TABLE 7 (1)

The Main Financial and Performance Ratios

December 31,2003

The Peer-Group Average

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.09	10.63	10.40	10.75	11.17
Tier 1 capital / Risk-weighted assets	9.05	9.17	10.64	10.82	11.07
Liability / Equity (multiple)	15.37	14.66	12.37	12.04	11.78
Equity / Asset	6.16	6.39	7.45	7.81	7.99
【A】					
Non-performing loan ratio					
1.Winsorized mean	4.13	5.48	6.63	5.06	4.74
2.Arithmetic mean	4.33	6.12	7.48	5.34	4.88
Loans under surveilance/Loans (Arithmetic mean)	1.75	2.74	3.78	-	-
Loan loss reserves / NPLs	34.70	28.08	20.78	24.05	28.92
The possible loss of classified assets / reserves	69.69	68.51	71.45	61.13	64.55
【E】					
Net income before tax(NIBT) / Average equity	6.52	-5.11	5.50	4.90	5.87
(NIBT + loan loss provision) / Average equity	19.14	16.95	16.78	12.96	14.00
NIBT / Average asset	0.47	-0.49	0.40	0.39	0.49
(NIBT + loan loss provision) / Average asset	1.20	1.24	1.24	1.07	1.11
Net interest income / NIBT	165.07	-	333.73	312.87	278.69
NIBT / Operating revenue	11.83	-8.97	6.44	5.94	6.82
NIBT / Employees (in thousand of NT dollars)	668.17	-588.93	624.50	616.78	715.00
【L】					
Liquidity ratio (monthly average of daily data)	16.55	16.21	16.37	12.41	15.45
Loans / Deposits	80.69	81.46	82.35	86.33	86.12
Time deposits / Deposits	66.00	70.25	73.27	75.76	74.99
NCDs / Time deposits	2.94	1.92	2.93	4.39	3.98
Accumulated gap of assets and liabilities(180 days) / Equity	-192.86	-161.51	-141.87	-121.00	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.80	78.07	80.87	84.45	85.14
Interest rate sensitivity gap/Equity	-180.13	-223.78	-164.39	-148.12	-162.03
【G】					
Deposit growth rate	7.00	1.72	4.79	5.02	6.08
Loan growth rate	6.15	-0.73	0.90	5.69	5.60
Investment growth rate	7.22	5.55	14.90	-10.07	-0.51
Guarantee growth rate	0.09	-15.32	-12.27	-3.73	-7.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

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

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	51.47	44.53	40.45	39.47	50.00
Tier 1 capital / Risk-weighted assets	50.46	43.46	39.30	38.21	48.70
Liability / Equity (multiple)	5.04	5.69	6.28	6.59	6.53
Equity / Asset	16.56	14.94	13.74	13.18	13.30
【A】					
Non-performing loan ratio	0.19	0.26	0.55	0.54	0.09
Loans under surveilance/Loans	0.18	0.16	-	-	-
Loan loss reserves / NPLs	460.11	314.55	134.31	145.81	751.04
【E】					
Net income before tax(NIBT) / Average equity	5.47	5.69	5.99	6.43	6.24
(NIBT + loan loss provision) / Average equity	5.75	7.26	8.07	8.28	6.48
NIBT / Average asset	0.84	0.78	0.79	0.83	0.81
(NIBT + loan loss provision) / Average asset	0.88	1.00	1.06	1.07	0.84
Net interest income / NIBT	142.69	160.71	172.77	165.91	155.84
NIBT / Operating revenue	25.91	19.37	13.23	12.39	12.93
NIBT / Employees (in thousand of NT dollars)	4,639.02	4,514.15	4,516.43	4,617.22	4,344.50
【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	-164.94	60.19	30.58	33.82	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	138.14	133.57	124.52	124.73	125.54
Interest rate sensitivity gap/Equity	99.38	100.39	78.61	85.47	92.68
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-11.79	-6.25	-2.12	9.55	-1.05
Investment growth rate	28.79	25.68	604.46	-83.13	51.75
Guarantee growth rate	-19.10	-36.90	15.71	111.87	-45.28

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Chiao Tung Bank Unit：％

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.96	13.83	14.71	14.68	14.30
Tier 1 capital / Risk-weighted assets	13.88	14.73	13.84	13.37	11.10
Liability / Equity (multiple)	8.96	9.68	9.07	9.25	11.36
Equity / Asset	10.04	9.36	9.93	9.76	8.10
【A】					
Non-performing loan ratio	2.40	3.07	4.36	2.49	1.48
Loans under surveilance/Loans	1.09	2.57	-	-	-
Loan loss reserves / NPLs	40.23	31.47	31.35	42.26	83.72
【E】					
Net income before tax(NIBT) / Average equity	11.51	7.35	9.35	12.92	15.42
(NIBT + loan loss provision) / Average equity	20.01	18.65	25.95	23.81	25.39
NIBT / Average asset	1.12	0.70	0.91	1.16	1.07
(NIBT + loan loss provision) / Average asset	1.94	1.78	2.52	2.14	1.76
Net interest income / NIBT	11.57	200.57	164.71	126.51	121.00
NIBT / Operating revenue	29.60	17.95	15.93	19.05	17.91
NIBT / Employees (in thousand of NT dollars)	5,115.81	3,006.74	3,566.45	4,343.04	4,293.33
【L】					
Liquidity ratio (monthly average of daily data)	21.12	23.70	17.90	16.60	29.30
Loans / Deposits	145.06	143.16	160.33	144.92	177.65
Time deposits / Deposits	72.46	76.49	78.98	81.95	77.93
NCDs / Time deposits	1.55	0.49	0.57	0.73	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	-73.04	-120.69	-93.88	-49.80	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	121.46	110.52	109.51	112.70	106.21
Interest rate sensitivity gap/Equity	111.24	59.96	55.44	79.70	50.45
【G】					
Deposit growth rate	4.33	6.15	-7.09	36.10	11.49
Loan growth rate	3.77	-4.12	3.15	4.70	-3.29
Investment growth rate	3.22	68.10	-18.54	-13.55	10.76
Guarantee growth rate	-100.00	36.77	3.70	-4.65	-6.06

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： The Farmers Bank of China　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.36	8.66	9.11	9.86	9.50
Tier 1 capital / Risk-weighted assets	5.37	5.54	8.84	9.18	8.60
Liability / Equity (multiple)	37.60	32.95	19.68	18.84	20.59
Equity / Asset	2.59	2.95	4.84	5.04	4.60
【A】					
Non-performing loan ratio	7.03	10.70	12.48	8.28	8.83
Loans under surveilance/Loans	1.69	2.31	-	-	-
Loan loss reserves / NPLs	14.28	14.50	8.92	15.16	21.03
【E】					
Net income before tax(NIBT) / Average equity	3.01	-43.65	3.08	4.92	3.18
(NIBT + loan loss provision) / Average equity	35.99	21.49	17.95	14.75	18.89
NIBT / Average asset	0.10	-1.98	0.17	0.26	0.17
(NIBT + loan loss provision) / Average asset	1.18	0.98	0.97	0.79	1.01
Net interest income / NIBT	560.56	-	788.35	449.37	656.86
NIBT / Operating revenue	3.39	-51.83	3.09	4.38	2.68
NIBT / Employees (in thousand of NT dollars)	217.13	-4,386.05	361.39	594.91	381.86
【L】					
Liquidity ratio (monthly average of daily data)	20.36	28.69	27.20	28.20	31.70
Loans / Deposits	95.10	87.01	89.34	91.31	90.01
Time deposits / Deposits	55.67	55.26	57.12	60.83	62.68
NCDs / Time deposits	3.05	0.44	0.31	0.38	0.48
Accumulated gap of assets and liabilities(180 days) / Equity	-458.26	-270.83	-16.34	-328.13	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	77.80	71.19	74.76	80.43	78.93
Interest rate sensitivity gap/Equity	-680.17	-575.38	-419.04	-298.52	-356.24
【G】					
Deposit growth rate	4.81	-1.87	1.84	1.79	15.56
Loan growth rate	11.90	-4.11	0.86	1.02	-0.26
Investment growth rate	-6.16	-27.30	19.01	-26.95	-6.71
Guarantee growth rate	-15.21	-21.70	-4.28	-14.60	-10.30

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Central Trust of China　　　　　　　　　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.84	11.58	14.11	13.13	13.40
Tier 1 capital / Risk-weighted assets	10.31	7.86	10.25	9.50	8.30
Liability / Equity (multiple)	40.89	204.45	43.78	41.66	52.75
Equity / Asset	2.39	0.49	2.23	2.34	1.90
【A】					
Non-performing loan ratio	3.31	4.12	7.10	4.71	4.93
Loans under surveilance/Loans	1.28	1.26	-	-	-
Loan loss reserves / NPLs	60.79	54.03	29.75	39.21	40.61
【E】					
Net income before tax(NIBT) / Average equity	19.07	-80.91	11.61	20.42	2.96
(NIBT + loan loss provision) / Average equity	47.65	56.24	53.55	59.79	46.87
NIBT / Average asset	0.42	-1.61	0.24	0.41	0.06
(NIBT + loan loss provision) / Average asset	1.05	1.12	1.12	1.19	0.90
Net interest income / NIBT	98.14	-	400.00	255.83	1,694.07
NIBT / Operating revenue	13.24	-39.68	4.23	5.89	0.84
NIBT / Employees (in thousand of NT dollars)	1,269.73	-4,935.74	750.28	1,196.70	150.50
【L】					
Liquidity ratio (monthly average of daily data)	30.77	22.52	25.00	9.10	12.30
Loans / Deposits	105.57	105.32	112.15	115.35	125.90
Time deposits / Deposits	70.08	73.50	78.00	81.38	82.57
NCDs / Time deposits	0.11	1.49	1.59	1.95	2.39
Accumulated gap of assets and liabilities(180 days) / Equity	-634.75	-4,083.57	-765.56	-726.31	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.87	96.62	98.06	101.18	101.23
Interest rate sensitivity gap/Equity	-4.08	-563.80	-65.50	39.97	50.21
【G】					
Deposit growth rate	-5.12	1.01	-5.42	13.29	4.03
Loan growth rate	-5.48	-5.45	-6.46	5.35	8.68
Investment growth rate	30.12	-56.85	69.15	-3.86	-8.71
Guarantee growth rate	-19.92	-20.79	-14.90	-7.63	5.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Bank of Taiwan Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	14.62	15.56	16.33	16.09	18.90
Tier 1 capital / Risk-weighted assets	16.35	13.97	13.36	13.13	12.80
Liability / Equity (multiple)	13.89	11.43	10.82	10.46	10.04
Equity / Asset	6.71	8.05	8.46	8.73	9.10
【A】					
Non-performing loan ratio	2.17	2.90	3.58	2.74	2.22
Loans under surveilance/Loans	0.98	0.71	-	-	-
Loan loss reserves / NPLs	44.38	33.96	34.66	40.64	46.34
【E】					
Net income before tax(NIBT) / Average equity	4.33	3.15	6.57	6.84	4.65
(NIBT + loan loss provision) / Average equity	6.78	10.17	12.15	10.63	9.17
NIBT / Average asset	0.31	0.26	0.55	0.60	0.49
(NIBT + loan loss provision) / Average asset	0.49	0.85	1.02	0.93	0.97
Net interest income / NIBT	26.33	317.16	155.13	130.73	207.04
NIBT / Operating revenue	11.32	7.02	10.80	10.44	8.36
NIBT / Employees (in thousand of NT dollars)	1,039.81	882.93	1,759.75	1,796.48	1,409.16
【L】					
Liquidity ratio (monthly average of daily data)	59.23	48.22	36.70	29.70	27.50
Loans / Deposits	53.85	61.41	69.21	77.02	79.29
Time deposits / Deposits	65.97	67.54	67.02	66.17	65.36
NCDs / Time deposits	0.14	0.17	0.18	0.20	0.35
Accumulated gap of assets and liabilities(180 days) / Equity	219.48	-101.97	-88.69	-105.59	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.02	62.05	57.06	54.67	52.70
Interest rate sensitivity gap/Equity	33.74	-278.48	-290.93	-287.38	-278.08
【G】					
Deposit growth rate	4.12	2.45	5.75	8.15	6.28
Loan growth rate	-8.93	-10.61	-4.89	4.74	-0.53
Investment growth rate	25.05	16.62	12.84	-0.44	32.65
Guarantee growth rate	16.65	-4.51	7.16	3.03	43.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Taipeibank　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	13.12	14.00	13.32	16.15	16.40
Tier 1 capital / Risk-weighted assets	13.86	14.88	12.85	15.81	15.90
Liability / Equity (multiple)	12.97	12.56	13.28	11.57	12.45
Equity / Asset	7.16	7.37	7.00	7.96	7.40
【A】					
Non-performing loan ratio	2.37	2.99	3.03	2.10	2.30
Loans under surveilance/Loans	0.72	1.16	-	-	-
Loan loss reserves / NPLs	32.98	30.54	32.19	37.60	41.26
【E】					
Net income before tax(NIBT) / Average equity	11.06	12.62	8.21	9.02	8.97
(NIBT + loan loss provision) / Average equity	15.93	18.35	14.59	13.25	15.14
NIBT / Average asset	0.81	0.91	0.66	0.73	0.66
(NIBT + loan loss provision) / Average asset	1.17	1.33	1.17	1.07	1.11
Net interest income / NIBT	23.16	160.91	264.89	214.56	214.19
NIBT / Operating revenue	21.52	18.99	11.48	11.25	10.12
NIBT / Employees (in thousand of NT dollars)	1,687.99	1,694.95	1,116.85	1,211.70	1,100.88
【L】					
Liquidity ratio (monthly average of daily data)	42.12	37.70	30.40	28.30	26.10
Loans / Deposits	72.85	74.07	77.86	78.21	81.12
Time deposits / Deposits	47.62	52.68	50.51	56.04	56.78
NCDs / Time deposits	0.75	0.86	0.88	0.52	0.65
Accumulated gap of assets and liabilities(180 days) / Equity	-32.67	-26.19	85.88	142.24	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.67	104.03	110.01	101.70	99.62
Interest rate sensitivity gap/Equity	86.02	36.97	94.31	14.91	-3.79
【G】					
Deposit growth rate	4.67	-3.76	8.83	5.18	3.82
Loan growth rate	0.99	-9.43	8.44	0.93	11.61
Investment growth rate	17.27	20.67	39.28	-10.16	-6.57
Guarantee growth rate	9.01	9.77	55.85	29.92	18.84

