
Non-performing loan ratio	21.33	29.73	20.07
Loans under surveilance/Loans	7.10	-	11.44
Loan loss reserves / NPLs	30.59	16.82	32.55
【E】			
Net income before tax(NIBT)			
/ Average equity	246.67	-4.63	-107.41
(NIBT + loan loss provision)			
/ Average equity	594.64	-0.69	6.92
NIBT / Average asset	3.46	-0.40	-6.73
(NIBT + loan loss provision)			
/ Average asset	8.33	-0.06	0.43
Net interest income / NIBT	77.29	-	-
NIBT / Operating revenue	39.32	-8.61	-138.70
NIBT / Employees			
(in thousand of NT dollars)	2,041.92	-310.74	-3,774.07
【L】			
Liquidity ratio			
(monthly average of daily data)	13.19	18.30	10.24
Loans / Deposits	84.30	83.53	85.00
Time deposits / Deposits	83.36	82.02	83.70
NCDs / Time deposits	0.02	0.08	0.02
Accumulated gap of assets and			
liabilities(180 days) / Equity	-1,718.56	-273.54	-1,630.70
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	41.47	34.90	45.21
Interest rate sensitivity gap/Equity	-3,298.56	-582.03	-2,236.81
【G】			

Deposit growth rate	15.25	4.51	7.73
Loan growth rate	15.38	0.71	12.40
Investment growth rate	-79.49	132.55	-15.22
Guarantee growth rate	-65.99	-34.76	-56.61

S

Unit:%,

12/31/01	12/31/00
12.79	19.77
12.50	19.19
9.78	5.93
9.27	14.44
30.20	-
-	-
16.59	22.53
-27.95	-19.94
-9.42	-4.46
-3.22	-3.13
-1.09	-0.70
-	-
-66.13	-55.52
-2,487.48	-2,853.75
21.10	13.60
81.02	92.21
84.15	84.86
0.08	0.42
-228.41	-
39.34	51.89
-544.05	-256.59

11.60	1.34
-1.39	-5.66
114.20	6.48
-39.73	-23.32

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Hwatai Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.09
Tier 1 capital			
/ Risk-weighted assets	-	-	11.74
Liability / Equity (multiple)	10.46	10.58	11.33
Equity / Asset	8.72	8.64	8.11
【A】			
Non-performing loan ratio	6.28	5.09	4.67
Loans under surveilance/Loans	4.24	-	4.40
Loan loss reserves / NPLs	18.80	14.68	21.61
【E】			
Net income before tax(NIBT)			
/ Average equity	11.91	4.80	6.65
(NIBT + loan loss provision)			
/ Average equity	17.42	7.23	13.45
NIBT / Average asset	1.00	0.40	0.56
(NIBT + loan loss provision)			
/ Average asset	1.46	0.60	1.13
Net interest income / NIBT	221.05	491.78	438.93
NIBT / Operating revenue	24.84	7.60	11.19
NIBT / Employees			
(in thousand of NT dollars)	1,107.87	415.95	593.93
【L】			
Liquidity ratio			
(monthly average of daily data)	13.47	12.30	12.58
Loans / Deposits	84.54	86.32	84.05
Time deposits / Deposits	71.47	71.82	72.36
NCDs / Time deposits	3.50	5.11	9.87
Accumulated gap of assets and			
liabilities(180 days) / Equity	-357.58	-32.42	-477.75
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	46.79	78.35	49.58
Interest rate sensitivity gap/Equity	-482.79	-209.71	-512.64
【G】			

Deposit growth rate	3.32	-0.09	0.73
Loan growth rate	1.11	4.48	2.31
Investment growth rate	4.48	-22.91	3.88
Guarantee growth rate	-25.10	-6.41	-18.65

s

Unit:%,

12/31/01	12/31/00
11.52	12.54
11.00	11.53
11.74	11.31
7.85	8.13
4.09	-
-	-
17.55	31.44
6.82	5.70
9.68	8.79
0.55	0.55
0.78	0.85
299.25	400.59
8.60	8.13
561.45	490.54
14.30	14.40
82.78	83.11
73.48	72.63
8.72	9.57
-217.19	-
81.16	89.52
-201.59	-89.80

4.40	28.52
5.32	29.91
-8.71	13.53
44.46	428.19

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Macoto Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.28
Tier 1 capital			
/ Risk-weighted assets	-	-	7.69
Liability / Equity (multiple)	16.28	14.75	15.27
Equity / Asset	5.79	6.35	6.15
【A】			
Non-performing loan ratio	4.97	9.17	4.73
Loans under surveilance/Loans	4.67	-	5.50
Loan loss reserves / NPLs	22.49	15.86	23.27
【E】			
Net income before tax(NIBT)			
/ Average equity	15.76	14.21	1.82
(NIBT + loan loss provision)			
/ Average equity	18.66	19.04	6.73
NIBT / Average asset	0.95	0.87	0.12
(NIBT + loan loss provision)			
/ Average asset	1.12	1.16	0.44
Net interest income / NIBT	311.08	351.86	2,675.50
NIBT / Operating revenue	16.38	13.78	1.92
NIBT / Employees			
(in thousand of NT dollars)	694.80	693.41	78.43
【L】			
Liquidity ratio			
(monthly average of daily data)	16.08	15.00	16.67
Loans / Deposits	72.27	75.69	70.22
Time deposits / Deposits	70.57	71.84	71.09
NCDs / Time deposits	3.42	3.98	3.56
Accumulated gap of assets and			
liabilities(180 days) / Equity	-136.86	106.56	-55.41
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	38.73	49.52	44.13
Interest rate sensitivity gap/Equity	-813.27	-643.60	-721.66
【G】			

Deposit growth rate	1.19	5.82	-2.81
Loan growth rate	-3.13	3.36	-9.32
Investment growth rate	130.56	45.43	0.77
Guarantee growth rate	-17.35	-44.05	-27.36

s

Unit:%,

12/31/01	12/31/00
11.11	8.60
7.73	8.54
15.56	13.79
6.04	6.76
7.90	-
-	-
16.70	27.27
3.81	-3.55
28.65	5.26
0.25	-0.26
1.85	0.39
910.50	-
3.56	-3.70
179.05	-210.53
15.70	6.40
75.63	82.00
74.55	73.67
4.34	4.85
-52.62	-
49.45	42.23
-681.77	-720.65

14.11	7.30
5.48	9.43
138.28	-3.80
-16.44	-58.80

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Sunny Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.16
Tier 1 capital			
/ Risk-weighted assets	-	-	7.98
Liability / Equity (multiple)	17.54	15.54	16.78
Equity / Asset	5.39	6.05	5.62
【A】			
Non-performing loan ratio	3.64	3.58	3.84
Loans under surveilance/Loans	1.60	-	2.20
Loan loss reserves / NPLs	26.22	21.85	25.42
【E】			
Net income before tax(NIBT)			
/ Average equity	11.81	12.13	12.78
(NIBT + loan loss provision)			
/ Average equity	17.40	21.32	69.60
NIBT / Average asset	0.63	0.72	0.72
(NIBT + loan loss provision)			
/ Average asset	0.93	1.27	3.92
Net interest income / NIBT	298.23	289.77	291.40
NIBT / Operating revenue	15.53	14.30	15.35
NIBT / Employees			
(in thousand of NT dollars)	634.83	794.82	663.01
【L】			
Liquidity ratio			
(monthly average of daily data)	16.41	16.70	15.06
Loans / Deposits	81.50	76.99	80.96
Time deposits / Deposits	71.05	72.16	71.07
NCDs / Time deposits	3.73	2.50	3.92
Accumulated gap of assets and			
liabilities(180 days) / Equity	-529.17	-490.35	-484.89
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	48.69	51.58	49.10
Interest rate sensitivity gap/Equity	-801.86	-702.48	-768.64
【G】			

