TABLE 7 (1)

The Main Financial and Performance Ratios

March 31,2004

The Peer-Group Average Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	R 10.07	10.63	10.40
Tier 1 capital / Risk-weighted assets	-	-	R 9.19	9.17	10.64
Liability / Equity (multiple)	15.29	14.24	15.37	14.66	12.37
Equity / Asset	6.15	6.75	6.16	6.39	7.45
【A】					
Non-performing loan ratio					
1.Winsorized mean	3.99	5.42	4.13	5.48	6.63
2.Arithmetic mean	-	-	-	-	-
Loans under surveilance/Loans (Arithmetic mean)	1.44	2.52	1.58	2.98	-
Loan loss reserves / NPLs	37.09	29.09	34.70	28.08	20.78
The possible loss of classified assets / reserves	69.69	68.51	69.69	68.51	71.45
【E】					
Net income before tax(NIBT) / Average equity	11.12	11.53	6.52	-5.11	5.50
(NIBT + loan loss provision) / Average equity	20.05	20.59	19.14	16.95	16.78
NIBT / Average asset	0.77	0.76	0.47	-0.49	0.40
(NIBT + loan loss provision) / Average asset	1.23	1.33	1.20	1.24	1.24
Net interest income / NIBT	235.76	255.16	165.07	-	333.73
NIBT / Operating revenue	20.65	18.31	11.83	-8.97	6.44
NIBT / Employees (in thousand of NT dollars)	1,202.90	1,198.21	668.17	-588.93	624.50
【L】					
Liquidity ratio (monthly average of daily data)	19.08	17.37	16.55	16.21	16.37
Loans / Deposits	79.20	80.89	80.69	81.46	82.35
Time deposits / Deposits	64.57	69.93	66.00	70.25	73.27
NCDs / Time deposits	2.88	1.73	2.94	1.92	2.93
Accumulated gap of assets and liabilities(180 days) / Equity	-167.83	-157.22	-192.86	-161.51	-141.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	79.05	80.54	80.80	78.07	80.87
Interest rate sensitivity gap/Equity	-199.79	-184.56	-180.13	-223.78	-164.39
【G】					
Deposit growth rate	9.72	1.15	7.00	1.72	4.79
Loan growth rate	8.22	-0.66	6.15	-0.73	0.90
Investment growth rate	14.79	6.97	7.22	5.55	14.90
Guarantee growth rate	3.26	-17.80	0.09	-15.32	-12.27

Note:R is in tems of revised.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	51.47	44.53	40.45
Tier 1 capital / Risk-weighted assets	-	-	50.46	43.46	39.30
Liability / Equity (multiple)	4.96	5.50	5.04	5.69	6.28
Equity / Asset	16.77	15.38	16.56	14.94	13.74
【A】					
Non-performing loan ratio	0.19	0.19	0.19	0.26	0.55
Loans under surveilance/Loans	0.18	0.17	0.18	0.16	-
Loan loss reserves / NPLs	463.07	421.69	460.11	314.55	134.31
【E】					
Net income before tax(NIBT) / Average equity	3.05	5.70	5.47	5.69	5.99
(NIBT + loan loss provision) / Average equity	3.05	6.33	5.75	7.26	8.07
NIBT / Average asset	0.50	0.84	0.84	0.78	0.79
(NIBT + loan loss provision) / Average asset	0.50	0.94	0.88	1.00	1.06
Net interest income / NIBT	168.18	143.44	142.69	160.71	172.77
NIBT / Operating revenue	19.13	25.58	25.91	19.37	13.23
NIBT / Employees (in thousand of NT dollars)	2,563.11	4,625.59	4,639.02	4,514.15	4,516.43
【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	85.83	58.60	-164.94	60.19	30.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	124.56	138.25	138.14	133.57	124.52
Interest rate sensitivity gap/Equity	65.31	104.11	99.38	100.39	78.61
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-10.17	-9.23	-11.79	-6.25	-2.12
Investment growth rate	26.14	-25.69	28.79	25.68	604.46
Guarantee growth rate	-12.45	-36.07	-19.10	-36.90	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Chiao Tung Bank　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.96	13.83	14.71
Tier 1 capital / Risk-weighted assets	-	-	13.88	14.73	13.84
Liability / Equity (multiple)	9.37	9.05	8.96	9.68	9.07
Equity / Asset	9.65	9.95	10.04	9.36	9.93
【A】					
Non-performing loan ratio	2.30	3.04	2.40	3.07	4.36
Loans under surveilance/Loans	1.18	0.96	1.09	2.57	-
Loan loss reserves / NPLs	40.07	33.44	40.23	31.47	31.35
【E】					
Net income before tax(NIBT) / Average equity	12.22	8.91	11.51	7.35	9.35
(NIBT + loan loss provision) / Average equity	15.80	11.53	20.01	18.65	25.95
NIBT / Average asset	1.19	0.85	1.12	0.70	0.91
(NIBT + loan loss provision) / Average asset	1.54	1.10	1.94	1.78	2.52
Net interest income / NIBT	109.42	165.09	11.57	200.57	164.71
NIBT / Operating revenue	35.34	26.57	29.60	17.95	15.93
NIBT / Employees (in thousand of NT dollars)	5,727.06	3,983.79	5,115.81	3,006.74	3,566.45
【L】					
Liquidity ratio (monthly average of daily data)	20.05	13.73	21.12	23.70	17.90
Loans / Deposits	140.58	146.57	145.06	143.16	160.33
Time deposits / Deposits	69.86	76.61	72.46	76.49	78.98
NCDs / Time deposits	2.81	0.49	1.55	0.49	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	88.28	-105.39	-73.04	-120.69	-93.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	186.21	110.17	121.46	110.52	109.51
Interest rate sensitivity gap/Equity	293.71	55.97	111.24	59.96	55.44
【G】					
Deposit growth rate	11.46	3.47	4.33	6.15	-7.09
Loan growth rate	3.49	-1.55	3.77	-4.12	3.15
Investment growth rate	35.32	32.89	3.22	68.10	-18.54
Guarantee growth rate	39.04	31.07	-100.00	36.77	3.70