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Bank of Kaohsiung Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	12.65	12.99	11.63	11.43	14.60
Tier 1 capital / Risk-weighted assets	12.77	12.54	13.03	12.47	15.10
Liability / Equity (multiple)	14.15	17.20	18.73	18.11	15.96
Equity / Asset	6.60	5.49	5.07	5.23	5.90
【A】					
Non-performing loan ratio	1.64	2.38	2.86	2.26	2.76
Loans under surveilance/Loans	0.79	1.02	-	-	-
Loan loss reserves / NPLs	46.84	38.59	18.93	12.56	7.06
【E】					
Net income before tax(NIBT) / Average equity	5.85	1.87	10.22	3.33	-9.95
(NIBT + loan loss provision) / Average equity	13.39	25.36	24.63	15.80	17.30
NIBT / Average asset	0.35	0.10	0.52	0.19	-0.69
(NIBT + loan loss provision) / Average asset	0.81	1.35	1.24	0.90	1.19
Net interest income / NIBT	381.52	1,754.87	340.90	826.43	-
NIBT / Operating revenue	10.64	2.16	8.49	2.84	-9.79
NIBT / Employees (in thousand of NT dollars)	681.18	230.22	1,273.28	410.10	-1,072.51
【L】					
Liquidity ratio (monthly average of daily data)	16.71	12.70	11.90	9.90	12.80
Loans / Deposits	90.93	95.30	87.27	92.25	89.58
Time deposits / Deposits	59.09	68.81	76.55	76.86	76.56
NCDs / Time deposits	1.00	1.61	12.95	14.10	7.03
Accumulated gap of assets and liabilities(180 days) / Equity	-58.42	-24.19	-48.79	34.46	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.01	102.16	96.80	96.76	22.78
Interest rate sensitivity gap/Equity	45.39	30.76	-51.00	-50.89	-1,065.31
【G】					
Deposit growth rate	-11.86	-22.45	12.45	17.10	14.89
Loan growth rate	-17.04	-13.96	5.98	20.52	18.95
Investment growth rate	-36.74	66.49	17.40	-42.69	-1.18
Guarantee growth rate	3.53	-22.24	-7.25	13.03	40.25

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Land Bank of Taiwan Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.24	10.08	9.65	9.82	10.10
Tier 1 capital / Risk-weighted assets	8.92	6.45	7.28	7.58	7.40
Liability / Equity (multiple)	21.05	18.22	17.08	16.33	17.23
Equity / Asset	4.54	5.20	5.53	5.77	5.50
【A】					
Non-performing loan ratio	4.57	7.07	7.37	4.85	4.78
Loans under surveilance/Loans	1.99	3.36	-	-	-
Loan loss reserves / NPLs	24.74	16.19	23.44	24.28	25.55
【E】					
Net income before tax(NIBT) / Average equity	4.00	2.59	9.07	8.19	11.50
(NIBT + loan loss provision) / Average equity	25.77	30.20	27.72	22.72	25.16
NIBT / Average asset	0.20	0.13	0.49	0.46	0.64
(NIBT + loan loss provision) / Average asset	1.26	1.54	1.50	1.29	1.41
Net interest income / NIBT	84.90	1,387.87	328.69	361.05	240.35
NIBT / Operating revenue	6.32	3.05	8.33	6.95	9.51
NIBT / Employees (in thousand of NT dollars)	532.19	333.77	1,265.63	1,155.25	1,537.59
【L】					
Liquidity ratio (monthly average of daily data)	20.52	20.86	18.00	11.70	18.60
Loans / Deposits	81.87	81.27	84.26	90.31	84.85
Time deposits / Deposits	67.96	71.66	74.92	78.13	79.33
NCDs / Time deposits	0.61	-	0.70	0.69	0.77
Accumulated gap of assets and liabilities(180 days) / Equity	-432.38	-463.92	-444.37	-375.94	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.40	90.31	93.26	94.99	95.14
Interest rate sensitivity gap/Equity	-49.03	-161.75	-104.53	-73.94	-75.07
【G】					
Deposit growth rate	8.95	4.13	8.82	3.70	10.38
Loan growth rate	9.12	-2.73	-1.75	11.45	7.46
Investment growth rate	30.47	13.46	18.96	-38.87	15.74
Guarantee growth rate	23.33	-4.06	-1.19	-8.70	24.04

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.88	8.97	9.39	8.97	9.90
Tier 1 capital / Risk-weighted assets	6.29	6.47	5.91	6.05	6.70
Liability / Equity (multiple)	31.27	29.54	28.96	28.26	27.18
Equity / Asset	3.10	3.27	3.34	3.42	3.50
【A】					
Non-performing loan ratio	4.66	6.86	7.63	5.34	5.39
Loans under surveilance/Loans	2.31	2.52	-	-	-
Loan loss reserves / NPLs	27.75	15.40	21.16	18.90	19.89
【E】					
Net income before tax(NIBT) / Average equity	1.18	8.37	9.24	2.49	11.46
(NIBT + loan loss provision) / Average equity	6.69	45.08	37.40	23.21	25.54
NIBT / Average asset	0.18	0.27	0.32	0.09	0.41
(NIBT + loan loss provision) / Average asset	1.02	1.44	1.28	0.83	0.92
Net interest income / NIBT	86.38	502.95	425.15	1,304.12	317.06
NIBT / Operating revenue	7.13	6.47	5.68	1.46	6.39
NIBT / Employees (in thousand of NT dollars)	559.16	665.80	690.83	200.87	851.31
【L】					
Liquidity ratio (monthly average of daily data)	32.93	27.89	20.90	16.20	18.10
Loans / Deposits	75.45	78.89	84.27	91.78	87.42
Time deposits / Deposits	74.39	77.19	78.60	81.32	81.18
NCDs / Time deposits	0.23	0.49	0.31	0.36	0.34
Accumulated gap of assets and liabilities(180 days) / Equity	-411.60	-510.17	-560.98	-570.83	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.57	97.00	97.81	98.22	97.71
Interest rate sensitivity gap/Equity	-11.13	-74.54	-54.26	-42.85	-52.14
【G】					
Deposit growth rate	5.93	3.88	10.19	4.59	3.43
Loan growth rate	1.31	-2.32	1.24	11.29	8.28
Investment growth rate	-0.95	17.87	42.20	4.18	1.34
Guarantee growth rate	8.71	2.11	14.15	4.10	62.56

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： First Commercial Bank　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.96	8.99	9.28	9.18	9.80
Tier 1 capital / Risk-weighted assets	6.22	6.59	8.89	9.66	9.80
Liability / Equity (multiple)	26.30	26.59	14.87	14.59	13.49
Equity / Asset	3.66	3.62	6.30	6.42	6.90
【A】					
Non-performing loan ratio	1.46	3.77	8.72	6.08	5.74
Loans under surveilance/Loans	0.99	2.05	-	-	-
Loan loss reserves / NPLs	39.01	20.49	16.08	19.60	20.89
【E】					
Net income before tax(NIBT) / Average equity	-34.02	-47.82	4.26	6.13	8.38
(NIBT + loan loss provision) / Average equity	32.79	-28.13	21.51	22.75	24.55
NIBT / Average asset	-1.35	-2.43	0.28	0.42	0.58
(NIBT + loan loss provision) / Average asset	1.30	-1.43	1.40	1.57	1.71
Net interest income / NIBT	-	-	629.23	428.45	302.23
NIBT / Operating revenue	-40.32	-58.36	4.74	6.27	8.77
NIBT / Employees (in thousand of NT dollars)	-2,808.22	-4,821.90	546.26	776.42	1,032.09
【L】					
Liquidity ratio (monthly average of daily data)	28.13	19.11	14.00	10.90	15.00
Loans / Deposits	76.41	79.07	85.85	88.94	91.31
Time deposits / Deposits	51.07	57.86	59.64	63.89	63.17
NCDs / Time deposits	1.83	2.49	2.01	2.57	3.31
Accumulated gap of assets and liabilities(180 days) / Equity	-248.66	-216.40	-150.24	-121.91	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.58	83.42	79.02	86.75	90.24
Interest rate sensitivity gap/Equity	-130.17	-297.69	-211.37	-125.79	-90.59
【G】					
Deposit growth rate	5.37	3.84	6.78	8.39	4.73
Loan growth rate	1.49	-4.72	3.10	5.83	6.42
Investment growth rate	77.46	23.85	15.30	-22.11	19.09
Guarantee growth rate	8.39	2.11	-9.29	7.77	13.69

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Hua Nan Commercial Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	11.22	9.07	10.68	9.81	10.60
Tier 1 capital / Risk-weighted assets	7.66	6.52	9.89	10.00	10.60
Liability / Equity (multiple)	22.95	24.98	14.24	13.67	13.09
Equity / Asset	4.18	3.85	6.56	6.82	7.10
【A】					
Non-performing loan ratio	3.33	4.16	8.27	6.04	6.09
Loans under surveilance/Loans	0.56	1.01	-	-	-
Loan loss reserves / NPLs	35.28	27.08	13.31	17.33	18.18
【E】					
Net income before tax(NIBT) / Average equity	21.48	-61.22	5.76	7.46	7.92
(NIBT + loan loss provision) / Average equity	41.26	25.93	23.84	20.83	18.98
NIBT / Average asset	0.85	-2.84	0.37	0.51	0.56
(NIBT + loan loss provision) / Average asset	1.64	1.20	1.55	1.44	1.34
Net interest income / NIBT	42.05	-	440.25	329.83	276.43
NIBT / Operating revenue	28.03	-74.01	6.55	7.99	8.66
NIBT / Employees (in thousand of NT dollars)	1,748.56	-5,939.67	723.41	923.85	950.66
【L】					
Liquidity ratio (monthly average of daily data)	27.74	23.17	13.70	11.20	16.50
Loans / Deposits	76.80	75.97	82.52	88.87	87.32
Time deposits / Deposits	49.31	55.76	59.68	62.98	62.87
NCDs / Time deposits	1.70	1.84	2.20	5.26	2.67
Accumulated gap of assets and liabilities(180 days) / Equity	89.91	9.37	-22.01	-27.03	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.53	97.48	96.20	101.26	87.12
Interest rate sensitivity gap/Equity	24.95	-45.80	-39.59	12.52	-126.45
【G】					
Deposit growth rate	6.44	7.05	7.77	8.77	4.49
Loan growth rate	6.50	-1.88	-0.12	10.37	7.95
Investment growth rate	-57.55	64.12	14.92	-16.69	9.86
Guarantee growth rate	22.16	5.05	0.11	16.41	36.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Chang Hwa Commercial Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	11.21	8.35	9.10	9.08	9.20
Tier 1 capital / Risk-weighted assets	8.51	5.80	8.98	8.90	9.10
Liability / Equity (multiple)	16.98	26.60	14.51	13.59	14.85
Equity / Asset	5.56	3.62	6.45	6.85	6.30
【A】					
Non-performing loan ratio	4.93	6.97	8.98	6.85	6.25
Loans under surveilance/Loans	5.26	5.06	-	-	-
Loan loss reserves / NPLs	26.34	21.37	16.05	19.01	20.99
【E】					
Net income before tax(NIBT) / Average equity	6.65	-51.24	3.53	5.08	7.65
(NIBT + loan loss provision) / Average equity	38.22	20.02	15.69	17.38	19.86
NIBT / Average asset	0.28	-2.70	0.23	0.33	0.49
(NIBT + loan loss provision) / Average asset	1.64	1.05	1.04	1.12	1.28
Net interest income / NIBT	117.38	-	733.04	567.80	352.20
NIBT / Operating revenue	9.06	-67.75	4.32	5.09	7.71
NIBT / Employees (in thousand of NT dollars)	605.31	-5,775.30	445.91	591.27	842.23
【L】					
Liquidity ratio (monthly average of daily data)	24.62	23.34	12.30	10.80	12.80
Loans / Deposits	83.39	82.82	88.15	93.98	93.42
Time deposits / Deposits	53.49	59.39	62.85	64.99	64.06
NCDs / Time deposits	1.86	2.51	2.55	3.55	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	33.97	-27.84	-34.75	4.57	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.85	77.54	81.23	84.37	82.26
Interest rate sensitivity gap/Equity	-208.92	-425.04	-196.28	-151.63	-187.34
【G】					
Deposit growth rate	4.33	1.86	9.03	5.79	6.41
Loan growth rate	4.61	-4.80	1.76	8.14	9.04
Investment growth rate	-4.42	24.57	-14.71	-14.70	17.02
Guarantee growth rate	5.58	-2.38	-7.88	4.59	31.71