Deposit growth rate	18.46	16.59	16.02
Loan growth rate	25.39	14.57	23.47
Investment growth rate	18.44	71.10	0.97
Guarantee growth rate	1.30	-20.58	3.15

s

Unit:%,

12/31/01	12/31/00
9.71	11.39
9.35	10.60
15.61	14.16
6.02	6.60
3.24	-
-	-
22.10	31.56
10.57	6.68
110.64	9.41
0.65	0.42
6.81	0.59
312.18	509.98
10.69	6.33
656.74	465.20
16.10	11.50
76.15	81.09
73.71	75.13
2.98	2.34
-405.11	-
51.87	171.62
-702.51	310.64

19.32	7.90
12.80	17.73
145.42	-38.38
-35.49	-20.64

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Bank of Panhsin

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.38
Tier 1 capital			
/ Risk-weighted assets	-	-	9.24
Liability / Equity (multiple)	11.49	10.92	11.27
Equity / Asset	8.01	8.39	8.15
【A】			
Non-performing loan ratio	8.24	11.61	8.55
Loans under surveilance/Loans	3.70	-	3.91
Loan loss reserves / NPLs	13.37	8.07	13.18
【E】			
Net income before tax(NIBT)			
/ Average equity	5.22	3.44	1.83
(NIBT + loan loss provision)			
/ Average equity	6.58	5.23	11.80
NIBT / Average asset	0.42	0.29	0.15
(NIBT + loan loss provision)			
/ Average asset	0.53	0.44	0.99
Net interest income / NIBT	437.50	641.10	1,273.25
NIBT / Operating revenue	11.03	6.18	3.12
NIBT / Employees			
(in thousand of NT dollars)	419.87	317.39	154.38
【L】			
Liquidity ratio			
(monthly average of daily data)	10.87	16.50	10.11
Loans / Deposits	84.77	79.31	85.52
Time deposits / Deposits	74.07	75.57	73.47
NCDs / Time deposits	10.01	7.98	10.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	-424.80	-208.65	-327.54
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	89.62	85.82	89.15
Interest rate sensitivity gap/Equity	-106.76	-146.82	-112.97
【G】			

Deposit growth rate	6.53	2.42	3.50
Loan growth rate	13.52	0.09	9.97
Investment growth rate	37.71	-12.12	6.99
Guarantee growth rate	-43.76	3.89	-35.50

s

Unit:%,

12/31/01	12/31/00
9.51	9.91
9.24	9.90
10.99	10.51
8.34	8.69
10.98	-
-	-
7.90	8.99
1.70	1.92
5.72	4.71
0.14	0.19
0.49	0.47
1,109.03	1,055.09
2.45	2.78
153.85	187.22
15.20	8.80
80.39	83.63
75.60	78.49
9.66	12.30
-143.84	-
86.95	88.08
-137.06	-120.46

4.09	7.39
1.14	15.61
-26.01	-27.49
0.17	38.30

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Cota Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.73
Tier 1 capital			
/ Risk-weighted assets	-	-	12.86
Liability / Equity (multiple)	12.01	11.56	11.74
Equity / Asset	7.69	7.96	7.85
【A】			
Non-performing loan ratio	5.49	8.39	6.27
Loans under surveilance/Loans	1.71	-	2.26
Loan loss reserves / NPLs	29.33	16.98	23.63
【E】			
Net income before tax(NIBT)			
/ Average equity	3.25	12.44	4.85
(NIBT + loan loss provision)			
/ Average equity	17.32	21.34	11.93
NIBT / Average asset	0.25	0.93	0.38
(NIBT + loan loss provision)			
/ Average asset	1.33	1.60	0.93
Net interest income / NIBT	785.00	223.40	564.94
NIBT / Operating revenue	6.66	18.41	8.43
NIBT / Employees			
(in thousand of NT dollars)	237.39	986.01	349.47
【L】			
Liquidity ratio			
(monthly average of daily data)	10.90	20.80	11.47
Loans / Deposits	89.41	67.29	83.21
Time deposits / Deposits	70.64	72.48	69.84
NCDs / Time deposits	2.10	1.13	0.80
Accumulated gap of assets and			
liabilities(180 days) / Equity	-384.87	-312.23	-273.28
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.57	86.04	86.38
Interest rate sensitivity gap/Equity	-189.37	-155.47	-153.03
【G】			

Deposit growth rate	5.02	7.24	4.35
Loan growth rate	39.55	-3.28	31.14
Investment growth rate	-45.82	43.64	-45.08
Guarantee growth rate	18.08	-10.21	-8.17

s

Unit:%,

12/31/01	12/31/00
15.20	20.16
15.56	19.53
11.98	8.59
7.70	10.43
7.95	-
-	-
14.21	11.55
-19.15	4.80
6.60	8.73
-1.87	0.50
0.65	0.91
-	445.10
-33.07	7.92
-2,040.07	522.85
20.10	15.00
66.22	76.39
73.22	74.07
1.25	0.80
-362.15	-
87.74	62.08
-140.52	-308.90

7.77	-0.15
-6.47	9.82
46.03	-27.54
-35.59	262.78

The Main Financial and Performance Ratios

March 31,2003

Bank's name : United-Credit Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.67
Tier 1 capital			
/ Risk-weighted assets	-	-	13.87
Liability / Equity (multiple)	10.10	10.44	10.17
Equity / Asset	9.01	8.74	8.96
【A】			
Non-performing loan ratio	8.33	11.50	13.16
Loans under surveilance/Loans	2.56	-	2.46
Loan loss reserves / NPLs	10.64	9.22	8.77
【E】			
Net income before tax(NIBT)			
/ Average equity	13.04	17.13	3.27
(NIBT + loan loss provision)			
/ Average equity	13.04	17.13	14.64
NIBT / Average asset	1.16	1.48	0.30
(NIBT + loan loss provision)			
/ Average asset	1.16	1.48	1.33
Net interest income / NIBT	195.11	149.79	783.33
NIBT / Operating revenue	29.35	26.62	6.17
NIBT / Employees			
(in thousand of NT dollars)	1,093.61	1,452.91	277.61
【L】			
Liquidity ratio			
(monthly average of daily data)	8.90	8.70	10.55
Loans / Deposits	84.40	76.70	84.47
Time deposits / Deposits	68.97	68.88	68.51
NCDs / Time deposits	0.68	0.05	0.24
Accumulated gap of assets and			
liabilities(180 days) / Equity	-392.21	-350.94	-320.38
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	33.89	42.23	32.34
Interest rate sensitivity gap/Equity	-640.01	-576.62	-655.94
【G】			

Deposit growth rate	-2.34	-5.78	-4.43
Loan growth rate	7.45	-2.88	2.15
Investment growth rate	-50.37	10.35	-0.61
Guarantee growth rate	217.62	289.55	35.03

s

Unit:%,

12/31/01	12/31/00
13.47	13.02
13.64	13.05
10.71	11.95
8.54	7.72
8.90	-
-	-
11.63	11.21
3.26	4.02
11.66	12.48
0.27	0.31
0.96	0.97
630.94	531.53
4.66	4.96
260.81	159.03
10.30	16.50
79.03	75.99
71.16	74.99
0.01	-
-359.41	-
32.35	47.45
-701.29	-598.86