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.36	8.66	9.11
Tier 1 capital / Risk-weighted assets	-	-	5.37	5.54	8.84
Liability / Equity (multiple)	29.58	32.82	37.60	32.95	19.68
Equity / Asset	3.27	2.96	2.59	2.95	4.84
【A】					
Non-performing loan ratio	6.95	12.44	7.03	10.70	12.48
Loans under surveilance/Loans	1.47	3.10	1.69	2.31	-
Loan loss reserves / NPLs	12.31	13.65	14.28	14.50	8.92
【E】					
Net income before tax(NIBT) / Average equity	12.53	6.31	3.01	-43.65	3.08
(NIBT + loan loss provision) / Average equity	20.63	25.85	35.99	21.49	17.95
NIBT / Average asset	0.42	0.21	0.10	-1.98	0.17
(NIBT + loan loss provision) / Average asset	0.69	0.86	1.18	0.98	0.97
Net interest income / NIBT	270.83	701.86	560.56	-	788.35
NIBT / Operating revenue	16.86	6.66	3.39	-51.83	3.09
NIBT / Employees (in thousand of NT dollars)	1,009.20	466.81	217.13	-4,386.05	361.39
【L】					
Liquidity ratio (monthly average of daily data)	18.64	28.23	20.36	28.69	27.20
Loans / Deposits	95.62	83.48	95.10	87.01	89.34
Time deposits / Deposits	57.69	56.95	55.67	55.26	57.12
NCDs / Time deposits	3.81	0.21	3.05	0.44	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-169.81	-272.13	-458.26	-270.83	-16.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.50	66.37	77.80	71.19	74.76
Interest rate sensitivity gap/Equity	-575.39	-944.15	-680.17	-575.38	-419.04
【G】					
Deposit growth rate	7.21	-2.06	4.81	-1.87	1.84
Loan growth rate	17.93	-8.80	11.90	-4.11	0.86
Investment growth rate	-0.62	-22.46	-6.16	-27.30	19.01
Guarantee growth rate	-11.72	-23.36	-15.21	-21.70	-4.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.84	11.58	14.11
Tier 1 capital / Risk-weighted assets	-	-	10.31	7.86	10.25
Liability / Equity (multiple)	41.45	40.83	40.89	204.45	43.78
Equity / Asset	2.36	2.39	2.39	0.49	2.23
【A】					
Non-performing loan ratio	3.19	4.22	3.31	4.12	7.10
Loans under surveilance/Loans	0.94	0.97	1.28	1.26	-
Loan loss reserves / NPLs	62.85	58.76	60.79	54.03	29.75
【E】					
Net income before tax(NIBT) / Average equity	30.92	22.19	19.07	-80.91	11.61
(NIBT + loan loss provision) / Average equity	41.76	53.18	47.65	56.24	53.55
NIBT / Average asset	0.62	0.49	0.42	-1.61	0.24
(NIBT + loan loss provision) / Average asset	0.83	1.17	1.05	1.12	1.12
Net interest income / NIBT	153.18	270.65	98.14	-	400.00
NIBT / Operating revenue	23.19	13.86	13.24	-39.68	4.23
NIBT / Employees (in thousand of NT dollars)	2,014.22	1,431.87	1,269.73	-4,935.74	750.28
【L】					
Liquidity ratio (monthly average of daily data)	34.80	24.63	30.77	22.52	25.00
Loans / Deposits	102.14	104.37	105.57	105.32	112.15
Time deposits / Deposits	65.85	74.93	70.08	73.50	78.00
NCDs / Time deposits	0.11	0.49	0.11	1.49	1.59
Accumulated gap of assets and liabilities(180 days) / Equity	-469.17	-869.53	-634.75	-4,083.57	-765.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.85	97.55	99.87	96.62	98.06
Interest rate sensitivity gap/Equity	-38.60	-78.06	-4.08	-563.80	-65.50
【G】					
Deposit growth rate	2.97	-3.61	-5.12	1.01	-5.42
Loan growth rate	-0.87	-9.19	-5.48	-5.45	-6.46
Investment growth rate	59.94	-36.97	30.12	-56.85	69.15
Guarantee growth rate	-20.71	-17.46	-19.92	-20.79	-14.90