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： The International Commercial Bank of China　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.22	11.01	11.69	10.03	10.80
Tier 1 capital / Risk-weighted assets	9.96	10.71	11.31	10.56	10.80
Liability / Equity (multiple)	14.47	14.33	13.71	13.59	11.38
Equity / Asset	6.46	6.52	6.80	6.85	8.10
【A】					
Non-performing loan ratio	1.74	2.38	3.75	2.98	3.08
Loans under surveilance/Loans	0.50	0.82	-	-	-
Loan loss reserves / NPLs	71.52	49.16	47.54	51.53	61.60
【E】					
Net income before tax(NIBT) / Average equity	13.90	7.46	8.14	10.06	9.48
(NIBT + loan loss provision) / Average equity	20.51	17.58	19.47	15.97	21.00
NIBT / Average asset	0.86	0.43	0.59	0.85	0.81
(NIBT + loan loss provision) / Average asset	1.26	1.01	1.41	1.35	1.78
Net interest income / NIBT	98.43	315.64	287.53	249.94	255.93
NIBT / Operating revenue	26.74	12.81	11.01	11.97	10.31
NIBT / Employees (in thousand of NT dollars)	2,710.66	1,413.69	1,580.90	1,826.60	1,618.91
【L】					
Liquidity ratio (monthly average of daily data)	50.37	33.14	21.00	24.70	15.80
Loans / Deposits	78.17	79.27	80.14	90.90	98.14
Time deposits / Deposits	52.33	59.52	64.08	66.44	65.98
NCDs / Time deposits	0.90	2.03	0.81	0.73	1.08
Accumulated gap of assets and liabilities(180 days) / Equity	-75.77	-164.81	-42.12	-50.36	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.60	97.16	102.37	124.55	102.44
Interest rate sensitivity gap/Equity	21.53	-17.79	13.26	132.15	13.20
【G】					
Deposit growth rate	10.00	8.85	10.31	17.56	9.91
Loan growth rate	5.78	7.17	-3.88	8.09	14.98
Investment growth rate	39.18	56.74	9.12	23.20	-6.14
Guarantee growth rate	35.28	-10.16	-17.57	-2.10	1.82

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Cathay United Bank　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	11.15	10.79	10.40	10.93	12.60
Tier 1 capital / Risk-weighted assets	11.24	11.64	12.86	12.59	13.90
Liability / Equity (multiple)	11.54	11.46	9.54	9.07	8.96
Equity / Asset	7.97	8.02	9.49	9.93	10.00
【A】					
Non-performing loan ratio	0.82	3.04	6.17	2.64	2.65
Loans under surveilance/Loans	1.86	1.93	-	-	-
Loan loss reserves / NPLs	159.67	52.41	15.14	31.85	36.66
【E】					
Net income before tax(NIBT) / Average equity	4.08	-20.58	10.74	13.65	12.76
(NIBT + loan loss provision) / Average equity	29.16	20.91	27.24	18.28	16.17
NIBT / Average asset	0.37	-1.76	0.94	1.33	1.33
(NIBT + loan loss provision) / Average asset	2.63	1.78	2.37	1.79	1.68
Net interest income / NIBT	159.25	-	253.14	190.47	180.26
NIBT / Operating revenue	9.02	-36.35	15.18	20.03	19.42
NIBT / Employees (in thousand of NT dollars)	710.48	-4,740.37	2,362.95	3,118.09	2,801.61
【L】					
Liquidity ratio (monthly average of daily data)	21.95	21.45	25.80	19.50	28.00
Loans / Deposits	79.46	74.75	71.79	77.67	72.52
Time deposits / Deposits	49.15	50.83	53.40	57.13	52.42
NCDs / Time deposits	3.40	1.93	3.37	7.29	4.94
Accumulated gap of assets and liabilities(180 days) / Equity	229.88	137.30	153.78	56.29	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.29	97.44	124.42	70.58	84.65
Interest rate sensitivity gap/Equity	-92.15	-13.73	112.42	-229.21	-109.83
【G】					
Deposit growth rate	28.24	-11.01	8.89	7.39	17.38
Loan growth rate	38.50	-7.19	0.47	14.09	9.94
Investment growth rate	47.28	-21.03	22.00	-15.75	37.33
Guarantee growth rate	29.20	-51.90	-5.33	11.59	-10.49

Note: Cathay United Bank was merged in United World Chinese Commercial Bank on October 27, 2003, and renamed as Cathay United Bank.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Bank Of Overseas Chinese

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.04	5.53	5.05	6.01	7.30
Tier 1 capital / Risk-weighted assets	5.50	5.71	5.17	6.18	7.50
Liability / Equity (multiple)	27.63	23.73	26.43	18.97	18.08
Equity / Asset	3.49	4.04	3.65	5.01	5.20
【A】					
Non-performing loan ratio	10.15	13.98	17.80	13.41	9.90
Loans under surveilance/Loans	3.66	5.12	-	-	-
Loan loss reserves / NPLs	23.67	27.32	18.97	16.64	21.75
【E】					
Net income before tax(NIBT) / Average equity	-14.05	-2.52	-22.12	-15.40	-10.10
(NIBT + loan loss provision) / Average equity	21.75	24.02	11.67	14.61	17.69
NIBT / Average asset	-0.52	-0.09	-0.97	-0.80	-0.60
(NIBT + loan loss provision) / Average asset	0.81	0.82	0.51	0.75	1.04
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-13.66	-1.96	-15.53	-11.69	-8.63
NIBT / Employees (in thousand of NT dollars)	-730.99	-123.52	-1,343.52	-1,107.16	-837.52
【L】					
Liquidity ratio (monthly average of daily data)	16.94	15.14	18.10	7.60	12.00
Loans / Deposits	76.68	76.07	73.20	86.81	83.39
Time deposits / Deposits	58.19	64.07	68.21	71.89	71.95
NCDs / Time deposits	3.33	3.60	5.35	9.31	7.84
Accumulated gap of assets and liabilities(180 days) / Equity	-80.17	-230.55	-357.52	-294.27	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	61.62	55.56	53.30	63.28	69.53
Interest rate sensitivity gap/Equity	-781.27	-798.40	-917.04	-532.26	-426.69
【G】					
Deposit growth rate	2.11	1.21	4.50	-13.86	3.67
Loan growth rate	0.99	3.57	-11.87	-7.27	-1.45
Investment growth rate	-15.84	11.71	94.80	-38.15	132.87
Guarantee growth rate	-25.33	-29.63	-21.94	-20.47	-14.20

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： The Shanghai Commercial & Savings Bank   Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	9.90	10.10	8.94	9.43	10.00
Tier 1 capital / Risk-weighted assets	18.12	18.53	18.49	17.15	16.70
Liability / Equity (multiple)	7.79	7.37	7.17	7.71	7.81
Equity / Asset	11.38	11.95	12.24	11.48	11.30
【A】					
Non-performing loan ratio	2.04	3.88	4.63	4.34	4.33
Loans under surveilance/Loans	0.84	1.58	-	-	-
Loan loss reserves / NPLs	55.49	19.90	23.95	23.16	17.06
【E】					
Net income before tax(NIBT) / Average equity	6.26	1.19	3.95	3.79	7.54
(NIBT + loan loss provision) / Average equity	12.72	15.72	16.81	14.52	12.46
NIBT / Average asset	0.86	0.15	0.50	0.46	0.91
(NIBT + loan loss provision) / Average asset	1.75	1.99	2.14	1.78	1.50
Net interest income / NIBT	66.21	1,099.45	323.95	328.84	166.26
NIBT / Operating revenue	22.23	3.10	7.66	6.60	12.79
NIBT / Employees (in thousand of NT dollars)	1,731.73	291.80	915.53	792.78	1,472.63
【L】					
Liquidity ratio (monthly average of daily data)	20.26	17.83	17.30	12.20	17.80
Loans / Deposits	70.44	67.61	67.56	74.13	74.63
Time deposits / Deposits	51.03	57.46	63.97	68.53	70.29
NCDs / Time deposits	2.34	3.73	4.04	5.15	5.03
Accumulated gap of assets and liabilities(180 days) / Equity	-113.62	-82.13	-85.58	-113.99	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.82	98.49	101.50	100.95	105.44
Interest rate sensitivity gap/Equity	13.27	-7.10	7.17	5.06	29.62
【G】					
Deposit growth rate	5.71	0.58	3.82	7.24	7.24
Loan growth rate	9.81	-0.43	-6.57	5.91	4.27
Investment growth rate	6.97	-12.12	2.64	-11.45	11.42
Guarantee growth rate	-3.93	-25.88	-5.90	0.96	-31.65

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Union Bank of Taiwan　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.29	12.62	10.40	10.27	9.30
Tier 1 capital / Risk-weighted assets	11.52	11.93	12.71	11.75	11.00
Liability / Equity (multiple)	11.11	10.56	10.22	9.94	10.66
Equity / Asset	8.26	8.65	8.92	9.14	8.60
【A】					
Non-performing loan ratio	3.84	4.12	3.91	3.54	3.71
Loans under surveilance/Loans	1.83	3.62	-	-	-
Loan loss reserves / NPLs	18.81	46.76	22.53	30.71	28.48
【E】					
Net income before tax(NIBT) / Average equity	9.33	-8.03	0.34	7.21	8.93
(NIBT + loan loss provision) / Average equity	12.80	4.79	12.55	17.48	14.94
NIBT / Average asset	0.80	-0.76	0.03	0.64	0.75
(NIBT + loan loss provision) / Average asset	1.10	0.45	1.13	1.56	1.26
Net interest income / NIBT	418.21	-	5,364.41	335.32	269.77
NIBT / Operating revenue	12.90	-12.10	0.42	7.64	9.01
NIBT / Employees (in thousand of NT dollars)	566.30	-615.25	32.58	693.25	860.84
【L】					
Liquidity ratio (monthly average of daily data)	11.60	9.52	13.80	9.10	12.50
Loans / Deposits	70.14	73.61	79.52	91.02	91.04
Time deposits / Deposits	69.03	70.25	75.93	78.13	78.98
NCDs / Time deposits	6.59	2.19	7.24	11.00	10.09
Accumulated gap of assets and liabilities(180 days) / Equity	-269.83	-333.00	-255.96	-300.93	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.19	61.96	78.98	84.60	96.93
Interest rate sensitivity gap/Equity	-231.80	-336.89	-187.08	-132.76	-26.12
【G】					
Deposit growth rate	17.23	-5.85	-0.04	-2.18	7.30
Loan growth rate	10.25	-13.17	-10.75	-2.69	1.69
Investment growth rate	23.40	-16.41	9.37	-1.12	25.89
Guarantee growth rate	-17.22	-34.07	-51.08	-28.14	-28.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： The Chinese Bank | Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.40	9.77	8.62	9.81	9.90
Tier 1 capital / Risk-weighted assets	10.49	10.78	9.88	10.99	10.30
Liability / Equity (multiple)	12.27	12.51	12.83	11.76	10.34
Equity / Asset	7.54	7.40	7.23	7.84	8.80
【A】					
Non-performing loan ratio	9.56	8.58	5.44	3.31	3.34
Loans under surveilance/Loans	2.15	7.99	-	-	-
Loan loss reserves / NPLs	18.66	20.32	23.29	18.45	26.67
【E】					
Net income before tax(NIBT) / Average equity	0.83	0.33	-4.39	0.66	4.63
(NIBT + loan loss provision) / Average equity	2.62	7.44	7.70	9.80	7.44
NIBT / Average asset	0.06	0.03	-0.34	0.06	0.45
(NIBT + loan loss provision) / Average asset	0.20	0.57	0.60	0.82	0.72
Net interest income / NIBT	1,456.30	8,830.19	-	3,440.34	370.94
NIBT / Operating revenue	1.23	0.48	-5.60	0.83	6.36
NIBT / Employees (in thousand of NT dollars)	53.96	29.48	-494.69	90.22	685.23
【L】					
Liquidity ratio (monthly average of daily data)	9.02	10.65	9.40	10.70	11.40
Loans / Deposits	78.04	83.63	91.22	91.18	94.54
Time deposits / Deposits	83.38	84.90	88.06	89.72	86.57
NCDs / Time deposits	9.30	13.95	7.72	6.16	9.00
Accumulated gap of assets and liabilities(180 days) / Equity	-44.54	-151.51	-147.89	-103.41	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.34	85.67	93.53	96.85	95.04
Interest rate sensitivity gap/Equity	-101.05	-159.83	-74.70	-34.25	-45.84
【G】					
Deposit growth rate	-0.68	-3.00	-0.60	14.43	14.18
Loan growth rate	-7.87	-11.07	-0.46	8.19	16.31
Investment growth rate	2.24	29.87	-5.77	16.64	-64.11
Guarantee growth rate	4.02	-41.22	-30.70	-9.94	-57.40