-6.37	-
-2.63	-
-23.16	-
271.70	-

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Lucky Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.86
Tier 1 capital			
/ Risk-weighted assets	-	-	8.51
Liability / Equity (multiple)	21.19	14.54	22.43
Equity / Asset	4.51	6.43	4.27
【A】			
Non-performing loan ratio	6.09	10.09	6.77
Loans under surveilance/Loans	2.94	-	2.79
Loan loss reserves / NPLs	16.39	9.96	15.58
【E】			
Net income before tax(NIBT)			
/ Average equity	21.53	12.51	-36.30
(NIBT + loan loss provision)			
/ Average equity	23.28	14.33	10.63
NIBT / Average asset	0.92	0.81	-2.22
(NIBT + loan loss provision)			
/ Average asset	1.00	0.93	0.65
Net interest income / NIBT	153.81	186.03	-
NIBT / Operating revenue	29.71	18.01	-56.36
NIBT / Employees			
(in thousand of NT dollars)	1,076.50	889.44	-2,643.05
【L】			
Liquidity ratio			
(monthly average of daily data)	18.05	15.80	17.54
Loans / Deposits	66.27	68.97	63.77
Time deposits / Deposits	65.91	67.76	66.23
NCDs / Time deposits	2.25	2.69	2.27
Accumulated gap of assets and			
liabilities(180 days) / Equity	-37.41	-62.33	112.63
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.55	85.12	82.01
Interest rate sensitivity gap/Equity	-402.63	-202.44	-373.05
【G】			

Deposit growth rate	-1.50	3.37	-0.68
Loan growth rate	-5.33	2.56	-10.82
Investment growth rate	5.55	10.21	25.83
Guarantee growth rate	-19.64	17.58	1.58

s

Unit:%,

12/31/01	12/31/00
11.61	12.91
11.84	12.17
14.19	13.67
6.58	6.82
9.85	-
-	-
10.05	18.70
4.80	6.12
9.68	9.36
0.32	0.42
0.64	0.64
426.01	361.86
5.77	6.90
336.21	407.36
14.10	16.00
71.03	71.24
69.29	71.94
3.00	2.33
-356.53	-
88.82	89.47
-149.89	-138.38

3.72	2.98
3.45	2.77
7.23	11.38
-19.46	-7.39

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Kao Shin Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.59
Tier 1 capital			
/ Risk-weighted assets	-	-	8.78
Liability / Equity (multiple)	18.85	15.42	18.74
Equity / Asset	5.04	6.09	5.06
【A】			
Non-performing loan ratio	16.07	21.67	16.47
Loans under surveilance/Loans	2.52	-	2.66
Loan loss reserves / NPLs	17.23	12.58	16.36
【E】			
Net income before tax(NIBT)			
/ Average equity	5.82	3.81	-3.26
(NIBT + loan loss provision)			
/ Average equity	13.37	14.47	15.68
NIBT / Average asset	0.29	0.23	-0.18
(NIBT + loan loss provision)			
/ Average asset	0.66	0.87	0.87
Net interest income / NIBT	448.65	500.00	-
NIBT / Operating revenue	8.28	4.88	-4.07
NIBT / Employees			
(in thousand of NT dollars)	249.58	201.01	-158.25
【L】			
Liquidity ratio			
(monthly average of daily data)	20.08	25.10	17.98
Loans / Deposits	75.10	68.17	76.73
Time deposits / Deposits	74.90	76.71	75.40
NCDs / Time deposits	0.30	0.62	0.37
Accumulated gap of assets and			
liabilities(180 days) / Equity	-480.67	-403.95	-505.82
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.12	52.75	86.21
Interest rate sensitivity gap/Equity	-191.82	-664.04	-228.88
【G】			

Deposit growth rate	-3.04	-0.05	-3.41
Loan growth rate	6.81	-9.51	3.46
Investment growth rate	-21.09	35.11	-17.98
Guarantee growth rate	-27.92	113.89	6.58

S

Unit:%,

12/31/01	12/31/00
10.57	9.53
10.65	9.58
15.39	13.60
6.10	6.85
19.22	-
-	-
12.84	15.36
-11.57	3.89
8.34	8.94
-0.72	0.26
0.52	0.59
-	379.56
-12.81	4.13
-631.23	216.77
21.70	17.70
71.63	75.76
77.64	79.01
0.59	0.54
-325.82	-
55.43	64.93
-630.16	-448.54

-0.13	-1.50
-5.58	5.67
16.47	-11.80
97.40	60.42

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Grand Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.73
Tier 1 capital			
/ Risk-weighted assets	-	-	10.44
Liability / Equity (multiple)	10.48	11.73	11.47
Equity / Asset	8.71	7.85	8.02
【A】			
Non-performing loan ratio	4.18	5.80	5.30
Loans under surveilance/Loans	4.20	-	6.81
Loan loss reserves / NPLs	35.10	24.28	26.14
【E】			
Net income before tax(NIBT)			
/ Average equity	17.77	17.45	1.28
(NIBT + loan loss provision)			
/ Average equity	20.83	28.31	20.26
NIBT / Average asset	1.46	1.32	0.10
(NIBT + loan loss provision)			
/ Average asset	1.71	2.14	1.65
Net interest income / NIBT	154.15	151.63	1,910.84
NIBT / Operating revenue	30.20	21.13	1.95
NIBT / Employees			
(in thousand of NT dollars)	1,928.18	1,797.34	140.87
【L】			
Liquidity ratio			
(monthly average of daily data)	11.32	15.10	11.02
Loans / Deposits	82.29	81.20	85.15
Time deposits / Deposits	65.73	70.50	65.21
NCDs / Time deposits	2.18	3.33	2.93
Accumulated gap of assets and			
liabilities(180 days) / Equity	30.21	68.01	60.61
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.14	92.77	95.06
Interest rate sensitivity gap/Equity	-50.48	-70.75	-46.85
【G】			

Deposit growth rate	-5.05	-5.16	-2.12
Loan growth rate	-3.24	-7.19	0.62
Investment growth rate	-37.80	-5.40	-11.88
Guarantee growth rate	-42.54	-31.81	-39.26

s

Unit:%,

12/31/01	12/31/00
8.38	9.78
10.05	10.87
12.40	10.15
7.46	8.97
4.48	-
-	-
27.68	30.15
-20.68	6.97
11.81	11.95
-1.66	0.63
0.95	1.08
-	263.01
-26.15	9.08
-2,329.19	947.67
13.00	9.30
83.17	86.16
71.20	76.66
3.67	5.38
75.26	-
88.89	93.34
-114.96	-55.46

-4.56	11.14
-7.16	0.41
-15.40	-14.09
-33.30	-25.44

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Union Bank of Taiwan

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.62
Tier 1 capital			
/ Risk-weighted assets	-	-	11.93
Liability / Equity (multiple)	10.39	9.74	10.56
Equity / Asset	8.78	9.31	8.65
【A】			
Non-performing loan ratio	3.95	5.54	4.12
Loans under surveilance/Loans	3.48	-	3.62
Loan loss reserves / NPLs	44.31	18.45	46.76
【E】			
Net income before tax(NIBT)			
/ Average equity	9.59	7.88	-8.03
(NIBT + loan loss provision)			
/ Average equity	14.66	14.97	4.79
NIBT / Average asset	0.82	0.71	-0.76
(NIBT + loan loss provision)			
/ Average asset	1.25	1.35	0.45
Net interest income / NIBT	368.92	317.07	-
NIBT / Operating revenue	13.55	10.19	-12.10
NIBT / Employees			
(in thousand of NT dollars)	644.60	724.06	-615.25
【L】			
Liquidity ratio			
(monthly average of daily data)	10.30	12.70	9.52
Loans / Deposits	73.89	79.04	73.61
Time deposits / Deposits	70.46	73.13	70.25
NCDs / Time deposits	2.14	6.39	2.19
Accumulated gap of assets and			
liabilities(180 days) / Equity	-443.41	-385.93	-333.00
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	64.62	76.63	61.96
Interest rate sensitivity gap/Equity	-306.12	-195.43	-336.89
【G】			