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Bank of Taiwan

Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	14.62	15.56	16.33
Tier 1 capital / Risk-weighted assets	-	-	16.35	13.97	13.36
Liability / Equity (multiple)	14.42	11.44	13.89	11.43	10.82
Equity / Asset	6.48	8.04	6.71	8.05	8.46
【A】					
Non-performing loan ratio	2.12	2.54	2.17	2.90	3.58
Loans under surveilance/Loans	0.86	0.60	0.98	0.71	-
Loan loss reserves / NPLs	46.25	28.53	44.38	33.96	34.66
【E】					
Net income before tax(NIBT) / Average equity	3.70	3.69	4.33	3.15	6.57
(NIBT + loan loss provision) / Average equity	6.35	5.65	6.78	10.17	12.15
NIBT / Average asset	0.23	0.29	0.31	0.26	0.55
(NIBT + loan loss provision) / Average asset	0.40	0.44	0.49	0.85	1.02
Net interest income / NIBT	97.00	208.14	26.33	317.16	155.13
NIBT / Operating revenue	10.34	10.21	11.32	7.02	10.80
NIBT / Employees (in thousand of NT dollars)	806.21	966.02	1,039.81	882.93	1,759.75
【L】					
Liquidity ratio (monthly average of daily data)	65.40	43.70	59.23	48.22	36.70
Loans / Deposits	53.47	64.37	53.85	61.41	69.21
Time deposits / Deposits	66.01	68.09	65.97	67.54	67.02
NCDs / Time deposits	0.13	0.16	0.14	0.17	0.18
Accumulated gap of assets and liabilities(180 days) / Equity	190.11	-113.23	219.48	-101.97	-88.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.27	79.87	105.02	62.05	57.06
Interest rate sensitivity gap/Equity	63.42	-120.63	33.74	-278.48	-290.93
【G】					
Deposit growth rate	4.72	2.84	4.12	2.45	5.75
Loan growth rate	-13.20	-4.98	-8.93	-10.61	-4.89
Investment growth rate	57.92	-1.85	25.05	16.62	12.84
Guarantee growth rate	34.70	-7.06	16.65	-4.51	7.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Taipeibank

Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.12	14.00	13.32
Tier 1 capital / Risk-weighted assets	-	-	13.86	14.88	12.85
Liability / Equity (multiple)	13.67	12.29	12.97	12.56	13.28
Equity / Asset	6.82	7.52	7.16	7.37	7.00
【A】					
Non-performing loan ratio	2.23	2.66	2.37	2.99	3.03
Loans under surveilance/Loans	0.60	1.10	0.72	1.16	-
Loan loss reserves / NPLs	47.67	26.69	32.98	30.54	32.19
【E】					
Net income before tax(NIBT) / Average equity	12.05	15.83	11.06	12.62	8.21
(NIBT + loan loss provision) / Average equity	15.59	21.76	15.93	18.35	14.59
NIBT / Average asset	0.84	1.17	0.81	0.91	0.66
(NIBT + loan loss provision) / Average asset	1.09	1.61	1.17	1.33	1.17
Net interest income / NIBT	105.09	100.20	23.16	160.91	264.89
NIBT / Operating revenue	24.40	26.93	21.52	18.99	11.48
NIBT / Employees (in thousand of NT dollars)	1,931.12	2,323.88	1,687.99	1,694.95	1,116.85
【L】					
Liquidity ratio (monthly average of daily data)	49.20	38.37	42.12	37.70	30.40
Loans / Deposits	70.47	73.48	72.85	74.07	77.86
Time deposits / Deposits	45.00	51.69	47.62	52.68	50.51
NCDs / Time deposits	0.76	0.79	0.75	0.86	0.88
Accumulated gap of assets and liabilities(180 days) / Equity	8.83	-45.56	-32.67	-26.19	85.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.39	102.87	109.67	104.03	110.01
Interest rate sensitivity gap/Equity	127.42	25.80	86.02	36.97	94.31
【G】					
Deposit growth rate	8.03	0.75	4.67	-3.76	8.83
Loan growth rate	0.99	-6.39	0.99	-9.43	8.44
Investment growth rate	39.60	36.77	17.27	20.67	39.28
Guarantee growth rate	8.81	6.73	9.01	9.77	55.85

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Bank of Kaohsiung Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.65	12.99	11.63
Tier 1 capital / Risk-weighted assets	-	-	12.77	12.54	13.03
Liability / Equity (multiple)	14.47	16.00	14.15	17.20	18.73
Equity / Asset	6.46	5.88	6.60	5.49	5.07
【A】					
Non-performing loan ratio	1.50	1.76	1.64	2.38	2.86
Loans under surveilance/Loans	0.71	0.92	0.79	1.02	-
Loan loss reserves / NPLs	52.70	30.91	46.84	38.59	18.93
【E】					
Net income before tax(NIBT) / Average equity	6.15	5.67	5.85	1.87	10.22
(NIBT + loan loss provision) / Average equity	11.28	8.48	13.39	25.36	24.63
NIBT / Average asset	0.39	0.32	0.35	0.10	0.52
(NIBT + loan loss provision) / Average asset	0.72	0.48	0.81	1.35	1.24
Net interest income / NIBT	323.08	386.33	381.52	1,754.87	340.90
NIBT / Operating revenue	13.74	9.64	10.64	2.16	8.49
NIBT / Employees (in thousand of NT dollars)	733.25	654.12	681.18	230.22	1,273.28
【L】					
Liquidity ratio (monthly average of daily data)	9.50	21.81	16.71	12.70	11.90
Loans / Deposits	98.29	84.73	90.93	95.30	87.27
Time deposits / Deposits	58.49	66.60	59.09	68.81	76.55
NCDs / Time deposits	4.83	1.75	1.00	1.61	12.95
Accumulated gap of assets and liabilities(180 days) / Equity	-170.96	-191.88	-58.42	-24.19	-48.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.98	104.29	104.01	102.16	96.80
Interest rate sensitivity gap/Equity	46.79	55.90	45.39	30.76	-51.00
【G】					
Deposit growth rate	-4.53	-26.69	-11.86	-22.45	12.45
Loan growth rate	7.11	-26.91	-17.04	-13.96	5.98
Investment growth rate	-33.12	-14.03	-36.74	66.49	17.40
Guarantee growth rate	2.59	-20.17	3.53	-22.24	-7.25