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Far Eastern International Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.41	11.28	12.48	12.90	12.50
Tier 1 capital / Risk-weighted assets	9.76	9.15	12.79	12.96	12.70
Liability / Equity (multiple)	13.03	17.09	10.46	8.78	9.01
Equity / Asset	7.13	5.53	8.72	10.22	10.00
【A】					
Non-performing loan ratio	2.29	4.25	5.99	5.23	4.83
Loans under surveilance/Loans	0.51	1.36	-	-	-
Loan loss reserves / NPLs	56.61	33.99	18.07	19.48	21.00
【E】					
Net income before tax(NIBT) / Average equity	26.02	-32.29	2.91	2.96	2.11
(NIBT + loan loss provision) / Average equity	38.69	14.85	11.61	15.61	2.56
NIBT / Average asset	1.85	-2.84	0.29	0.32	0.23
(NIBT + loan loss provision) / Average asset	2.75	1.31	1.17	1.67	0.27
Net interest income / NIBT	139.36	-	723.17	706.12	831.75
NIBT / Operating revenue	30.16	-47.90	4.15	4.28	2.98
NIBT / Employees (in thousand of NT dollars)	2,042.69	-3,581.65	383.70	429.75	330.88
【L】					
Liquidity ratio (monthly average of daily data)	17.17	8.20	11.20	8.90	18.50
Loans / Deposits	97.38	87.13	95.98	87.77	82.15
Time deposits / Deposits	76.74	79.96	80.22	79.07	82.08
NCDs / Time deposits	28.89	15.65	7.62	16.66	10.57
Accumulated gap of assets and liabilities(180 days) / Equity	-216.46	-528.29	-93.95	-106.51	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.92	86.78	92.90	99.17	96.50
Interest rate sensitivity gap/Equity	-49.48	-183.13	-63.18	-6.10	-26.83
【G】					
Deposit growth rate	6.43	8.42	2.18	0.44	9.19
Loan growth rate	17.65	-3.17	12.63	7.91	0.03
Investment growth rate	7.18	16.76	32.98	-41.03	-25.12
Guarantee growth rate	88.22	1.69	-55.10	6.37	-17.90

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Fuhwa Commercial Bank　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.72	11.04	10.94	11.42	13.40
Tier 1 capital / Risk-weighted assets	6.36	7.78	10.49	11.60	13.70
Liability / Equity (multiple)	18.58	16.72	10.95	12.03	10.03
Equity / Asset	5.11	5.64	8.37	7.67	9.10
【A】					
Non-performing loan ratio	3.75	4.22	5.72	3.41	3.70
Loans under surveilance/Loans	1.20	5.45	-	-	-
Loan loss reserves / NPLs	43.79	49.44	19.77	33.74	29.52
【E】					
Net income before tax(NIBT) / Average equity	10.07	-27.55	9.80	-11.66	6.97
(NIBT + loan loss provision) / Average equity	24.70	25.13	15.75	16.27	14.01
NIBT / Average asset	0.54	-2.01	0.79	-1.05	0.65
(NIBT + loan loss provision) / Average asset	1.34	1.84	1.27	1.47	1.31
Net interest income / NIBT	313.31	-	188.73	-	191.73
NIBT / Operating revenue	12.32	-39.23	12.94	-15.38	9.05
NIBT / Employees (in thousand of NT dollars)	569.87	-2,711.35	1,248.50	-1,576.70	933.53
【L】					
Liquidity ratio (monthly average of daily data)	14.30	21.27	20.40	20.80	20.10
Loans / Deposits	89.85	81.99	82.10	78.48	77.87
Time deposits / Deposits	68.30	73.75	76.27	79.06	77.90
NCDs / Time deposits	4.70	3.12	4.19	9.01	7.98
Accumulated gap of assets and liabilities(180 days) / Equity	-186.23	-53.41	19.28	74.45	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.46	78.76	83.26	90.71	93.22
Interest rate sensitivity gap/Equity	-361.04	-299.62	-161.97	-100.93	-61.81
【G】					
Deposit growth rate	33.69	6.82	-0.90	0.31	12.95
Loan growth rate	40.73	5.33	7.27	3.28	5.00
Investment growth rate	-22.34	52.65	-53.92	-17.44	30.39
Guarantee growth rate	38.60	-5.10	4.16	-28.61	14.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Bank Sinopac　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	12.39	12.85	14.37	14.34	14.40
Tier 1 capital / Risk-weighted assets	12.06	13.55	14.68	14.63	14.80
Liability / Equity (multiple)	14.58	11.99	10.70	9.36	8.71
Equity / Asset	6.42	7.70	8.55	9.65	10.30
【A】					
Non-performing loan ratio	1.76	2.01	2.03	1.19	1.18
Loans under surveilance/Loans	0.39	1.11	-	-	-
Loan loss reserves / NPLs	41.36	39.84	37.45	70.49	78.79
【E】					
Net income before tax(NIBT) / Average equity	11.82	11.30	8.71	10.25	10.37
(NIBT + loan loss provision) / Average equity	17.73	16.21	12.99	12.35	13.61
NIBT / Average asset	0.81	0.92	0.78	1.02	1.09
(NIBT + loan loss provision) / Average asset	1.22	1.32	1.17	1.23	1.44
Net interest income / NIBT	34.55	205.40	234.42	187.52	168.62
NIBT / Operating revenue	20.86	18.74	12.21	13.62	14.10
NIBT / Employees (in thousand of NT dollars)	1,485.69	1,293.21	1,137.18	1,311.06	1,271.79
【L】					
Liquidity ratio (monthly average of daily data)	39.37	32.17	15.00	33.70	13.10
Loans / Deposits	69.78	80.18	77.48	78.65	82.87
Time deposits / Deposits	62.04	65.11	68.73	73.83	73.76
NCDs / Time deposits	13.73	0.57	1.48	3.92	1.86
Accumulated gap of assets and liabilities(180 days) / Equity	-337.02	-266.76	178.83	107.51	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.89	80.34	67.33	71.86	35.32
Interest rate sensitivity gap/Equity	-81.29	-172.81	-128.57	-97.64	-433.03
【G】					
Deposit growth rate	31.27	8.68	9.35	23.87	6.54
Loan growth rate	12.52	11.94	7.57	15.16	12.49
Investment growth rate	29.16	120.26	23.18	14.72	-8.23
Guarantee growth rate	12.32	-21.43	-16.77	-14.34	-23.35

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

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

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	9.97	10.38	11.01	10.56	11.30
Tier 1 capital / Risk-weighted assets	9.14	9.36	12.30	12.50	13.10
Liability / Equity (multiple)	13.44	15.87	10.36	10.07	9.82
Equity / Asset	6.92	5.93	8.80	9.03	9.20
【A】					
Non-performing loan ratio	1.18	1.38	2.83	2.46	2.56
Loans under surveilance/Loans	0.41	0.88	-	-	-
Loan loss reserves / NPLs	94.46	70.67	32.17	39.85	36.94
【E】					
Net income before tax(NIBT) / Average equity	20.51	-19.96	11.80	8.48	9.86
(NIBT + loan loss provision) / Average equity	18.13	19.25	21.17	16.62	16.08
NIBT / Average asset	1.41	-1.72	1.04	0.79	0.82
(NIBT + loan loss provision) / Average asset	1.25	1.66	1.86	1.55	1.34
Net interest income / NIBT	91.41	-	201.56	228.42	162.88
NIBT / Operating revenue	29.84	-32.45	15.23	11.04	11.14
NIBT / Employees (in thousand of NT dollars)	2,289.10	-2,852.24	1,797.67	1,316.61	1,314.40
【L】					
Liquidity ratio (monthly average of daily data)	13.12	18.29	14.60	9.40	9.50
Loans / Deposits	81.45	76.36	80.34	85.38	84.62
Time deposits / Deposits	60.50	65.52	71.85	74.58	75.88
NCDs / Time deposits	6.40	0.89	1.82	4.13	9.71
Accumulated gap of assets and liabilities(180 days) / Equity	-471.99	-402.12	-317.22	-283.66	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	84.48	71.77	80.83	89.82	87.33
Interest rate sensitivity gap/Equity	-144.53	-337.74	-159.82	-85.53	-109.31
【G】					
Deposit growth rate	9.88	0.94	10.47	9.44	9.50
Loan growth rate	16.77	-4.65	4.13	8.67	13.83
Investment growth rate	-1.27	19.76	47.30	13.79	-20.13
Guarantee growth rate	34.22	-24.46	10.59	14.62	-36.87

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Cosmos Bank, Taiwan

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	9.79	10.13	8.25	8.03	8.90
Tier 1 capital / Risk-weighted assets	9.81	10.11	9.07	9.00	10.90
Liability / Equity (multiple)	10.82	10.51	12.65	13.68	10.64
Equity / Asset	8.46	8.68	7.33	6.81	8.60
【A】					
Non-performing loan ratio	2.87	3.21	6.97	4.38	4.34
Loans under surveilance/Loans	2.21	3.32	-	-	-
Loan loss reserves / NPLs	35.44	31.90	17.09	22.92	24.07
【E】					
Net income before tax(NIBT) / Average equity	9.38	11.39	10.53	-24.59	5.77
(NIBT + loan loss provision) / Average equity	42.59	32.11	16.77	6.12	10.33
NIBT / Average asset	0.81	0.86	0.74	-2.12	0.49
(NIBT + loan loss provision) / Average asset	3.67	2.44	1.18	0.53	0.89
Net interest income / NIBT	50.72	463.94	367.58	-	413.36
NIBT / Operating revenue	9.82	11.61	9.79	-28.25	6.47
NIBT / Employees (in thousand of NT dollars)	644.84	714.00	701.01	-2,280.32	544.65
【L】					
Liquidity ratio (monthly average of daily data)	10.45	13.88	12.00	8.50	10.90
Loans / Deposits	73.11	74.13	82.85	83.51	87.93
Time deposits / Deposits	79.66	82.00	80.80	81.35	79.80
NCDs / Time deposits	0.41	1.56	5.64	8.76	9.01
Accumulated gap of assets and liabilities(180 days) / Equity	-50.34	-15.27	-147.85	-278.90	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.08	78.68	68.76	60.76	59.17
Interest rate sensitivity gap/Equity	-235.70	-182.30	-353.25	-486.14	-386.43
【G】					
Deposit growth rate	11.17	11.87	10.60	-4.42	0.56
Loan growth rate	8.09	-1.58	8.57	-7.07	5.07
Investment growth rate	27.28	93.55	-0.91	-43.09	-26.65
Guarantee growth rate	-69.24	67.46	-21.26	57.79	-36.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Pan Asia Bank　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	4.71	5.56	6.58	7.73	6.30
Tier 1 capital / Risk-weighted assets	5.65	6.51	6.98	8.43	7.20
Liability / Equity (multiple)	19.32	16.83	14.83	12.46	13.13
Equity / Asset	4.92	5.61	6.32	7.43	7.10
【A】					
Non-performing loan ratio	22.63	16.37	10.34	8.04	7.85
Loans under surveilance/Loans	10.37	19.22	-	-	-
Loan loss reserves / NPLs	14.45	16.99	17.91	21.08	40.93
【E】					
Net income before tax(NIBT) / Average equity	-7.69	-10.51	-10.29	4.30	3.92
(NIBT + loan loss provision) / Average equity	-5.67	-7.90	-2.16	5.99	5.73
NIBT / Average asset	-0.39	-0.63	-0.71	0.31	0.31
(NIBT + loan loss provision) / Average asset	-0.29	-0.47	-0.15	0.43	0.46
Net interest income / NIBT	-	-	-	505.33	515.40
NIBT / Operating revenue	-11.21	-14.89	-12.67	4.60	4.50
NIBT / Employees (in thousand of NT dollars)	-473.84	-892.01	-985.39	380.43	394.92
【L】					
Liquidity ratio (monthly average of daily data)	8.71	8.05	9.10	5.20	8.60
Loans / Deposits	89.62	86.89	85.72	89.34	90.75
Time deposits / Deposits	79.99	80.55	82.40	83.58	84.08
NCDs / Time deposits	2.64	4.38	13.32	13.28	12.05
Accumulated gap of assets and liabilities(180 days) / Equity	-293.79	-226.18	-271.36	-260.05	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	38.82	60.87	69.08	74.91	55.18
Interest rate sensitivity gap/Equity	-1,010.93	-582.18	-410.89	-287.36	-537.62
【G】					
Deposit growth rate	2.67	-5.12	7.23	-3.34	13.82
Loan growth rate	5.01	-3.66	2.27	-3.90	-0.11
Investment growth rate	-3.28	0.36	5.56	-2.99	103.79
Guarantee growth rate	-40.23	-47.68	-42.23	-38.51	-27.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Chung Shing Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	-71.73	-32.19	-20.77	1.11	8.90
Tier 1 capital / Risk-weighted assets	-71.27	-31.85	-20.48	0.67	8.80
Liability / Equity (multiple)	-2.88	-5.24	-	26.88	12.10
Equity / Asset	-53.13	-23.61	-10.97	3.59	7.60
【A】					
Non-performing loan ratio	59.03	64.53	57.24	35.16	6.45
Loans under surveilance/Loans	5.81	5.90	-	-	-
Loan loss reserves / NPLs	46.86	36.71	28.26	22.90	20.73
【E】					
Net income before tax(NIBT) / Average equity	-	-	-1,219.35	-9.49	1.13
(NIBT + loan loss provision) / Average equity	-	-	-480.95	69.28	12.70
NIBT / Average asset	-12.42	-4.02	-8.98	-0.59	0.09
(NIBT + loan loss provision) / Average asset	-7.16	-1.41	-3.54	4.30	1.00
Net interest income / NIBT	-	-	-	-	1,777.94
NIBT / Operating revenue	-645.75	-151.72	-227.24	-9.94	1.30
NIBT / Employees (in thousand of NT dollars)	-19,132.05	-6,419.32	-14,984.32	-962.48	151.22
【L】					
Liquidity ratio (monthly average of daily data)	7.81	5.70	7.70	7.30	7.50
Loans / Deposits	77.28	110.78	98.28	91.95	95.92
Time deposits / Deposits	83.17	83.95	85.74	88.56	79.81
NCDs / Time deposits	23.57	16.12	28.20	41.82	11.07
Accumulated gap of assets and liabilities(180 days) / Equity	163.01	253.55	-	-1,063.00	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	27.86	24.78	27.58	49.30	71.79
Interest rate sensitivity gap/Equity	195.84	356.94	-	-1,243.83	-306.99
【G】					
Deposit growth rate	-12.16	-27.06	-13.70	-15.36	18.33
Loan growth rate	-37.58	-13.75	-6.60	-18.20	15.65
Investment growth rate	-9.48	-17.44	-38.08	-16.65	-22.58
Guarantee growth rate	-36.09	-57.13	-47.95	-46.29	-46.56