Deposit growth rate	-3.80	-3.64	-5.85
Loan growth rate	-9.26	-11.64	-13.17
Investment growth rate	1.97	-14.17	-16.41
Guarantee growth rate	-38.41	-40.07	-34.07

s

Unit:%,

12/31/01	12/31/00
10.40	10.27
12.71	11.75
10.22	9.94
8.92	9.14
3.91	-
-	-
22.53	30.71
0.34	7.21
12.55	17.48
0.03	0.64
1.13	1.56
5,364.41	335.32
0.42	7.64
32.58	693.25
13.80	9.10
79.52	91.02
75.93	78.13
7.24	11.00
-255.96	-
78.98	84.60
-187.08	-132.76

-0.04	-2.18
-10.75	-2.69
9.37	-1.12
-51.08	-28.14

The Main Financial and Performance Ratios

March 31,2003

Bank's name : The Chinese Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.77
Tier 1 capital			
/ Risk-weighted assets	-	-	10.78
Liability / Equity (multiple)	12.17	12.06	12.51
Equity / Asset	7.59	7.66	7.40
【A】			
Non-performing loan ratio	7.97	7.79	8.58
Loans under surveilance/Loans	9.39	-	7.99
Loan loss reserves / NPLs	22.00	15.45	20.32
【E】			
Net income before tax(NIBT)			
/ Average equity	8.44	9.87	0.33
(NIBT + loan loss provision)			
/ Average equity	11.67	8.28	7.44
NIBT / Average asset	0.62	0.73	0.03
(NIBT + loan loss provision)			
/ Average asset	0.86	0.61	0.57
Net interest income / NIBT	378.21	276.36	8,830.19
NIBT / Operating revenue	12.53	13.11	0.48
NIBT / Employees			
(in thousand of NT dollars)	700.47	1,011.83	29.48
【L】			
Liquidity ratio			
(monthly average of daily data)	9.71	8.10	10.65
Loans / Deposits	84.27	90.74	83.63
Time deposits / Deposits	84.96	82.16	84.90
NCDs / Time deposits	15.02	7.87	13.95
Accumulated gap of assets and			
liabilities(180 days) / Equity	-74.94	-80.19	-151.51
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	90.61	93.65	85.67
Interest rate sensitivity gap/Equity	-95.59	-69.27	-159.83
【G】			

Deposit growth rate	-0.76	-5.07	-3.00
Loan growth rate	-8.09	-5.01	-11.07
Investment growth rate	21.23	-12.06	29.87
Guarantee growth rate	-61.85	19.08	-41.22

s

Unit:%,

12/31/01	12/31/00
8.62	9.81
9.88	10.99
12.83	11.76
7.23	7.84
5.44	-
-	-
23.29	18.45
-4.39	0.66
7.70	9.80
-0.34	0.06
0.60	0.82
-	3,440.34
-5.60	0.83
-494.69	90.22
9.40	10.70
91.22	91.18
88.06	89.72
7.72	6.16
-147.89	-
93.53	96.85
-74.70	-34.25

-0.60	14.43
-0.46	8.19
-5.77	16.64
-30.70	-9.94

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Far Eastern International Bank

Items	03/31/03	03/31/02	12/31/02
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.28
Tier 1 capital			
/ Risk-weighted assets	-	-	9.15
Liability / Equity (multiple)	13.73	9.95	17.09
Equity / Asset	6.79	9.13	5.53
【 A 】			
Non-performing loan ratio	3.88	5.88	4.25
Loans under surveilance/Loans	1.01	-	1.36
Loan loss reserves / NPLs	40.71	14.20	33.99
【 E 】			
Net income before tax(NIBT)			
/ Average equity	37.22	6.74	-32.29
(NIBT + loan loss provision)			
/ Average equity	55.50	12.68	14.85
NIBT / Average asset	2.41	0.61	-2.84
(NIBT + loan loss provision)			
/ Average asset	3.59	1.14	1.31
Net interest income / NIBT	107.42	360.63	-
NIBT / Operating revenue	32.88	10.24	-47.90
NIBT / Employees			
(in thousand of NT dollars)	2,975.19	869.04	-3,581.65
【 L 】			
Liquidity ratio			
(monthly average of daily data)	11.35	9.20	8.20
Loans / Deposits	99.82	94.08	87.13
Time deposits / Deposits	79.30	79.32	79.96
NCDs / Time deposits	10.32	12.15	15.65
Accumulated gap of assets and			
liabilities(180 days) / Equity	-280.38	-224.69	-528.29
【 S 】 (Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	93.36	94.76	86.78
Interest rate sensitivity gap/Equity	-69.91	-43.80	-183.13
【 G 】			

Deposit growth rate	2.45	6.78	8.42
Loan growth rate	7.96	13.70	-3.17
Investment growth rate	25.75	51.41	16.76
Guarantee growth rate	73.15	-51.74	1.69

S

Unit:%,

12/31/01	12/31/00
12.48	12.90
12.79	12.96
10.46	8.78
8.72	10.22
5.99	-
-	-
18.07	19.48
2.91	2.96
11.61	15.61
0.29	0.32
1.17	1.67
723.17	706.12
4.15	4.28
383.70	429.75
11.20	8.90
95.98	87.77
80.22	79.07
7.62	16.66
-93.95	-
92.90	99.17
-63.18	-6.10

2.18	0.44
12.63	7.91
32.98	-41.03
-55.10	6.37

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Fuhwa Commercial Bank Co. Ltd.

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.04
Tier 1 capital			
/ Risk-weighted assets	-	-	7.78
Liability / Equity (multiple)	15.64	10.90	16.72
Equity / Asset	6.01	8.40	5.64
【A】			
Non-performing loan ratio	4.18	6.00	4.22
Loans under surveilance/Loans	4.18	-	5.45
Loan loss reserves / NPLs	49.92	22.75	49.44
【E】			
Net income before tax(NIBT)			
/ Average equity	13.68	10.00	-27.55
(NIBT + loan loss provision)			
/ Average equity	22.14	19.44	25.13
NIBT / Average asset	0.77	0.83	-2.01
(NIBT + loan loss provision)			
/ Average asset	1.25	1.61	1.84
Net interest income / NIBT	195.04	203.85	-
NIBT / Operating revenue	18.97	16.62	-39.23
NIBT / Employees			
(in thousand of NT dollars)	991.33	1,356.07	-2,711.35
【L】			
Liquidity ratio			
(monthly average of daily data)	20.66	18.66	21.27
Loans / Deposits	86.67	84.21	81.99
Time deposits / Deposits	73.48	74.67	73.75
NCDs / Time deposits	2.58	3.21	3.12
Accumulated gap of assets and			
liabilities(180 days) / Equity	-6.04	-135.85	-53.41
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	80.29	79.83	78.76
Interest rate sensitivity gap/Equity	-255.24	-195.60	-299.62
【G】			