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.25	10.08	9.65
Tier 1 capital / Risk-weighted assets	-	-	8.92	6.45	7.28
Liability / Equity (multiple)	20.87	18.04	21.05	18.22	17.08
Equity / Asset	4.57	5.25	4.54	5.20	5.53
【A】					
Non-performing loan ratio	4.19	6.79	4.57	7.07	7.37
Loans under surveilance/Loans	1.73	3.15	1.99	3.36	-
Loan loss reserves / NPLs	24.49	12.67	24.74	16.19	23.44
【E】					
Net income before tax(NIBT) / Average equity	6.61	7.84	4.00	2.59	9.07
(NIBT + loan loss provision) / Average equity	18.47	26.75	25.77	30.20	27.72
NIBT / Average asset	0.30	0.39	0.20	0.13	0.49
(NIBT + loan loss provision) / Average asset	0.83	1.33	1.26	1.54	1.50
Net interest income / NIBT	385.22	377.70	84.90	1,387.87	328.69
NIBT / Operating revenue	11.08	11.75	6.32	3.05	8.33
NIBT / Employees (in thousand of NT dollars)	872.73	1,013.37	532.19	333.77	1,265.63
【L】					
Liquidity ratio (monthly average of daily data)	18.21	19.22	20.52	20.86	18.00
Loans / Deposits	83.31	82.31	81.87	81.27	84.26
Time deposits / Deposits	68.84	71.58	67.96	71.66	74.92
NCDs / Time deposits	0.60	0.69	0.61	-	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	-433.91	-421.80	-432.38	-463.92	-444.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.51	93.24	97.40	90.31	93.26
Interest rate sensitivity gap/Equity	-47.15	-111.23	-49.03	-161.75	-104.53
【G】					
Deposit growth rate	8.55	5.57	8.95	4.13	8.82
Loan growth rate	10.27	-0.33	9.12	-2.73	-1.75
Investment growth rate	34.97	3.83	30.47	13.46	18.96
Guarantee growth rate	26.97	-2.35	23.33	-4.06	-1.19

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Taiwan Cooperative Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.88	8.97	9.39
Tier 1 capital / Risk-weighted assets	-	-	6.29	6.47	5.91
Liability / Equity (multiple)	31.51	29.64	31.27	29.54	28.96
Equity / Asset	3.08	3.26	3.10	3.27	3.34
【A】					
Non-performing loan ratio	4.74	6.79	4.66	6.86	7.63
Loans under surveilance/Loans	1.91	2.14	2.31	2.52	-
Loan loss reserves / NPLs	24.85	15.02	27.75	15.40	21.16
【E】					
Net income before tax(NIBT) / Average equity	4.15	0.02	1.18	8.37	9.24
(NIBT + loan loss provision) / Average equity	21.59	7.50	6.69	45.08	37.40
NIBT / Average asset	0.11	-	0.18	0.27	0.32
(NIBT + loan loss provision) / Average asset	0.56	0.99	1.02	1.44	1.28
Net interest income / NIBT	761.52	39,853.85	86.38	502.95	425.15
NIBT / Operating revenue	4.56	0.09	7.13	6.47	5.68
NIBT / Employees (in thousand of NT dollars)	309.86	7.27	559.16	665.80	690.83
【L】					
Liquidity ratio (monthly average of daily data)	34.12	28.37	32.93	27.89	20.90
Loans / Deposits	74.63	76.02	75.45	78.89	84.27
Time deposits / Deposits	74.01	77.57	74.39	77.19	78.60
NCDs / Time deposits	0.28	0.28	0.23	0.49	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-84.29	-171.59	-411.60	-510.17	-560.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.80	96.17	99.57	97.00	97.81
Interest rate sensitivity gap/Equity	20.94	-96.48	-11.13	-74.54	-54.26
【G】					
Deposit growth rate	6.18	3.24	5.93	3.88	10.19
Loan growth rate	4.23	-1.64	1.31	-2.32	1.24
Investment growth rate	17.25	5.27	-0.95	17.87	42.20
Guarantee growth rate	0.35	-1.07	8.71	2.11	14.15

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : First Commercial Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.96	8.99	9.28
Tier 1 capital / Risk-weighted assets	-	-	6.22	6.59	8.89
Liability / Equity (multiple)	24.89	25.02	26.30	26.59	14.87
Equity / Asset	3.86	3.84	3.66	3.62	6.30
【A】					
Non-performing loan ratio	1.45	4.09	1.46	3.77	8.72
Loans under surveilance/Loans	0.99	1.84	0.99	2.05	-
Loan loss reserves / NPLs	53.18	20.09	39.01	20.49	16.08
【E】					
Net income before tax(NIBT) / Average equity	26.96	16.99	-34.02	-47.82	4.26
(NIBT + loan loss provision) / Average equity	42.43	34.08	32.79	-28.13	21.51
NIBT / Average asset	0.96	0.63	-1.35	-2.43	0.28
(NIBT + loan loss provision) / Average asset	1.51	1.27	1.30	-1.43	1.40
Net interest income / NIBT	151.63	258.23	-	-	629.23
NIBT / Operating revenue	31.00	17.60	-40.32	-58.36	4.74
NIBT / Employees (in thousand of NT dollars)	2,124.18	1,257.96	-2,808.22	-4,821.90	546.26
【L】					
Liquidity ratio (monthly average of daily data)	28.52	22.35	28.13	19.11	14.00
Loans / Deposits	77.04	77.02	76.41	79.07	85.85
Time deposits / Deposits	49.88	57.04	51.07	57.86	59.64
NCDs / Time deposits	2.01	2.07	1.83	2.49	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-198.69	-253.45	-248.66	-216.40	-150.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.69	84.91	92.58	83.42	79.02
Interest rate sensitivity gap/Equity	-213.02	-248.60	-130.17	-297.69	-211.37
【G】					
Deposit growth rate	5.17	2.15	5.37	3.84	6.78
Loan growth rate	5.02	-4.40	1.49	-4.72	3.10
Investment growth rate	39.71	50.71	77.46	23.85	15.30
Guarantee growth rate	5.38	-1.26	8.39	2.11	-9.29