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Taishin International Bank Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.12	10.28	11.29	11.19	9.60
Tier 1 capital / Risk-weighted assets	7.90	7.52	10.00	10.44	9.20
Liability / Equity (multiple)	11.97	12.14	9.45	8.36	9.59
Equity / Asset	7.71	7.61	9.57	10.69	9.40
【A】					
Non-performing loan ratio	1.59	2.45	3.60	2.27	2.53
Loans under surveilance/Loans	0.19	0.58	-	-	-
Loan loss reserves / NPLs	45.86	47.14	17.75	48.36	40.44
【E】					
Net income before tax(NIBT) / Average equity	20.10	14.74	5.15	10.04	11.22
(NIBT + loan loss provision) / Average equity	38.12	33.06	22.10	19.00	21.45
NIBT / Average asset	1.58	1.25	0.53	1.05	0.95
(NIBT + loan loss provision) / Average asset	2.99	2.79	2.27	1.99	1.65
Net interest income / NIBT	116.58	339.63	629.86	310.07	308.81
NIBT / Operating revenue	21.04	14.46	5.89	11.26	10.38
NIBT / Employees (in thousand of NT dollars)	1,267.69	1,068.94	451.49	900.37	950.28
【L】					
Liquidity ratio (monthly average of daily data)	12.77	13.16	18.80	14.00	10.70
Loans / Deposits	92.82	90.04	86.09	85.13	91.93
Time deposits / Deposits	65.76	70.35	70.32	75.72	74.65
NCDs / Time deposits	7.44	1.22	2.25	2.90	5.92
Accumulated gap of assets and liabilities(180 days) / Equity	-181.84	-128.61	-32.67	-27.86	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.73	73.02	75.36	79.03	80.44
Interest rate sensitivity gap/Equity	-92.16	-265.60	-193.65	-142.00	-157.95
【G】					
Deposit growth rate	16.21	60.38	5.69	15.42	1.05
Loan growth rate	16.44	70.67	5.74	5.41	8.27
Investment growth rate	6.25	9.95	25.37	37.86	-18.37
Guarantee growth rate	-15.76	18.96	-35.03	-10.07	-25.80

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Fubon Commercial Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	13.76	13.89	11.47	12.56	9.90
Tier 1 capital / Risk-weighted assets	16.47	15.45	15.43	15.17	12.30
Liability / Equity (multiple)	7.70	8.54	8.04	8.90	9.97
Equity / Asset	11.49	10.49	11.06	10.10	9.10
【A】					
Non-performing loan ratio	2.96	3.91	3.51	5.76	2.46
Loans under surveilance/Loans	0.87	0.93	-	-	-
Loan loss reserves / NPLs	38.64	45.92	30.40	16.27	43.78
【E】					
Net income before tax(NIBT) / Average equity	18.01	2.64	10.64	11.20	9.32
(NIBT + loan loss provision) / Average equity	32.33	11.76	22.84	18.36	17.38
NIBT / Average asset	2.01	0.31	1.13	1.02	0.89
(NIBT + loan loss provision) / Average asset	3.61	1.37	2.43	1.67	1.59
Net interest income / NIBT	92.66	805.49	147.45	132.45	176.52
NIBT / Operating revenue	28.77	4.56	14.30	13.22	11.89
NIBT / Employees (in thousand of NT dollars)	2,910.71	435.63	1,716.00	1,533.33	1,288.86
【L】					
Liquidity ratio (monthly average of daily data)	41.82	32.81	26.90	22.60	21.40
Loans / Deposits	62.69	66.55	63.82	71.99	75.13
Time deposits / Deposits	52.17	57.62	63.16	71.09	66.76
NCDs / Time deposits	1.17	1.25	1.54	4.68	4.79
Accumulated gap of assets and liabilities(180 days) / Equity	-29.92	-25.81	-56.73	-61.81	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.99	71.61	69.97	48.16	58.40
Interest rate sensitivity gap/Equity	-146.50	-193.35	-201.49	-383.49	-329.61
【G】					
Deposit growth rate	4.20	-3.77	-0.02	21.90	18.18
Loan growth rate	-4.67	0.35	-11.27	13.54	1.65
Investment growth rate	45.57	21.11	56.14	-33.62	52.51
Guarantee growth rate	-25.26	-17.64	-42.89	4.19	-46.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Ta Chong Bank Ltd. Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.77	8.25	9.50	8.30	9.20
Tier 1 capital / Risk-weighted assets	6.87	6.14	8.75	9.36	9.80
Liability / Equity (multiple)	13.47	14.31	10.22	12.18	11.10
Equity / Asset	6.91	6.53	8.91	7.59	8.30
【A】					
Non-performing loan ratio	3.75	4.65	5.48	4.21	4.88
Loans under surveilance/Loans	1.53	3.36	-	-	-
Loan loss reserves / NPLs	21.04	18.08	16.31	13.72	20.53
【E】					
Net income before tax(NIBT) / Average equity	17.17	-21.77	4.31	2.74	2.20
(NIBT + loan loss provision) / Average equity	18.18	-5.14	18.40	6.69	10.08
NIBT / Average asset	1.17	-1.79	0.37	0.22	0.18
(NIBT + loan loss provision) / Average asset	1.24	-0.42	1.57	0.54	0.83
Net interest income / NIBT	22.36	-	542.43	838.42	867.55
NIBT / Operating revenue	24.32	-33.13	5.50	3.14	2.60
NIBT / Employees (in thousand of NT dollars)	1,188.90	-1,970.25	428.74	297.16	233.02
【L】					
Liquidity ratio (monthly average of daily data)	11.57	10.46	12.30	8.60	9.00
Loans / Deposits	88.52	89.57	87.26	89.78	97.91
Time deposits / Deposits	67.06	73.79	76.32	78.97	76.84
NCDs / Time deposits	4.12	4.57	9.10	15.85	10.10
Accumulated gap of assets and liabilities(180 days) / Equity	-187.91	-186.75	-231.61	-174.56	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.97	88.65	87.37	87.63	90.02
Interest rate sensitivity gap/Equity	-126.15	-126.41	-108.53	-130.82	-98.48
【G】					
Deposit growth rate	12.12	0.85	6.23	13.65	10.06
Loan growth rate	10.14	4.22	3.12	3.79	18.10
Investment growth rate	-12.90	-8.51	-44.72	23.77	2.61
Guarantee growth rate	43.46	-46.59	-4.40	11.57	-15.24

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Jih Sun International Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	9.30	9.71	8.68	9.98	8.90
Tier 1 capital / Risk-weighted assets	6.82	7.01	9.11	10.51	9.40
Liability / Equity (multiple)	17.57	17.25	13.91	11.89	12.52
Equity / Asset	5.38	5.48	6.71	7.76	7.40
【A】					
Non-performing loan ratio	3.68	3.92	4.81	7.44	8.83
Loans under surveilance/Loans	3.26	5.54	-	-	-
Loan loss reserves / NPLs	28.30	40.87	20.19	14.41	13.30
【E】					
Net income before tax(NIBT) / Average equity	2.09	-17.97	2.39	2.81	1.25
(NIBT + loan loss provision) / Average equity	7.71	16.62	12.45	13.19	13.47
NIBT / Average asset	0.10	-1.15	0.17	0.22	0.10
(NIBT + loan loss provision) / Average asset	0.36	1.06	0.91	1.01	1.03
Net interest income / NIBT	2,464.50	-	885.43	926.50	1,892.95
NIBT / Operating revenue	2.12	-22.45	2.77	3.12	1.31
NIBT / Employees (in thousand of NT dollars)	86.99	-1,266.35	219.80	264.31	126.62
【L】					
Liquidity ratio (monthly average of daily data)	10.38	12.63	14.10	12.40	14.00
Loans / Deposits	89.07	86.96	86.69	88.53	91.29
Time deposits / Deposits	72.16	78.16	78.42	73.47	75.90
NCDs / Time deposits	6.03	16.62	17.74	13.51	14.73
Accumulated gap of assets and liabilities(180 days) / Equity	-48.35	14.50	-90.96	-179.81	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	56.45	71.59	77.94	80.54	78.01
Interest rate sensitivity gap/Equity	-612.64	-388.87	-269.70	-201.78	-247.10
【G】					
Deposit growth rate	9.94	10.63	19.79	-6.55	6.83
Loan growth rate	11.27	9.64	15.06	-9.18	9.82
Investment growth rate	22.75	-11.42	-52.98	96.61	-58.38
Guarantee growth rate	53.96	-26.43	17.54	-33.18	-76.97

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： EnTie Commercial Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.43	11.48	9.42	10.24	10.20
Tier 1 capital / Risk-weighted assets	10.34	10.29	11.39	12.00	11.40
Liability / Equity (multiple)	12.49	12.39	11.26	10.50	10.43
Equity / Asset	7.42	7.47	8.15	8.69	8.70
【A】					
Non-performing loan ratio	4.47	4.79	5.75	3.09	3.10
Loans under surveilance/Loans	2.77	8.94	-	-	-
Loan loss reserves / NPLs	33.39	29.46	21.05	33.90	46.84
【E】					
Net income before tax(NIBT) / Average equity	4.95	-10.17	0.38	7.92	7.74
(NIBT + loan loss provision) / Average equity	13.92	14.66	19.14	14.71	13.21
NIBT / Average asset	0.40	-0.88	0.03	0.68	0.64
(NIBT + loan loss provision) / Average asset	1.13	1.27	1.58	1.26	1.08
Net interest income / NIBT	618.77	-	5,163.93	281.42	275.14
NIBT / Operating revenue	8.64	-16.28	0.49	9.63	8.78
NIBT / Employees (in thousand of NT dollars)	507.43	-1,155.35	42.33	955.96	833.84
【L】					
Liquidity ratio (monthly average of daily data)	9.28	8.52	10.70	10.00	8.50
Loans / Deposits	86.84	91.13	90.28	91.39	96.54
Time deposits / Deposits	66.14	71.26	76.81	81.48	81.19
NCDs / Time deposits	4.26	3.49	7.06	21.68	17.01
Accumulated gap of assets and liabilities(180 days) / Equity	-448.27	233.71	-287.79	-247.53	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	61.16	84.87	86.62	88.97	93.81
Interest rate sensitivity gap/Equity	-421.54	-163.12	-137.68	-106.26	-60.29
【G】					
Deposit growth rate	9.33	-3.74	-1.77	5.34	13.24
Loan growth rate	3.26	-2.74	-2.38	1.42	18.39
Investment growth rate	35.53	-29.24	6.47	-7.52	-3.49
Guarantee growth rate	-7.96	-33.44	-21.30	-40.35	-37.78

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Chinatrust Commercial Bank　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.37	12.58	11.23	10.31	9.90
Tier 1 capital / Risk-weighted assets	8.00	9.84	8.73	8.79	9.30
Liability / Equity (multiple)	11.97	9.27	9.82	9.36	10.89
Equity / Asset	7.71	9.74	9.24	9.65	8.40
【A】					
Non-performing loan ratio	1.65	2.48	2.93	1.97	2.15
Loans under surveilance/Loans	0.80	0.54	-	-	-
Loan loss reserves / NPLs	75.33	63.79	46.73	55.40	51.33
【E】					
Net income before tax(NIBT) / Average equity	9.44	18.76	12.82	14.81	11.10
(NIBT + loan loss provision) / Average equity	25.07	29.39	27.46	20.68	21.68
NIBT / Average asset	0.86	1.80	1.16	1.32	0.98
(NIBT + loan loss provision) / Average asset	2.27	2.81	2.50	1.84	1.62
Net interest income / NIBT	163.24	192.24	259.58	225.66	256.94
NIBT / Operating revenue	13.65	25.04	11.50	12.32	10.42
NIBT / Employees (in thousand of NT dollars)	1,129.27	2,645.66	1,601.16	1,722.85	1,310.52
【L】					
Liquidity ratio (monthly average of daily data)	18.75	17.46	19.70	12.20	13.40
Loans / Deposits	72.50	80.17	78.01	81.16	81.25
Time deposits / Deposits	59.76	64.30	65.22	69.79	66.55
NCDs / Time deposits	5.60	2.19	5.30	8.68	10.27
Accumulated gap of assets and liabilities(180 days) / Equity	-202.12	-88.11	-110.96	-67.95	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.79	85.59	75.62	72.52	72.14
Interest rate sensitivity gap/Equity	-150.99	-91.55	-177.49	-200.15	-239.31
【G】					
Deposit growth rate	29.21	5.76	11.92	18.30	11.71
Loan growth rate	17.03	7.07	5.35	15.81	12.11
Investment growth rate	35.75	-7.49	59.30	9.86	-8.24
Guarantee growth rate	-0.98	-25.32	18.95	6.94	6.49