Deposit growth rate	8.54	-2.27	6.82
Loan growth rate	10.42	8.11	5.33
Investment growth rate	44.03	-47.86	52.65
Guarantee growth rate	-13.22	28.33	-5.10

s

Unit:%,

12/31/01	12/31/00
10.94	11.42
10.49	11.60
10.95	12.03
8.37	7.67
5.72	-
-	-
19.77	33.74
9.80	-11.66
15.75	16.27
0.79	-1.05
1.27	1.47
188.73	-
12.94	-15.38
1,248.50	-1,576.70
20.40	20.80
82.10	78.48
76.27	79.06
4.19	9.01
19.28	-
83.26	90.71
-161.97	-100.93

-0.90	0.31
7.27	3.28
-53.92	-17.44
4.16	-28.61

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Bank Sinopac

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.85
Tier 1 capital			
/ Risk-weighted assets	-	-	13.55
Liability / Equity (multiple)	12.42	10.67	11.99
Equity / Asset	7.45	8.57	7.70
【A】			
Non-performing loan ratio	2.13	2.10	2.01
Loans under surveilance/Loans	0.90	-	1.11
Loan loss reserves / NPLs	38.28	37.60	39.84
【E】			
Net income before tax(NIBT)			
/ Average equity	10.09	12.61	11.30
(NIBT + loan loss provision)			
/ Average equity	14.27	16.74	16.21
NIBT / Average asset	0.77	1.07	0.92
(NIBT + loan loss provision)			
/ Average asset	1.09	1.42	1.32
Net interest income / NIBT	180.49	178.74	205.40
NIBT / Operating revenue	19.46	21.13	18.74
NIBT / Employees			
(in thousand of NT dollars)	1,237.64	1,729.85	1,293.21
【L】			
Liquidity ratio			
(monthly average of daily data)	36.57	20.50	32.17
Loans / Deposits	76.27	76.51	80.18
Time deposits / Deposits	65.06	66.35	65.11
NCDs / Time deposits	0.52	0.64	0.57
Accumulated gap of assets and			
liabilities(180 days) / Equity	-220.55	220.80	-266.76
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.82	74.34	80.34
Interest rate sensitivity gap/Equity	-142.40	-109.86	-172.81
【G】			

Deposit growth rate	13.59	8.91	8.68
Loan growth rate	11.91	8.00	11.94
Investment growth rate	107.90	50.22	120.26
Guarantee growth rate	-3.52	-24.03	-21.43

s

Unit:%,

12/31/01	12/31/00
14.37	14.34
14.68	14.63
10.70	9.36
8.55	9.65
2.03	-
-	-
37.45	70.49
8.71	10.25
12.99	12.35
0.78	1.02
1.17	1.23
234.42	187.52
12.21	13.62
1,137.18	1,311.06
15.00	33.70
77.48	78.65
68.73	73.83
1.48	3.92
178.83	-
67.33	71.86
-128.57	-97.64

9.35	23.87
7.57	15.16
23.18	14.72
-16.77	-14.34

The Main Financial and Performance Ratios

March 31,2003

Bank's name : E. Sun Commercial Bank, Ltd.

Items	03/31/03	03/31/02	12/31/02
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.38
Tier 1 capital			
/ Risk-weighted assets	-	-	9.36
Liability / Equity (multiple)	13.67	10.09	15.87
Equity / Asset	6.82	9.02	5.93
【 A 】			
Non-performing loan ratio	1.37	2.87	1.38
Loans under surveilance/Loans	0.86	-	0.88
Loan loss reserves / NPLs	71.54	32.97	70.67
【 E 】			
Net income before tax(NIBT)			
/ Average equity	30.67	12.02	-19.96
(NIBT + loan loss provision)			
/ Average equity	21.77	19.97	19.25
NIBT / Average asset	1.92	1.06	-1.72
(NIBT + loan loss provision)			
/ Average asset	1.36	1.77	1.66
Net interest income / NIBT	125.99	194.48	-
NIBT / Operating revenue	39.40	19.16	-32.45
NIBT / Employees			
(in thousand of NT dollars)	3,256.59	1,843.34	-2,852.24
【 L 】			
Liquidity ratio			
(monthly average of daily data)	18.40	16.90	18.29
Loans / Deposits	77.06	80.12	76.36
Time deposits / Deposits	65.35	69.28	65.52
NCDs / Time deposits	0.76	1.63	0.89
Accumulated gap of assets and			
liabilities(180 days) / Equity	-344.42	-287.38	-402.12
【 S 】 (Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.79	82.02	71.77
Interest rate sensitivity gap/Equity	-281.62	-143.37	-337.74
【 G 】			

Deposit growth rate	1.34	3.74	0.94
Loan growth rate	-2.79	1.61	-4.65
Investment growth rate	20.49	49.06	19.76
Guarantee growth rate	-22.44	-13.89	-24.46

S

Unit:%,

12/31/01	12/31/00
11.01	10.56
12.30	12.50
10.36	10.07
8.80	9.03
2.83	-
-	-
32.17	39.85
11.80	8.48
21.17	16.62
1.04	0.79
1.86	1.55
201.56	228.42
15.23	11.04
1,797.67	1,316.61
14.60	9.40
80.34	85.38
71.85	74.58
1.82	4.13
-317.22	-
80.83	89.82
-159.82	-85.53

10.47	9.44
4.13	8.67
47.30	13.79
10.59	14.62

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Cosmos Bank, Taiwan

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.13
Tier 1 capital			
/ Risk-weighted assets	-	-	10.11
Liability / Equity (multiple)	10.39	12.31	10.51
Equity / Asset	8.78	7.51	8.68
【A】			
Non-performing loan ratio	3.43	6.96	3.21
Loans under surveilance/Loans	3.25	-	3.32
Loan loss reserves / NPLs	29.82	16.85	31.90
【E】			
Net income before tax(NIBT)			
/ Average equity	18.16	15.21	11.39
(NIBT + loan loss provision)			
/ Average equity	42.94	23.30	32.11
NIBT / Average asset	1.55	1.10	0.86
(NIBT + loan loss provision)			
/ Average asset	3.67	1.69	2.44
Net interest income / NIBT	294.16	327.42	463.94
NIBT / Operating revenue	20.58	15.24	11.61
NIBT / Employees			
(in thousand of NT dollars)	1,408.06	1,100.60	714.00
【L】			
Liquidity ratio			
(monthly average of daily data)	13.85	13.00	13.88
Loans / Deposits	74.81	81.84	74.13
Time deposits / Deposits	81.64	78.83	82.00
NCDs / Time deposits	0.75	3.89	1.56
Accumulated gap of assets and			
liabilities(180 days) / Equity	-38.87	-71.94	-15.27
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	81.80	70.49	78.68
Interest rate sensitivity gap/Equity	-152.30	-316.28	-182.30
【G】			

Deposit growth rate	13.33	9.39	11.87
Loan growth rate	1.89	8.99	-1.58
Investment growth rate	159.71	36.89	93.55
Guarantee growth rate	31.91	-18.99	67.46

S

Unit:%,

12/31/01	12/31/00
8.25	8.03
9.07	9.00
12.65	13.68
7.33	6.81
6.97	-
-	-
17.09	22.92
10.53	-24.59
16.77	6.12
0.74	-2.12
1.18	0.53
367.58	-
9.79	-28.25
701.01	-2,280.32
12.00	8.50
82.85	83.51
80.80	81.35
5.64	8.76
-147.85	-
68.76	60.76
-353.25	-486.14