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Hua Nan Commercial Bank　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.22	9.07	10.68
Tier 1 capital / Risk-weighted assets	-	-	7.66	6.52	9.89
Liability / Equity (multiple)	22.55	23.59	22.95	24.98	14.24
Equity / Asset	4.25	4.07	4.18	3.85	6.56
【A】					
Non-performing loan ratio	3.11	4.49	3.33	4.16	8.27
Loans under surveilance/Loans	0.47	1.01	0.56	1.01	-
Loan loss reserves / NPLs	37.44	25.88	35.28	27.08	13.31
【E】					
Net income before tax(NIBT) / Average equity	21.17	22.13	21.48	-61.22	5.76
(NIBT + loan loss provision) / Average equity	31.93	37.88	41.26	25.93	23.84
NIBT / Average asset	0.86	0.84	0.85	-2.84	0.37
(NIBT + loan loss provision) / Average asset	1.29	1.43	1.64	1.20	1.55
Net interest income / NIBT	132.36	157.75	42.05	-	440.25
NIBT / Operating revenue	30.78	25.63	28.03	-74.01	6.55
NIBT / Employees (in thousand of NT dollars)	1,788.54	1,765.53	1,748.56	-5,939.67	723.41
【L】					
Liquidity ratio (monthly average of daily data)	30.34	25.89	27.74	23.17	13.70
Loans / Deposits	74.96	74.65	76.80	75.97	82.52
Time deposits / Deposits	48.33	56.39	49.31	55.76	59.68
NCDs / Time deposits	1.82	1.74	1.70	1.84	2.20
Accumulated gap of assets and liabilities(180 days) / Equity	108.78	-334.01	89.91	9.37	-22.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.27	97.01	101.53	97.48	96.20
Interest rate sensitivity gap/Equity	-11.99	-51.28	24.95	-45.80	-39.59
【G】					
Deposit growth rate	8.66	6.00	6.44	7.05	7.77
Loan growth rate	8.36	-2.73	6.50	-1.88	-0.12
Investment growth rate	-52.49	64.32	-57.55	64.12	14.92
Guarantee growth rate	22.76	2.67	22.16	5.05	0.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Chang Hwa Commercial Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.21	8.35	9.10
Tier 1 capital / Risk-weighted assets	-	-	8.51	5.80	8.98
Liability / Equity (multiple)	16.40	25.45	16.98	26.60	14.51
Equity / Asset	5.75	3.78	5.56	3.62	6.45
【A】					
Non-performing loan ratio	4.60	6.71	4.93	6.97	8.98
Loans under surveilance/Loans	4.90	5.58	5.26	5.06	-
Loan loss reserves / NPLs	28.37	27.17	26.34	21.37	16.05
【E】					
Net income before tax(NIBT) / Average equity	2.27	12.91	6.65	-51.24	3.53
(NIBT + loan loss provision) / Average equity	20.40	63.16	38.22	20.02	15.69
NIBT / Average asset	0.13	0.48	0.28	-2.70	0.23
(NIBT + loan loss provision) / Average asset	1.16	2.33	1.64	1.05	1.04
Net interest income / NIBT	1,026.76	345.30	117.38	-	733.04
NIBT / Operating revenue	4.83	12.79	9.06	-67.75	4.32
NIBT / Employees (in thousand of NT dollars)	291.28	1,009.60	605.31	-5,775.30	445.91
【L】					
Liquidity ratio (monthly average of daily data)	22.15	22.97	24.62	23.34	12.30
Loans / Deposits	85.53	81.43	83.39	82.82	88.15
Time deposits / Deposits	52.81	58.87	53.49	59.39	62.85
NCDs / Time deposits	1.96	2.31	1.86	2.51	2.55
Accumulated gap of assets and liabilities(180 days) / Equity	0.61	-40.49	33.97	-27.84	-34.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.75	75.06	81.85	77.54	81.23
Interest rate sensitivity gap/Equity	-271.22	-445.75	-208.92	-425.04	-196.28
【G】					
Deposit growth rate	5.59	0.04	4.33	1.86	9.03
Loan growth rate	10.71	-9.12	4.61	-4.80	1.76
Investment growth rate	-11.37	28.38	-4.42	24.57	-14.71
Guarantee growth rate	8.68	-5.79	5.58	-2.38	-7.88