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Chinfon Commercial Bank　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.89	10.42	9.43	8.71	7.90
Tier 1 capital / Risk-weighted assets	7.94	7.82	8.70	8.28	7.30
Liability / Equity (multiple)	14.07	14.41	12.48	12.33	14.44
Equity / Asset	6.64	6.49	7.42	7.50	6.50
【A】					
Non-performing loan ratio	19.21	25.81	22.90	12.78	11.02
Loans under surveilance/Loans	3.23	1.77	-	-	-
Loan loss reserves / NPLs	11.50	7.30	7.62	9.24	12.63
【E】					
Net income before tax(NIBT) / Average equity	3.75	-19.23	2.30	1.76	-14.37
(NIBT + loan loss provision) / Average equity	25.60	16.49	18.38	9.21	6.87
NIBT / Average asset	0.24	-1.34	0.16	0.12	-1.09
(NIBT + loan loss provision) / Average asset	1.64	1.15	1.29	0.63	0.51
Net interest income / NIBT	1,207.69	-	938.26	1,566.05	-
NIBT / Operating revenue	3.63	-20.50	2.08	1.51	-14.35
NIBT / Employees (in thousand of NT dollars)	294.26	-1,707.47	207.22	165.64	-1,502.68
【L】					
Liquidity ratio (monthly average of daily data)	13.60	10.51	12.00	2.90	10.40
Loans / Deposits	79.91	83.23	84.98	92.98	85.95
Time deposits / Deposits	78.30	80.86	82.40	84.26	82.71
NCDs / Time deposits	6.54	4.29	8.81	7.73	7.66
Accumulated gap of assets and liabilities(180 days) / Equity	62.53	-185.00	-154.55	-127.10	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	54.99	49.38	46.02	45.46	80.96
Interest rate sensitivity gap/Equity	-527.72	-516.11	-583.64	-601.52	-241.07
【G】					
Deposit growth rate	0.17	-6.74	0.86	-17.06	8.58
Loan growth rate	-4.12	-8.17	-8.11	-6.67	4.72
Investment growth rate	-17.42	-19.29	12.44	-32.53	-11.64
Guarantee growth rate	-28.08	-68.56	-32.88	-50.69	-22.73

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Macoto Bank　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	9.33	11.28	11.11	8.60	10.10
Tier 1 capital / Risk-weighted assets	6.32	7.69	7.73	8.54	9.30
Liability / Equity (multiple)	19.10	15.27	15.56	13.79	12.24
Equity / Asset	4.97	6.15	6.04	6.76	7.60
【A】					
Non-performing loan ratio	4.31	4.73	7.90	3.82	4.49
Loans under surveilance/Loans	2.05	5.50	-	-	-
Loan loss reserves / NPLs	30.42	23.27	16.70	27.27	22.28
【E】					
Net income before tax(NIBT) / Average equity	1.82	1.82	3.81	-3.55	6.09
(NIBT + loan loss provision) / Average equity	20.61	6.73	28.65	5.26	9.51
NIBT / Average asset	0.11	0.12	0.25	-0.26	0.42
(NIBT + loan loss provision) / Average asset	1.21	0.44	1.85	0.39	0.68
Net interest income / NIBT	2,767.15	2,675.50	910.50	-	406.88
NIBT / Operating revenue	1.80	1.92	3.56	-3.70	5.65
NIBT / Employees (in thousand of NT dollars)	78.86	78.43	179.05	-210.53	350.07
【L】					
Liquidity ratio (monthly average of daily data)	9.35	16.67	15.70	6.40	11.60
Loans / Deposits	73.84	70.22	75.63	82.00	81.17
Time deposits / Deposits	68.79	71.09	74.55	73.67	75.37
NCDs / Time deposits	6.08	3.56	4.34	4.85	3.97
Accumulated gap of assets and liabilities(180 days) / Equity	-123.18	-55.41	-52.62	-183.59	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	38.67	44.13	49.45	42.23	100.68
Interest rate sensitivity gap/Equity	-888.85	-721.66	-681.77	-720.65	3.94
【G】					
Deposit growth rate	14.13	-2.81	14.11	7.30	19.37
Loan growth rate	20.39	-9.32	5.48	9.43	20.88
Investment growth rate	86.67	0.77	138.28	-3.80	-42.70
Guarantee growth rate	-12.41	-27.36	-16.44	-58.80	-6.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Sunny Bank Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	9.22	9.16	9.71	11.39	11.80
Tier 1 capital / Risk-weighted assets	8.15	7.98	9.35	10.60	10.60
Liability / Equity (multiple)	16.20	16.78	15.61	14.16	14.49
Equity / Asset	5.81	5.62	6.02	6.60	6.50
【A】					
Non-performing loan ratio	2.88	3.84	3.24	2.39	2.34
Loans under surveilance/Loans	1.00	2.20	-	-	-
Loan loss reserves / NPLs	33.67	25.42	22.10	31.56	52.61
【E】					
Net income before tax(NIBT) / Average equity	15.07	12.78	10.57	6.68	8.05
(NIBT + loan loss provision) / Average equity	13.11	69.60	110.64	9.41	13.40
NIBT / Average asset	0.80	0.72	0.65	0.42	0.49
(NIBT + loan loss provision) / Average asset	0.70	3.92	6.81	0.59	0.83
Net interest income / NIBT	235.82	291.40	312.18	509.98	436.07
NIBT / Operating revenue	21.55	15.35	10.69	6.33	7.33
NIBT / Employees (in thousand of NT dollars)	664.98	663.01	656.74	465.20	532.42
【L】					
Liquidity ratio (monthly average of daily data)	9.80	15.06	16.10	11.50	13.90
Loans / Deposits	86.06	80.96	76.15	81.09	74.66
Time deposits / Deposits	67.58	71.07	73.71	75.13	74.05
NCDs / Time deposits	4.29	3.92	2.98	2.34	3.16
Accumulated gap of assets and liabilities(180 days) / Equity	-590.04	-484.89	-405.11	246.46	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	38.71	49.10	51.87	171.62	64.55
Interest rate sensitivity gap/Equity	-886.95	-768.64	-702.51	310.64	-471.35
【G】					
Deposit growth rate	9.61	16.02	19.32	7.90	9.86
Loan growth rate	16.49	23.47	12.80	17.73	10.06
Investment growth rate	-13.19	0.97	145.42	-38.38	-22.73
Guarantee growth rate	41.89	3.15	-35.49	-20.64	43.07

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Bank of Panhsin　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.88	9.38	9.51	9.91	10.10
Tier 1 capital / Risk-weighted assets	6.30	9.24	9.24	9.90	10.70
Liability / Equity (multiple)	19.66	11.27	10.99	10.51	9.30
Equity / Asset	4.84	8.15	8.34	8.69	9.70
【A】					
Non-performing loan ratio	3.96	8.55	10.98	7.18	7.47
Loans under surveilance/Loans	3.49	3.91	-	-	-
Loan loss reserves / NPLs	52.63	13.18	7.90	8.99	8.90
【E】					
Net income before tax(NIBT) / Average equity	-31.87	1.83	1.70	1.92	3.76
(NIBT + loan loss provision) / Average equity	-3.64	11.80	5.72	4.71	6.04
NIBT / Average asset	-2.28	0.15	0.14	0.19	0.38
(NIBT + loan loss provision) / Average asset	-0.26	0.99	0.49	0.47	0.60
Net interest income / NIBT	-	1,273.25	1,109.03	1,055.09	450.15
NIBT / Operating revenue	-61.76	3.12	2.45	2.78	5.69
NIBT / Employees (in thousand of NT dollars)	-2,161.62	154.38	153.85	187.22	381.90
【L】					
Liquidity ratio (monthly average of daily data)	11.49	10.11	15.20	8.80	15.90
Loans / Deposits	87.89	85.52	80.39	83.63	79.27
Time deposits / Deposits	73.66	73.47	75.60	78.49	79.08
NCDs / Time deposits	15.49	10.49	9.66	12.30	7.28
Accumulated gap of assets and liabilities(180 days) / Equity	-597.54	-327.54	-143.84	-160.76	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.92	89.15	86.95	88.08	49.35
Interest rate sensitivity gap/Equity	-125.58	-112.97	-137.06	-120.46	-450.72
【G】					
Deposit growth rate	22.69	3.50	4.09	7.39	0.81
Loan growth rate	24.09	9.97	1.14	15.61	6.37
Investment growth rate	-22.28	6.99	-26.01	-27.49	-41.33
Guarantee growth rate	-25.29	-35.50	0.17	38.30	166.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Lucky Bank　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	9.82	8.86	11.61	12.91	11.90
Tier 1 capital / Risk-weighted assets	9.27	8.51	11.84	12.17	11.30
Liability / Equity (multiple)	20.53	22.43	14.19	13.67	12.97
Equity / Asset	4.64	4.27	6.58	6.82	7.20
【A】					
Non-performing loan ratio	3.84	6.77	9.85	6.34	5.82
Loans under surveilance/Loans	0.92	2.79	-	-	-
Loan loss reserves / NPLs	24.97	15.58	10.05	18.70	21.45
【E】					
Net income before tax(NIBT) / Average equity	10.64	-36.30	4.80	6.12	9.37
(NIBT + loan loss provision) / Average equity	13.94	10.63	9.68	9.36	11.81
NIBT / Average asset	0.48	-2.22	0.32	0.42	0.71
(NIBT + loan loss provision) / Average asset	0.63	0.65	0.64	0.64	0.90
Net interest income / NIBT	287.89	-	426.01	361.86	207.64
NIBT / Operating revenue	16.66	-56.36	5.77	6.90	10.34
NIBT / Employees (in thousand of NT dollars)	521.46	-2,643.05	336.21	407.36	603.73
【L】					
Liquidity ratio (monthly average of daily data)	9.02	17.54	14.10	16.00	18.40
Loans / Deposits	73.18	63.77	71.03	71.24	71.42
Time deposits / Deposits	61.19	66.23	69.29	71.94	72.54
NCDs / Time deposits	1.81	2.27	3.00	2.33	2.39
Accumulated gap of assets and liabilities(180 days) / Equity	-10.46	112.63	-356.53	-349.98	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.60	82.01	88.82	89.47	86.97
Interest rate sensitivity gap/Equity	-105.55	-373.05	-149.89	-138.38	-161.34
【G】					
Deposit growth rate	2.71	-0.68	3.72	2.98	9.32
Loan growth rate	17.86	-10.82	3.45	2.77	10.37
Investment growth rate	-61.84	25.83	7.23	11.38	15.65
Guarantee growth rate	1.36	1.58	-19.46	-7.39	170.80

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Kao Shin Commercial Bank　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.44	11.59	10.57	9.53	11.00
Tier 1 capital / Risk-weighted assets	7.97	8.78	10.65	9.58	10.80
Liability / Equity (multiple)	19.76	18.74	15.39	13.60	12.38
Equity / Asset	4.82	5.06	6.10	6.85	7.50
【A】					
Non-performing loan ratio	9.60	16.47	19.22	12.90	8.94
Loans under surveilance/Loans	2.21	2.66	-	-	-
Loan loss reserves / NPLs	20.11	16.36	12.84	15.36	13.33
【E】					
Net income before tax(NIBT) / Average equity	2.70	-3.26	-11.57	3.89	1.09
(NIBT + loan loss provision) / Average equity	15.74	15.68	8.34	8.94	5.81
NIBT / Average asset	0.13	-0.18	-0.72	0.26	0.08
(NIBT + loan loss provision) / Average asset	0.76	0.87	0.52	0.59	0.43
Net interest income / NIBT	957.35	-	-	379.56	1,040.91
NIBT / Operating revenue	3.91	-4.07	-12.81	4.13	1.22
NIBT / Employees (in thousand of NT dollars)	117.65	-158.25	-631.23	216.77	68.43
【L】					
Liquidity ratio (monthly average of daily data)	20.79	17.98	21.70	17.70	21.20
Loans / Deposits	74.65	76.73	71.63	75.76	70.62
Time deposits / Deposits	69.41	75.40	77.64	79.01	80.03
NCDs / Time deposits	0.24	0.37	0.59	0.54	0.53
Accumulated gap of assets and liabilities(180 days) / Equity	-642.09	-505.82	-325.82	-57.35	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.60	86.21	55.43	64.93	71.39
Interest rate sensitivity gap/Equity	-123.06	-228.88	-630.16	-448.54	-337.05
【G】					
Deposit growth rate	2.61	-3.41	-0.13	-1.50	-0.84
Loan growth rate	-0.17	3.46	-5.58	5.67	0.21
Investment growth rate	-29.95	-17.98	16.47	-11.80	36.59
Guarantee growth rate	62.96	6.58	97.40	60.42	-9.43