10.60	-4.42
8.57	-7.07
-0.91	-43.09
-21.26	57.79

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Pan Asia Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	5.56
Tier 1 capital			
/ Risk-weighted assets	-	-	6.51
Liability / Equity (multiple)	17.77	15.63	16.83
Equity / Asset	5.33	6.01	5.61
【A】			
Non-performing loan ratio	19.71	11.09	16.37
Loans under surveilance/Loans	15.56	-	19.22
Loan loss reserves / NPLs	15.65	16.58	16.99
【E】			
Net income before tax(NIBT)			
/ Average equity	6.21	1.35	-10.51
(NIBT + loan loss provision)			
/ Average equity	8.52	4.66	-7.90
NIBT / Average asset	0.34	0.08	-0.63
(NIBT + loan loss provision)			
/ Average asset	0.46	0.29	-0.47
Net interest income / NIBT	374.29	1,219.44	-
NIBT / Operating revenue	9.30	1.86	-14.89
NIBT / Employees			
(in thousand of NT dollars)	459.02	125.76	-892.01
【L】			
Liquidity ratio			
(monthly average of daily data)	12.94	9.40	8.05
Loans / Deposits	81.58	85.83	86.89
Time deposits / Deposits	82.21	81.95	80.55
NCDs / Time deposits	3.05	13.18	4.38
Accumulated gap of assets and			
liabilities(180 days) / Equity	-222.83	-259.37	-226.18
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	61.75	63.89	60.87
Interest rate sensitivity gap/Equity	-583.28	-503.71	-582.18
【G】			

Deposit growth rate	1.19	4.08	-5.12
Loan growth rate	-4.35	0.89	-3.66
Investment growth rate	37.49	3.21	0.36
Guarantee growth rate	-43.01	-43.24	-47.68

S

Unit:%,

12/31/01	12/31/00
6.58	7.73
6.98	8.43
14.83	12.46
6.32	7.43
10.34	-
-	-
17.91	21.08
-10.29	4.30
-2.16	5.99
-0.71	0.31
-0.15	0.43
-	505.33
-12.67	4.60
-985.39	380.43
9.10	5.20
85.72	89.34
82.40	83.58
13.32	13.28
-271.36	-
69.08	74.91
-410.89	-287.36

7.23	-3.34
2.27	-3.90
5.56	-2.99
-42.23	-38.51

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Chung Shing Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	-32.19
Tier 1 capital			
/ Risk-weighted assets	-	-	-31.85
Liability / Equity (multiple)	-5.14	-	-5.24
Equity / Asset	-24.18	-11.92	-23.61
【A】			
Non-performing loan ratio	64.48	60.93	64.53
Loans under surveilance/Loans	6.22	-	5.90
Loan loss reserves / NPLs	33.18	26.62	36.71
【E】			
Net income before tax(NIBT)			
/ Average equity	-	-	-
(NIBT + loan loss provision)			
/ Average equity	-	-	-
NIBT / Average asset	-0.95	-1.16	-4.02
(NIBT + loan loss provision)			
/ Average asset	-0.88	-1.10	-1.41
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-44.95	-38.99	-151.72
NIBT / Employees			
(in thousand of NT dollars)	-1,406.28	-1,753.33	-6,419.32
【L】			
Liquidity ratio			
(monthly average of daily data)	7.45	6.20	5.70
Loans / Deposits	105.46	101.23	110.78
Time deposits / Deposits	83.65	85.83	83.95
NCDs / Time deposits	15.97	28.76	16.12
Accumulated gap of assets and			
liabilities(180 days) / Equity	243.18	-	253.55
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	24.30	27.52	24.78
Interest rate sensitivity gap/Equity	362.51	-	356.94
【G】			

Deposit growth rate	-22.54	-23.13	-27.06
Loan growth rate	-16.22	-8.88	-13.75
Investment growth rate	-2.26	-58.80	-17.44
Guarantee growth rate	-65.00	-42.68	-57.13

S

Unit:%,

12/31/01	12/31/00
-20.77	1.11
-20.48	0.67
-	26.88
-10.97	3.59
57.24	-
-	-
28.26	22.90
-1,219.35	-9.49
-480.95	69.28
-8.98	-0.59
-3.54	4.30
-	-
-227.24	-9.94
-14,984.32	-962.48
7.70	7.30
98.28	91.95
85.74	88.56
28.20	41.82
-	-
27.58	49.30
-	-1,243.83

-13.70	-15.36
-6.60	-18.20
-38.08	-16.65
-47.95	-46.29

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Taishin International Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.28
Tier 1 capital			
/ Risk-weighted assets	-	-	7.52
Liability / Equity (multiple)	12.01	12.26	12.14
Equity / Asset	7.69	7.54	7.61
【A】			
Non-performing loan ratio	2.35	4.67	2.45
Loans under surveilance/Loans	0.42	-	0.58
Loan loss reserves / NPLs	40.19	69.15	47.14
【E】			
Net income before tax(NIBT)			
/ Average equity	18.50	17.64	14.74
(NIBT + loan loss provision)			
/ Average equity	41.73	33.41	33.06
NIBT / Average asset	1.57	1.52	1.25
(NIBT + loan loss provision)			
/ Average asset	3.53	2.88	2.79
Net interest income / NIBT	270.45	253.40	339.63
NIBT / Operating revenue	19.59	17.28	14.46
NIBT / Employees			
(in thousand of NT dollars)	1,510.26	1,215.76	1,068.94
【L】			
Liquidity ratio			
(monthly average of daily data)	14.93	20.40	13.16
Loans / Deposits	91.60	84.20	90.04
Time deposits / Deposits	68.99	71.84	70.35
NCDs / Time deposits	1.21	3.74	1.22
Accumulated gap of assets and			
liabilities(180 days) / Equity	-143.54	-38.83	-128.61
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.81	82.99	73.02
Interest rate sensitivity gap/Equity	-272.26	-173.66	-265.60
【G】			

Deposit growth rate	-6.07	70.80	60.38
Loan growth rate	2.46	77.82	70.67
Investment growth rate	-36.56	81.88	9.95
Guarantee growth rate	-49.41	54.91	18.96

S

Unit:%,

12/31/01	12/31/00
11.29	11.19
10.00	10.44
9.45	8.36
9.57	10.69
3.60	-
-	-
17.75	48.36
5.15	10.04
22.10	19.00
0.53	1.05
2.27	1.99
629.86	310.07
5.89	11.26
451.49	900.37
18.80	14.00
86.09	85.13
70.32	75.72
2.25	2.90
-32.67	-
75.36	79.03
-193.65	-142.00

5.69	15.42
5.74	5.41
25.37	37.86
-35.03	-10.07

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Fubon Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.89
Tier 1 capital			
/ Risk-weighted assets	-	-	15.45
Liability / Equity (multiple)	8.03	7.75	8.54
Equity / Asset	11.08	11.42	10.49
【A】			
Non-performing loan ratio	3.91	3.91	3.91
Loans under surveilance/Loans	0.97	-	0.93
Loan loss reserves / NPLs	49.63	30.34	45.92
【E】			
Net income before tax(NIBT)			
/ Average equity	25.23	11.69	2.64
(NIBT + loan loss provision)			
/ Average equity	33.47	16.48	11.76
NIBT / Average asset	2.69	1.33	0.31
(NIBT + loan loss provision)			
/ Average asset	3.57	1.87	1.37
Net interest income / NIBT	112.71	153.78	805.49
NIBT / Operating revenue	36.93	22.45	4.56
NIBT / Employees			
(in thousand of NT dollars)	3,937.47	2,002.29	435.63
【L】			
Liquidity ratio			
(monthly average of daily data)	36.66	28.50	32.81
Loans / Deposits	66.67	63.96	66.55
Time deposits / Deposits	57.63	60.00	57.62
NCDs / Time deposits	1.49	1.49	1.25
Accumulated gap of assets and			
liabilities(180 days) / Equity	-42.69	-61.90	-25.81
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	66.54	71.05	71.61
Interest rate sensitivity gap/Equity	-214.09	-185.88	-193.35
【G】			