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.22	11.01	11.69
Tier 1 capital / Risk-weighted assets	-	-	9.96	10.71	11.31
Liability / Equity (multiple)	16.42	13.79	14.47	14.33	13.71
Equity / Asset	5.74	6.76	6.46	6.52	6.80
【A】					
Non-performing loan ratio	1.59	2.47	1.74	2.38	3.75
Loans under surveilance/Loans	0.63	0.69	0.50	0.82	-
Loan loss reserves / NPLs	87.00	53.96	71.52	49.16	47.54
【E】					
Net income before tax(NIBT) / Average equity	12.79	10.14	13.90	7.46	8.14
(NIBT + loan loss provision) / Average equity	16.31	16.01	20.51	17.58	19.47
NIBT / Average asset	0.85	0.65	0.86	0.43	0.59
(NIBT + loan loss provision) / Average asset	1.09	1.02	1.26	1.01	1.41
Net interest income / NIBT	145.17	222.64	98.43	315.64	287.53
NIBT / Operating revenue	28.23	20.07	26.74	12.81	11.01
NIBT / Employees (in thousand of NT dollars)	2,898.34	1,936.07	2,710.66	1,413.69	1,580.90
【L】					
Liquidity ratio (monthly average of daily data)	61.07	37.77	50.37	33.14	21.00
Loans / Deposits	76.84	79.23	78.17	79.27	80.14
Time deposits / Deposits	53.98	58.09	52.33	59.52	64.08
NCDs / Time deposits	0.75	0.76	0.90	2.03	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	-49.63	-148.57	-75.77	-164.81	-42.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.20	100.70	103.60	97.16	102.37
Interest rate sensitivity gap/Equity	68.83	4.48	21.53	-17.79	13.26
【G】					
Deposit growth rate	14.38	2.83	10.00	8.85	10.31
Loan growth rate	8.66	8.72	5.78	7.17	-3.88
Investment growth rate	45.55	35.80	39.18	56.74	9.12
Guarantee growth rate	40.63	-7.27	35.28	-10.16	-17.57