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Taiwan Business Bank

Unit：％

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.10	10.49	10.00	9.17	9.00
Tier 1 capital / Risk-weighted assets	6.72	6.64	7.10	8.97	8.70
Liability / Equity (multiple)	23.75	22.46	25.03	15.22	15.33
Equity / Asset	4.04	4.26	3.84	6.16	6.10
【A】					
Non-performing loan ratio	9.44	9.76	9.97	6.88	5.50
Loans under surveilance/Loans	1.21	1.97	-	-	-
Loan loss reserves / NPLs	17.62	17.67	13.63	14.70	18.18
【E】					
Net income before tax(NIBT) / Average equity	2.38	0.33	-31.05	6.56	8.78
(NIBT + loan loss provision) / Average equity	10.76	15.72	14.38	12.92	15.06
NIBT / Average asset	0.10	0.01	-1.80	0.42	0.55
(NIBT + loan loss provision) / Average asset	0.44	0.67	0.83	0.82	0.94
Net interest income / NIBT	188.05	12,921.09	-	411.51	309.94
NIBT / Operating revenue	3.15	0.35	-33.51	6.80	8.37
NIBT / Employees (in thousand of NT dollars)	189.54	26.66	-3,391.03	678.83	855.70
【L】					
Liquidity ratio (monthly average of daily data)	13.94	12.82	18.00	11.30	15.80
Loans / Deposits	86.92	88.54	91.08	96.29	95.04
Time deposits / Deposits	56.00	60.98	61.75	62.42	62.09
NCDs / Time deposits	1.72	3.00	1.50	4.10	1.02
Accumulated gap of assets and liabilities(180 days) / Equity	-54.26	-95.26	9.22	58.73	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.25	83.92	85.72	94.59	92.87
Interest rate sensitivity gap/Equity	-232.65	-287.12	-287.33	-66.18	-89.27
【G】					
Deposit growth rate	3.90	8.88	7.09	7.62	6.84
Loan growth rate	1.57	0.15	-0.79	6.66	9.18
Investment growth rate	39.55	-28.50	38.14	-20.63	8.13
Guarantee growth rate	-3.06	-13.05	2.36	-0.65	-0.60

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： International Bank of Taipei　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	13.29	13.37	13.18	11.56	13.50
Tier 1 capital / Risk-weighted assets	13.30	12.49	12.06	11.15	12.90
Liability / Equity (multiple)	9.83	9.54	9.85	10.62	10.53
Equity / Asset	9.24	9.49	9.21	8.61	8.70
【A】					
Non-performing loan ratio	2.41	4.30	4.83	3.50	3.90
Loans under surveilance/Loans	0.61	1.26	-	-	-
Loan loss reserves / NPLs	27.33	29.51	28.64	33.27	31.65
【E】					
Net income before tax(NIBT) / Average equity	9.26	8.69	9.12	9.47	13.52
(NIBT + loan loss provision) / Average equity	14.15	15.30	18.52	15.84	20.01
NIBT / Average asset	0.89	0.80	0.82	0.82	1.18
(NIBT + loan loss provision) / Average asset	1.35	1.40	1.67	1.37	1.74
Net interest income / NIBT	0.66	207.18	171.14	170.20	123.17
NIBT / Operating revenue	24.15	17.51	13.06	12.30	16.57
NIBT / Employees (in thousand of NT dollars)	1,344.25	1,261.56	1,190.28	1,158.94	1,499.29
【L】					
Liquidity ratio (monthly average of daily data)	24.68	27.90	24.60	24.20	23.90
Loans / Deposits	79.89	78.48	79.86	80.84	81.43
Time deposits / Deposits	59.99	64.53	67.63	69.43	70.78
NCDs / Time deposits	5.76	2.68	3.45	4.12	5.61
Accumulated gap of assets and liabilities(180 days) / Equity	-47.00	-15.84	8.06	19.84	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	50.80	80.40	86.38	84.57	94.62
Interest rate sensitivity gap/Equity	-397.01	-157.51	-114.88	-137.14	-48.66
【G】					
Deposit growth rate	9.41	3.43	1.78	5.34	5.79
Loan growth rate	10.04	3.02	0.89	6.81	5.50
Investment growth rate	8.60	25.15	1.61	6.81	18.65
Guarantee growth rate	10.23	-30.29	-1.44	-3.78	-23.35

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Hsinchu International Bank

Unit：％

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	9.54	9.86	8.74	9.25	9.70
Tier 1 capital / Risk-weighted assets	7.36	6.56	8.65	9.42	9.80
Liability / Equity (multiple)	19.99	22.08	16.29	14.79	14.73
Equity / Asset	4.76	4.33	5.78	6.33	6.40
【A】					
Non-performing loan ratio	4.39	4.46	7.92	8.41	11.44
Loans under surveilance/Loans	0.48	3.31	-	-	-
Loan loss reserves / NPLs	34.66	23.08	12.95	11.95	8.51
【E】					
Net income before tax(NIBT) / Average equity	17.18	-18.74	4.71	5.24	4.79
(NIBT + loan loss provision) / Average equity	38.05	30.13	23.78	25.45	20.43
NIBT / Average asset	0.78	-1.04	0.28	0.33	0.30
(NIBT + loan loss provision) / Average asset	1.72	1.67	1.43	1.61	1.28
Net interest income / NIBT	14.09	-	533.75	548.16	526.74
NIBT / Operating revenue	18.57	-20.89	4.60	4.88	4.28
NIBT / Employees (in thousand of NT dollars)	1,138.21	-1,556.31	400.91	439.80	399.71
【L】					
Liquidity ratio (monthly average of daily data)	16.06	15.83	13.00	10.00	11.40
Loans / Deposits	79.14	79.41	82.06	83.20	82.96
Time deposits / Deposits	61.16	66.34	68.81	70.72	69.90
NCDs / Time deposits	1.96	1.22	2.60	3.49	1.13
Accumulated gap of assets and liabilities(180 days) / Equity	-238.52	-258.03	-284.57	-376.37	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.87	86.14	82.36	84.31	85.30
Interest rate sensitivity gap/Equity	-178.15	-275.47	-266.14	-215.51	-201.04
【G】					
Deposit growth rate	5.41	2.70	8.85	-0.50	0.92
Loan growth rate	5.21	0.37	8.38	0.71	-2.07
Investment growth rate	33.47	49.00	-7.55	10.45	-3.57
Guarantee growth rate	-12.55	51.40	44.28	-13.39	7.54

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Taichung Commercial Bank　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	8.45	8.61	11.62	12.83	12.50
Tier 1 capital / Risk-weighted assets	8.41	8.47	11.59	12.82	12.70
Liability / Equity (multiple)	17.09	16.29	11.73	11.16	11.04
Equity / Asset	5.53	5.78	7.86	8.23	8.30
【A】					
Non-performing loan ratio	9.79	11.47	15.75	14.36	14.72
Loans under surveilance/Loans	4.88	10.85	-	-	-
Loan loss reserves / NPLs	18.18	14.57	9.63	11.47	8.49
【E】					
Net income before tax(NIBT) / Average equity	4.13	-29.56	4.64	1.31	5.79
(NIBT + loan loss provision) / Average equity	18.35	17.00	9.64	7.87	12.00
NIBT / Average asset	0.23	-1.98	0.37	0.11	0.43
(NIBT + loan loss provision) / Average asset	1.03	1.14	0.76	0.64	0.89
Net interest income / NIBT	120.77	-	432.37	1,388.21	339.20
NIBT / Operating revenue	6.32	-42.75	6.28	1.76	6.25
NIBT / Employees (in thousand of NT dollars)	262.68	-2,271.68	399.70	111.17	451.46
【L】					
Liquidity ratio (monthly average of daily data)	18.46	18.04	18.40	12.50	16.20
Loans / Deposits	75.95	77.58	79.19	86.29	84.02
Time deposits / Deposits	61.76	66.90	70.25	71.92	71.11
NCDs / Time deposits	0.26	0.44	0.41	0.37	0.26
Accumulated gap of assets and liabilities(180 days) / Equity	-459.07	-361.29	-159.04	-140.84	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	57.20	61.16	77.14	82.16	87.79
Interest rate sensitivity gap/Equity	-651.61	-577.40	-240.21	-177.83	-121.37
【G】					
Deposit growth rate	7.46	3.07	9.96	-2.86	-10.06
Loan growth rate	4.94	1.07	1.54	0.77	-12.21
Investment growth rate	33.29	-53.90	-35.10	-12.08	11.46
Guarantee growth rate	0.30	1.70	31.20	13.31	-16.43

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Tainan Business Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.12	10.04	9.84	10.28	11.40
Tier 1 capital / Risk-weighted assets	7.98	7.23	9.51	10.20	10.60
Liability / Equity (multiple)	18.47	18.91	14.62	14.25	15.10
Equity / Asset	5.14	5.02	6.40	6.56	6.20
【A】					
Non-performing loan ratio	7.99	9.50	10.79	8.07	9.55
Loans under surveilance/Loans	2.56	3.65	-	-	-
Loan loss reserves / NPLs	14.64	11.03	14.37	21.10	25.61
【E】					
Net income before tax(NIBT) / Average equity	7.73	-22.86	3.06	-2.26	-13.63
(NIBT + loan loss provision) / Average equity	27.26	18.04	12.25	7.42	11.44
NIBT / Average asset	0.39	-1.45	0.20	-0.15	-0.94
(NIBT + loan loss provision) / Average asset	1.38	1.14	0.78	0.48	0.79
Net interest income / NIBT	510.22	-	896.85	-	-
NIBT / Operating revenue	10.13	-30.62	3.27	-2.20	-13.61
NIBT / Employees (in thousand of NT dollars)	399.84	-1,524.82	206.50	-153.06	-959.53
【L】					
Liquidity ratio (monthly average of daily data)	13.60	12.03	13.20	9.20	13.80
Loans / Deposits	85.48	85.35	83.39	83.39	76.22
Time deposits / Deposits	64.60	68.85	72.62	75.28	75.65
NCDs / Time deposits	0.75	0.89	0.84	0.84	2.66
Accumulated gap of assets and liabilities(180 days) / Equity	-63.67	-188.53	-195.71	-185.43	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.88	93.28	90.90	94.05	53.64
Interest rate sensitivity gap/Equity	-51.05	-114.42	-123.67	-76.93	-662.04
【G】					
Deposit growth rate	3.72	-1.01	2.77	-7.27	-3.48
Loan growth rate	3.80	1.38	3.02	1.53	-5.38
Investment growth rate	-63.35	18.43	-17.78	-34.12	-36.20
Guarantee growth rate	16.79	-17.38	-6.58	-27.32	-8.51

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Kaohsiung Business Bank　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	-91.70	-21.74	-12.05	1.18	5.70
Tier 1 capital / Risk-weighted assets	-91.19	-21.50	-8.46	1.30	5.80
Liability / Equity (multiple)	-3.52	-8.14	-	39.08	22.91
Equity / Asset	-39.76	-14.01	-4.77	2.49	4.20
【A】					
Non-performing loan ratio	10.28	43.50	33.86	25.20	21.96
Loans under surveilance/Loans	3.10	4.70	-	-	-
Loan loss reserves / NPLs	28.88	28.61	22.70	10.83	8.37
【E】					
Net income before tax(NIBT) / Average equity	-	-	-1,435.55	-58.98	-34.87
(NIBT + loan loss provision) / Average equity	-	-	224.44	-3.07	-6.99
NIBT / Average asset	-12.65	-0.55	-5.25	-1.90	-1.78
(NIBT + loan loss provision) / Average asset	-12.03	3.69	0.82	-0.10	-0.36
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-386.68	-13.03	-100.82	-21.55	-28.52
NIBT / Employees (in thousand of NT dollars)	-9,727.73	-504.15	-4,994.63	-1,917.47	-1,607.08
【L】					
Liquidity ratio (monthly average of daily data)	20.47	15.32	12.80	4.50	9.90
Loans / Deposits	39.85	69.49	77.02	87.53	83.75
Time deposits / Deposits	73.52	76.20	77.27	77.28	75.55
NCDs / Time deposits	0.04	0.08	0.32	0.77	4.03
Accumulated gap of assets and liabilities(180 days) / Equity	111.63	69.30	-	-1,780.49	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	61.31	56.06	64.73	35.61	35.02
Interest rate sensitivity gap/Equity	117.15	336.60	-	-2,369.09	-1,418.43
【G】					
Deposit growth rate	-26.48	-12.82	2.44	-9.50	4.29
Loan growth rate	-57.66	-21.47	-9.64	-4.91	2.30
Investment growth rate	128.88	-17.48	109.01	-55.01	-28.83
Guarantee growth rate	-54.18	-26.17	-32.76	-48.03	-29.10