Deposit growth rate	-4.40	-3.18	-3.77
Loan growth rate	0.21	-9.43	0.35
Investment growth rate	23.28	4.08	21.11
Guarantee growth rate	-21.94	-45.42	-17.64

S

Unit:%,

12/31/01	12/31/00
11.47	12.56
15.43	15.17
8.04	8.90
11.06	10.10
3.51	-
-	-
30.40	16.27
10.64	11.20
22.84	18.36
1.13	1.02
2.43	1.67
147.45	132.45
14.30	13.22
1,716.00	1,533.33
26.90	22.60
63.82	71.99
63.16	71.09
1.54	4.68
-56.73	-
69.97	48.16
-201.49	-383.49

-0.02	21.90
-11.27	13.54
56.14	-33.62
-42.89	4.19

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Ta Chong Bank Ltd.

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.25
Tier 1 capital			
/ Risk-weighted assets	-	-	6.14
Liability / Equity (multiple)	14.08	11.16	14.31
Equity / Asset	6.63	8.22	6.53
【A】			
Non-performing loan ratio	4.54	6.33	4.65
Loans under surveilance/Loans	2.82	-	3.36
Loan loss reserves / NPLs	21.61	13.47	18.08
【E】			
Net income before tax(NIBT)			
/ Average equity	25.19	-24.92	-21.77
(NIBT + loan loss provision)			
/ Average equity	25.74	13.86	-5.14
NIBT / Average asset	1.70	-2.10	-1.79
(NIBT + loan loss provision)			
/ Average asset	1.74	1.17	-0.42
Net interest income / NIBT	122.81	-	-
NIBT / Operating revenue	33.62	-37.44	-33.13
NIBT / Employees			
(in thousand of NT dollars)	1,914.96	-2,647.17	-1,970.25
【L】			
Liquidity ratio			
(monthly average of daily data)	11.99	14.70	10.46
Loans / Deposits	89.98	84.91	89.57
Time deposits / Deposits	73.26	74.77	73.79
NCDs / Time deposits	3.80	7.26	4.57
Accumulated gap of assets and			
liabilities(180 days) / Equity	-189.59	-228.82	-186.75
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	87.74	88.92	88.65
Interest rate sensitivity gap/Equity	-133.64	-100.36	-126.41
【G】			

Deposit growth rate	5.28	6.32	0.85
Loan growth rate	11.94	-2.65	4.22
Investment growth rate	-16.84	-1.98	-8.51
Guarantee growth rate	-36.96	34.78	-46.59

s

Unit:%,

12/31/01	12/31/00
9.50	8.30
8.75	9.36
10.22	12.18
8.91	7.59
5.48	-
-	-
16.31	13.72
4.31	2.74
18.40	6.69
0.37	0.22
1.57	0.54
542.43	838.42
5.50	3.14
428.74	297.16
12.30	8.60
87.26	89.78
76.32	78.97
9.10	15.85
-231.61	-
87.37	87.63
-108.53	-130.82

6.23	13.65
3.12	3.79
-44.72	23.77
-4.40	11.57

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Jih Sun International Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.71
Tier 1 capital			
/ Risk-weighted assets	-	-	7.01
Liability / Equity (multiple)	16.42	13.68	17.25
Equity / Asset	5.74	6.81	5.48
【A】			
Non-performing loan ratio	4.08	4.79	3.92
Loans under surveilance/Loans	5.46	-	5.54
Loan loss reserves / NPLs	39.62	20.47	40.87
【E】			
Net income before tax(NIBT)			
/ Average equity	9.44	5.20	-17.97
(NIBT + loan loss provision)			
/ Average equity	11.05	14.83	16.62
NIBT / Average asset	0.52	0.36	-1.15
(NIBT + loan loss provision)			
/ Average asset	0.61	1.01	1.06
Net interest income / NIBT	441.67	571.60	-
NIBT / Operating revenue	11.49	6.50	-22.45
NIBT / Employees			
(in thousand of NT dollars)	606.90	436.95	-1,266.35
【L】			
Liquidity ratio			
(monthly average of daily data)	12.61	13.70	12.63
Loans / Deposits	88.49	86.02	86.96
Time deposits / Deposits	78.00	75.31	78.16
NCDs / Time deposits	12.30	18.78	16.62
Accumulated gap of assets and			
liabilities(180 days) / Equity	-14.10	-12.03	14.50
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	73.29	78.18	71.59
Interest rate sensitivity gap/Equity	-341.22	-258.78	-388.87
【G】			

Deposit growth rate	6.21	7.22	10.63
Loan growth rate	8.21	5.25	9.64
Investment growth rate	-14.45	-46.99	-11.42
Guarantee growth rate	-26.09	49.69	-26.43

S

Unit:%,

12/31/01	12/31/00
8.68	9.98
9.11	10.51
13.91	11.89
6.71	7.76
4.81	-
-	-
20.19	14.41
2.39	2.81
12.45	13.19
0.17	0.22
0.91	1.01
885.43	926.50
2.77	3.12
219.80	264.31
14.10	12.40
86.69	88.53
78.42	73.47
17.74	13.51
-90.96	-
77.94	80.54
-269.70	-201.78

19.79	-6.55
15.06	-9.18
-52.98	96.61
17.54	-33.18

The Main Financial and Performance Ratios

March 31,2003

Bank's name : EnTie Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.48
Tier 1 capital			
/ Risk-weighted assets	-	-	10.29
Liability / Equity (multiple)	11.27	10.62	12.39
Equity / Asset	8.15	8.61	7.47
【A】			
Non-performing loan ratio	5.25	6.24	4.79
Loans under surveilance/Loans	12.21	-	8.94
Loan loss reserves / NPLs	30.75	22.97	29.46
【E】			
Net income before tax(NIBT)			
/ Average equity	14.03	8.17	-10.17
(NIBT + loan loss provision)			
/ Average equity	19.16	17.60	14.66
NIBT / Average asset	1.11	0.69	-0.88
(NIBT + loan loss provision)			
/ Average asset	1.52	1.49	1.27
Net interest income / NIBT	238.88	331.69	-
NIBT / Operating revenue	22.53	12.35	-16.28
NIBT / Employees			
(in thousand of NT dollars)	1,471.89	928.57	-1,155.35
【L】			
Liquidity ratio			
(monthly average of daily data)	9.36	9.00	8.52
Loans / Deposits	89.49	89.94	91.13
Time deposits / Deposits	72.13	74.93	71.26
NCDs / Time deposits	3.16	8.79	3.49
Accumulated gap of assets and			
liabilities(180 days) / Equity	223.15	-166.87	233.71
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.36	83.78	84.87
Interest rate sensitivity gap/Equity	-174.63	-157.50	-163.12
【G】			

Deposit growth rate	-2.97	-5.26	-3.74
Loan growth rate	-3.52	-1.65	-2.74
Investment growth rate	-0.37	-36.09	-29.24
Guarantee growth rate	-24.28	4.87	-33.44