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Enterprise Bank of Hualien Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	6.30	3.51	6.49	5.86	8.60
Tier 1 capital / Risk-weighted assets	5.88	3.70	6.67	6.04	7.80
Liability / Equity (multiple)	23.20	20.70	22.09	18.06	18.30
Equity / Asset	4.13	4.61	4.33	5.25	5.20
【A】					
Non-performing loan ratio	23.99	27.87	27.69	15.68	8.91
Loans under surveilance/Loans	12.14	16.73	-	-	-
Loan loss reserves / NPLs	14.25	9.88	12.79	9.04	30.59
【E】					
Net income before tax(NIBT) / Average equity	-3.25	13.95	14.47	-1.09	-0.50
(NIBT + loan loss provision) / Average equity	47.09	43.47	47.89	10.06	23.67
NIBT / Average asset	-0.15	0.61	0.68	-0.06	-0.03
(NIBT + loan loss provision) / Average asset	2.15	1.89	2.26	0.55	1.27
Net interest income / NIBT	-	459.18	275.73	-	-
NIBT / Operating revenue	-2.49	9.86	9.39	-0.94	-0.41
NIBT / Employees (in thousand of NT dollars)	-98.21	428.57	500.00	-46.08	-25.41
【L】					
Liquidity ratio (monthly average of daily data)	18.63	19.56	20.70	11.10	17.30
Loans / Deposits	64.95	73.10	73.20	81.42	81.06
Time deposits / Deposits	72.88	75.90	75.77	76.62	75.94
NCDs / Time deposits	0.25	0.33	0.37	3.54	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-256.01	-488.21	-403.50	-270.68	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	39.07	43.17	62.72	71.75	93.62
Interest rate sensitivity gap/Equity	-1,221.76	-1,016.64	-761.31	-479.08	-110.14
【G】					
Deposit growth rate	-3.74	-1.85	4.60	-10.96	-8.28
Loan growth rate	-14.66	-1.96	-6.04	-10.72	-8.35
Investment growth rate	-68.58	-24.38	60.55	-7.85	325.76
Guarantee growth rate	-54.55	-7.30	-73.59	-24.61	-45.92

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Taitung Business Bank　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	3.99	1.04	12.79	19.77	24.10
Tier 1 capital / Risk-weighted assets	3.33	0.89	12.50	19.19	22.30
Liability / Equity (multiple)	41.17	51.46	9.78	5.93	4.67
Equity / Asset	2.37	1.91	9.27	14.44	17.60
【A】					
Non-performing loan ratio	11.67	20.07	30.20	19.95	9.76
Loans under surveilance/Loans	9.19	11.44	-	-	-
Loan loss reserves / NPLs	56.82	32.55	16.59	22.53	35.50
【E】					
Net income before tax(NIBT) / Average equity	115.40	-107.41	-27.95	-19.94	-25.69
(NIBT + loan loss provision) / Average equity	222.53	6.92	-9.42	-4.46	-11.41
NIBT / Average asset	1.89	-6.73	-3.22	-3.13	-4.94
(NIBT + loan loss provision) / Average asset	3.64	0.43	-1.09	-0.70	-2.19
Net interest income / NIBT	173.62	-	-	-	-
NIBT / Operating revenue	26.40	-138.70	-66.13	-55.52	-84.40
NIBT / Employees (in thousand of NT dollars)	989.72	-3,774.07	-2,487.48	-2,853.75	-4,354.78
【L】					
Liquidity ratio (monthly average of daily data)	14.71	10.24	21.10	13.60	8.80
Loans / Deposits	80.91	85.00	81.02	92.21	98.57
Time deposits / Deposits	84.54	83.70	84.15	84.86	83.62
NCDs / Time deposits	0.11	0.02	0.08	0.42	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-1,137.87	-1,630.70	-228.41	-26.59	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	39.38	45.21	39.34	51.89	97.92
Interest rate sensitivity gap/Equity	-2,014.32	-2,236.81	-544.05	-256.59	-9.17
【G】					
Deposit growth rate	21.90	7.73	11.60	1.34	-6.00
Loan growth rate	14.94	12.40	-1.39	-5.66	7.44
Investment growth rate	-76.58	-15.22	114.20	6.48	-80.30
Guarantee growth rate	-67.13	-56.61	-39.73	-23.32	147.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： China Development Industrial Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	32.03	35.02	41.68	36.44	42.90
Tier 1 capital / Risk-weighted assets	117.97	106.77	113.40	102.49	87.30
Liability / Equity (multiple)	0.58	0.47	0.48	0.60	0.71
Equity / Asset	63.35	68.16	67.74	62.53	58.60
【A】					
Non-performing loan ratio	1.22	1.80	2.74	2.08	2.56
Loans under surveilance/Loans	0.58	0.56	-	-	-
Loan loss reserves / NPLs	719.24	91.91	69.96	112.58	86.71
【E】					
Net income before tax(NIBT) / Average equity	-9.66	5.10	10.63	12.22	13.62
(NIBT + loan loss provision) / Average equity	-5.19	6.13	12.39	14.44	16.51
NIBT / Average asset	-6.01	3.26	6.69	7.82	7.51
(NIBT + loan loss provision) / Average asset	-3.23	3.92	7.80	9.25	8.85
Net interest income / NIBT	-	29.73	20.68	22.99	17.43
NIBT / Operating revenue	-278.60	89.71	177.30	167.84	144.77
NIBT / Employees (in thousand of NT dollars)	-24,156.58	12,016.81	19,858.22	21,119.38	19,506.56
【L】					
Liquidity ratio (monthly average of daily data)	67.27	37.53	107.30	78.50	95.40
Loans / Deposits	154.07	176.28	203.91	212.27	135.87
Time deposits / Deposits	79.48	84.31	86.39	92.44	70.51
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	3.84	0.81	8.31	-0.64	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	173.62	170.94	202.87	209.02	181.04
Interest rate sensitivity gap/Equity	22.68	23.14	31.22	42.44	42.11
【G】					
Deposit growth rate	-5.92	37.93	-4.21	-51.55	-
Loan growth rate	-19.33	2.33	0.57	9.81	-
Investment growth rate	-2.94	13.01	25.39	14.50	-
Guarantee growth rate	6.15	37.45	-26.86	-0.25	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Hwatai Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	11.68	12.09	11.52	12.54	18.10
Tier 1 capital / Risk-weighted assets	11.48	11.74	11.00	11.53	17.10
Liability / Equity (multiple)	11.51	11.33	11.74	11.31	8.65
Equity / Asset	7.99	8.11	7.85	8.13	10.40
【A】					
Non-performing loan ratio	4.06	4.67	4.09	2.31	3.05
Loans under surveilance/Loans	2.14	4.40	-	-	-
Loan loss reserves / NPLs	23.41	21.61	17.55	31.44	32.81
【E】					
Net income before tax(NIBT) / Average equity	0.13	6.65	6.82	5.70	5.19
(NIBT + loan loss provision) / Average equity	12.65	13.45	9.68	8.79	7.40
NIBT / Average asset	0.01	0.56	0.55	0.55	0.56
(NIBT + loan loss provision) / Average asset	1.03	1.13	0.78	0.85	0.80
Net interest income / NIBT	18,500.00	438.93	299.25	400.59	325.08
NIBT / Operating revenue	0.28	11.19	8.60	8.13	8.32
NIBT / Employees (in thousand of NT dollars)	10.91	593.93	561.45	490.54	550.70
【L】					
Liquidity ratio (monthly average of daily data)	14.49	12.58	14.30	14.40	20.50
Loans / Deposits	83.04	84.05	82.78	83.11	83.05
Time deposits / Deposits	67.87	72.36	73.48	72.63	75.21
NCDs / Time deposits	4.68	9.87	8.72	9.57	-
Accumulated gap of assets and liabilities(180 days) / Equity	-451.71	-477.75	-217.19	23.51	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	41.43	49.58	81.16	89.52	72.21
Interest rate sensitivity gap/Equity	-583.11	-512.64	-201.59	-89.80	-216.15
【G】					
Deposit growth rate	0.18	0.73	4.40	28.52	-
Loan growth rate	-1.46	2.31	5.32	29.91	-
Investment growth rate	-30.65	3.88	-8.71	13.53	-
Guarantee growth rate	-30.16	-18.65	44.46	428.19	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Cota Commercial Bank　　　　Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	12.69	12.73	15.20	20.16	22.30
Tier 1 capital / Risk-weighted assets	13.01	12.86	15.56	19.53	21.30
Liability / Equity (multiple)	13.50	11.74	11.98	8.59	8.63
Equity / Asset	6.90	7.85	7.70	10.43	10.40
【A】					
Non-performing loan ratio	3.78	6.27	7.95	8.65	7.21
Loans under surveilance/Loans	1.09	2.26	-	-	-
Loan loss reserves / NPLs	30.23	23.63	14.21	11.55	13.80
【E】					
Net income before tax(NIBT) / Average equity	5.41	4.85	-19.15	4.80	5.21
(NIBT + loan loss provision) / Average equity	11.10	11.93	6.60	8.73	8.54
NIBT / Average asset	0.39	0.38	-1.87	0.50	0.53
(NIBT + loan loss provision) / Average asset	0.80	0.93	0.65	0.91	0.86
Net interest income / NIBT	466.29	564.94	-	445.10	421.85
NIBT / Operating revenue	11.13	8.43	-33.07	7.92	7.75
NIBT / Employees (in thousand of NT dollars)	362.64	349.47	-2,040.07	522.85	606.43
【L】					
Liquidity ratio (monthly average of daily data)	10.52	11.47	20.10	15.00	22.60
Loans / Deposits	87.70	83.21	66.22	76.39	69.59
Time deposits / Deposits	67.32	69.84	73.22	74.07	75.22
NCDs / Time deposits	4.58	0.80	1.25	0.80	-
Accumulated gap of assets and liabilities(180 days) / Equity	-383.11	-273.28	-362.15	-254.61	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.53	86.38	87.74	62.08	58.29
Interest rate sensitivity gap/Equity	-186.60	-153.03	-140.52	-308.90	-343.50
【G】					
Deposit growth rate	15.38	4.35	7.77	-0.15	-
Loan growth rate	21.52	31.14	-6.47	9.82	-
Investment growth rate	-41.47	-45.08	46.03	-27.54	-
Guarantee growth rate	75.26	-8.17	-35.59	262.78	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： Industrial Bank of Taiwan

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	18.07	23.02	25.22	27.50	117.50
Tier 1 capital / Risk-weighted assets	36.77	45.61	50.59	56.49	143.20
Liability / Equity (multiple)	1.34	1.13	1.00	0.88	0.36
Equity / Asset	42.82	46.89	50.07	53.12	73.70
【A】					
Non-performing loan ratio	0.92	-	-	-	-
Loans under surveilance/Loans	0.30	2.18	-	-	-
Loan loss reserves / NPLs	166.44	-	-	-	-
【E】					
Net income before tax(NIBT) / Average equity	5.66	-6.32	4.44	2.20	1.70
(NIBT + loan loss provision) / Average equity	6.46	-5.96	4.78	2.65	1.90
NIBT / Average asset	2.69	-3.17	2.28	1.36	1.39
(NIBT + loan loss provision) / Average asset	3.08	-2.99	2.45	1.63	1.55
Net interest income / NIBT	62.95	-	100.28	123.58	263.43
NIBT / Operating revenue	50.91	-79.85	40.03	23.26	19.45
NIBT / Employees (in thousand of NT dollars)	5,520.66	-7,156.68	5,146.92	2,284.48	687.18
【L】					
Liquidity ratio (monthly average of daily data)	10.65	12.62	17.70	32.60	330.50
Loans / Deposits	134.05	124.62	127.67	124.73	84.64
Time deposits / Deposits	90.66	88.09	97.19	83.00	77.28
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-33.55	-25.24	-26.55	-20.27	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	46.14	38.73	49.49	54.78	382.91
Interest rate sensitivity gap/Equity	-57.13	-62.45	-49.06	-38.46	62.32
【G】					
Deposit growth rate	12.98	5.95	0.54	85.92	-
Loan growth rate	5.78	5.29	23.29	236.84	-
Investment growth rate	24.20	-6.19	4.52	-29.61	-
Guarantee growth rate	-19.28	-32.56	37.77	506.50	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2003

Bank's name ： United-Credit Commercial Bank

Unit：%

Items	31/12/03	31/12/02	31/12/01	31/12/00	31/12/99
【C】					
Total risk based capital / Risk-weighted assets	10.73	13.67	13.47	13.02	-
Tier 1 capital / Risk-weighted assets	10.89	13.87	13.64	13.05	-
Liability / Equity (multiple)	12.07	10.17	10.71	11.95	-
Equity / Asset	7.65	8.96	8.54	7.72	-
【A】					
Non-performing loan ratio	4.23	13.16	8.90	8.90	-
Loans under surveilance/Loans	1.39	2.46	-	-	-
Loan loss reserves / NPLs	23.67	8.77	11.63	11.21	-
【E】					
Net income before tax(NIBT) / Average equity	3.90	3.27	3.26	4.02	-
(NIBT + loan loss provision) / Average equity	11.42	14.64	11.66	12.48	-
NIBT / Average asset	0.34	0.30	0.27	0.31	-
(NIBT + loan loss provision) / Average asset	0.99	1.33	0.96	0.97	-
Net interest income / NIBT	628.44	783.33	630.94	531.53	-
NIBT / Operating revenue	9.18	6.17	4.66	4.96	-
NIBT / Employees (in thousand of NT dollars)	329.91	277.61	260.81	159.03	-
【L】					
Liquidity ratio (monthly average of daily data)	12.61	10.55	10.30	16.50	-
Loans / Deposits	80.75	84.47	79.03	75.99	-
Time deposits / Deposits	67.62	68.51	71.16	74.99	-
NCDs / Time deposits	6.94	0.24	0.01	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-393.07	-320.38	-359.41	-241.07	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	65.33	32.34	32.35	47.45	-
Interest rate sensitivity gap/Equity	-400.31	-655.94	-701.29	-598.86	-
【G】					
Deposit growth rate	16.31	-4.43	-6.37	-	-
Loan growth rate	11.20	2.15	-2.63	-	-
Investment growth rate	-2.62	-0.61	-23.16	-	-
Guarantee growth rate	819.55	35.03	271.70	-	-