S

Unit:%,

12/31/01	12/31/00
9.42	10.24
11.39	12.00
11.26	10.50
8.15	8.69
5.75	-
-	-
21.05	33.90
0.38	7.92
19.14	14.71
0.03	0.68
1.58	1.26
5,163.93	281.42
0.49	9.63
42.33	955.96
10.70	10.00
90.28	91.39
76.81	81.48
7.06	21.68
-287.79	-
86.62	88.97
-137.68	-106.26

-1.77	5.34
-2.38	1.42
6.47	-7.52
-21.30	-40.35

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Chinatrust Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.58
Tier 1 capital			
/ Risk-weighted assets	-	-	9.84
Liability / Equity (multiple)	9.46	10.00	9.27
Equity / Asset	9.56	9.09	9.74
【A】			
Non-performing loan ratio	2.53	2.88	2.48
Loans under surveilance/Loans	0.47	-	0.54
Loan loss reserves / NPLs	62.41	50.83	63.79
【E】			
Net income before tax(NIBT)			
/ Average equity	22.78	22.57	18.76
(NIBT + loan loss provision)			
/ Average equity	31.08	34.90	29.39
NIBT / Average asset	2.08	2.06	1.80
(NIBT + loan loss provision)			
/ Average asset	2.83	3.18	2.81
Net interest income / NIBT	160.87	168.63	192.24
NIBT / Operating revenue	30.65	24.59	25.04
NIBT / Employees			
(in thousand of NT dollars)	3,105.22	3,044.81	2,645.66
【L】			
Liquidity ratio			
(monthly average of daily data)	18.89	16.90	17.46
Loans / Deposits	80.10	80.62	80.17
Time deposits / Deposits	61.98	62.85	64.30
NCDs / Time deposits	1.45	4.61	2.19
Accumulated gap of assets and			
liabilities(180 days) / Equity	-73.99	-88.31	-88.11
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	95.52	73.32	85.59
Interest rate sensitivity gap/Equity	-29.08	-192.90	-91.55
【G】			

Deposit growth rate	3.97	7.79	5.76
Loan growth rate	2.86	7.42	7.07
Investment growth rate	13.35	34.45	-7.49
Guarantee growth rate	-26.23	14.54	-25.32

s

Unit:%,

12/31/01	12/31/00
11.23	10.31
8.73	8.79
9.82	9.36
9.24	9.65
2.93	-
-	-
46.73	55.40
12.82	14.81
27.46	20.68
1.16	1.32
2.50	1.84
259.58	225.66
11.50	12.32
1,601.16	1,722.85
19.70	12.20
78.01	81.16
65.22	69.79
5.30	8.68
-110.96	-
75.62	72.52
-177.49	-200.15

11.92	18.30
5.35	15.81
59.30	9.86
18.95	6.94

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Chinfon Commercial Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.42
Tier 1 capital			
/ Risk-weighted assets	-	-	7.82
Liability / Equity (multiple)	14.08	12.17	14.41
Equity / Asset	6.63	7.60	6.49
【A】			
Non-performing loan ratio	26.85	25.24	25.81
Loans under surveilance/Loans	1.45	-	1.77
Loan loss reserves / NPLs	8.70	7.07	7.30
【E】			
Net income before tax(NIBT)			
/ Average equity	1.53	14.16	-19.23
(NIBT + loan loss provision)			
/ Average equity	24.06	17.71	16.49
NIBT / Average asset	0.10	1.00	-1.34
(NIBT + loan loss provision)			
/ Average asset	1.52	1.25	1.15
Net interest income / NIBT	2,783.78	201.70	-
NIBT / Operating revenue	1.72	16.33	-20.50
NIBT / Employees			
(in thousand of NT dollars)	118.68	1,327.96	-1,707.47
【L】			
Liquidity ratio			
(monthly average of daily data)	14.48	14.30	10.51
Loans / Deposits	82.30	82.35	83.23
Time deposits / Deposits	80.81	81.33	80.86
NCDs / Time deposits	4.14	6.27	4.29
Accumulated gap of assets and			
liabilities(180 days) / Equity	-250.56	-200.90	-185.00
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	41.36	47.44	49.38
Interest rate sensitivity gap/Equity	-688.94	-545.00	-516.11
【G】			

Deposit growth rate	-8.35	0.17	-6.74
Loan growth rate	-7.80	-8.04	-8.17
Investment growth rate	-9.54	21.55	-19.29
Guarantee growth rate	-67.07	-33.74	-68.56

s

Unit:%,

12/31/01	12/31/00
9.43	8.71
8.70	8.28
12.48	12.33
7.42	7.50
22.90	-
-	-
7.62	9.24
2.30	1.76
18.38	9.21
0.16	0.12
1.29	0.63
938.26	1,566.05
2.08	1.51
207.22	165.64
12.00	2.90
84.98	92.98
82.40	84.26
8.81	7.73
-154.55	-
46.02	45.46
-583.64	-601.52

0.86	-17.06
-8.11	-6.67
12.44	-32.53
-32.88	-50.69

The Main Financial and Performance Ratios

March 31,2003

Bank's name : Cathay United Bank

Items	03/31/03	03/31/02	12/31/02
【C】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.10
Tier 1 capital			
/ Risk-weighted assets	-	-	9.19
Liability / Equity (multiple)	12.53	11.89	12.59
Equity / Asset	7.39	7.76	7.36
【A】			
Non-performing loan ratio	4.23	4.13	4.36
Loans under surveilance/Loans	5.16	-	5.83
Loan loss reserves / NPLs	43.17	52.18	40.31
【E】			
Net income before tax(NIBT)			
/ Average equity	13.57	12.18	10.83
(NIBT + loan loss provision)			
/ Average equity	34.05	24.39	24.81
NIBT / Average asset	1.00	0.94	0.82
(NIBT + loan loss provision)			
/ Average asset	2.51	1.89	1.89
Net interest income / NIBT	326.54	289.37	364.85
NIBT / Operating revenue	14.93	14.93	12.72
NIBT / Employees			
(in thousand of NT dollars)	1,462.71	1,350.51	1,092.37
【L】			
Liquidity ratio			
(monthly average of daily data)	13.55	13.60	13.75
Loans / Deposits	84.13	86.39	82.01
Time deposits / Deposits	82.97	84.05	82.99
NCDs / Time deposits	2.99	3.66	2.74
Accumulated gap of assets and			
liabilities(180 days) / Equity	-206.73	-458.53	-213.28
【S】(Interest rate sensitivity less			
than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	86.79	35.32	82.32
Interest rate sensitivity gap/Equity	-142.87	-699.93	-196.22
【G】			

Deposit growth rate	16.20	16.55	14.89
Loan growth rate	12.53	11.91	8.62
Investment growth rate	63.23	34.32	107.48
Guarantee growth rate	-30.84	-29.28	-17.86

S

Unit:%,

12/31/01	12/31/00
9.47	9.53
9.11	9.38
12.02	11.31
7.68	8.12
3.47	-
-	-
56.58	68.93
10.49	-28.67
21.66	3.38
0.83	-3.11
1.72	0.37
255.44	-
12.24	-45.88
1,085.87	-4,664.40
14.00	8.70
86.12	95.82
82.47	84.37
3.73	3.05
-378.78	-
36.19	97.16
-690.33	-29.59

24.07	1.01
13.47	19.91
11.34	-3.29
-29.85	20.52