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Cathay United Bank

Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.15	10.79	10.40
Tier 1 capital / Risk-weighted assets	-	-	11.24	11.64	12.86
Liability / Equity (multiple)	11.77	10.39	11.54	11.46	9.54
Equity / Asset	7.83	8.78	7.97	8.02	9.49
【A】					
Non-performing loan ratio	0.57	2.80	0.82	3.04	6.17
Loans under surveilance/Loans	1.78	1.51	1.86	1.93	-
Loan loss reserves / NPLs	245.98	52.07	159.67	52.41	15.14
【E】					
Net income before tax(NIBT) / Average equity	-	18.17	4.08	-20.58	10.74
(NIBT + loan loss provision) / Average equity	-	28.07	29.16	20.91	27.24
NIBT / Average asset	2.36	1.49	0.37	-1.76	0.94
(NIBT + loan loss provision) / Average asset	3.38	2.30	2.63	1.78	2.37
Net interest income / NIBT	106.18	177.61	159.25	-	253.14
NIBT / Operating revenue	47.38	34.69	9.02	-36.35	15.18
NIBT / Employees (in thousand of NT dollars)	6,163.01	3,834.92	710.48	-4,740.37	2,362.95
【L】					
Liquidity ratio (monthly average of daily data)	24.69	22.31	21.95	21.45	25.80
Loans / Deposits	76.35	72.83	79.46	74.75	71.79
Time deposits / Deposits	42.62	50.01	49.15	50.83	53.40
NCDs / Time deposits	4.55	1.84	3.40	1.93	3.37
Accumulated gap of assets and liabilities(180 days) / Equity	85.21	152.78	229.88	137.30	153.78
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	64.76	98.87	82.29	97.44	124.42
Interest rate sensitivity gap/Equity	-320.77	-5.40	-92.15	-13.73	112.42
【G】					
Deposit growth rate	39.23	-11.28	28.24	-11.01	8.89
Loan growth rate	47.54	-6.62	38.50	-7.19	0.47
Investment growth rate	62.76	-23.62	47.28	-21.03	22.00
Guarantee growth rate	31.60	-51.97	29.20	-51.90	-5.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Bank Of Overseas Chinese　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.04	5.53	5.05
Tier 1 capital / Risk-weighted assets	-	-	5.50	5.71	5.17
Liability / Equity (multiple)	26.62	23.31	27.63	23.73	26.43
Equity / Asset	3.62	4.11	3.49	4.04	3.65
【A】					
Non-performing loan ratio	9.93	13.72	10.15	13.98	17.80
Loans under surveilance/Loans	3.72	4.47	3.66	5.12	-
Loan loss reserves / NPLs	23.54	27.44	23.67	27.32	18.97
【E】					
Net income before tax(NIBT) / Average equity	0.94	-0.37	-14.05	-2.52	-22.12
(NIBT + loan loss provision) / Average equity	11.15	38.54	21.75	24.02	11.67
NIBT / Average asset	0.03	-0.01	-0.52	-0.09	-0.97
(NIBT + loan loss provision) / Average asset	0.39	1.52	0.81	0.82	0.51
Net interest income / NIBT	4,468.18	-	-	-	-
NIBT / Operating revenue	1.02	-0.33	-13.66	-1.96	-15.53
NIBT / Employees (in thousand of NT dollars)	47.13	-21.80	-730.99	-123.52	-1,343.52
【L】					
Liquidity ratio (monthly average of daily data)	18.09	14.08	16.94	15.14	18.10
Loans / Deposits	77.43	78.27	76.68	76.07	73.20
Time deposits / Deposits	57.74	63.99	58.19	64.07	68.21
NCDs / Time deposits	3.26	3.33	3.33	3.60	5.35
Accumulated gap of assets and liabilities(180 days) / Equity	-77.59	-224.40	-80.17	-230.55	-357.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	61.64	57.07	61.62	55.56	53.30
Interest rate sensitivity gap/Equity	-762.39	-748.20	-781.27	-798.40	-917.04
【G】					
Deposit growth rate	0.47	-2.17	2.11	1.21	4.50
Loan growth rate	-2.31	4.61	0.99	3.57	-11.87
Investment growth rate	1.81	6.45	-15.84	11.71	94.80
Guarantee growth rate	-21.79	-30.77	-25.33	-29.63	-21.94

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.90	10.10	8.94
Tier 1 capital / Risk-weighted assets	-	-	18.12	18.53	18.49
Liability / Equity (multiple)	8.09	7.38	7.79	7.37	7.17
Equity / Asset	11.01	11.94	11.38	11.95	12.24
【A】					
Non-performing loan ratio	1.99	3.90	2.04	3.88	4.63
Loans under surveilance/Loans	0.87	1.56	0.84	1.58	-
Loan loss reserves / NPLs	64.40	25.25	55.49	19.90	23.95
【E】					
Net income before tax(NIBT) / Average equity	3.77	0.50	6.26	1.19	3.95
(NIBT + loan loss provision) / Average equity	8.04	7.46	12.72	15.72	16.81
NIBT / Average asset	0.53	0.07	0.86	0.15	0.50
(NIBT + loan loss provision) / Average asset	1.12	1.03	1.75	1.99	2.14
Net interest income / NIBT	270.46	2,290.63	66.21	1,099.45	323.95
NIBT / Operating revenue	18.23	2.07	22.23	3.10	7.66
NIBT / Employees (in thousand of NT dollars)	1,170.16	136.24	1,731.73	291.80	915.53
【L】					
Liquidity ratio (monthly average of daily data)	26.43	23.14	20.26	17.83	17.30
Loans / Deposits	67.35	61.44	70.44	67.61	67.56
Time deposits / Deposits	49.77	57.57	51.03	57.46	63.97
NCDs / Time deposits	3.17	3.36	2.34	3.73	4.04
Accumulated gap of assets and liabilities(180 days) / Equity	-101.69	-84.00	-113.62	-82.13	-85.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.04	95.06	102.82	98.49	101.50
Interest rate sensitivity gap/Equity	10.58	-22.57	13.27	-7.10	7.17
【G】					
Deposit growth rate	5.81	-0.30	5.71	0.58	3.82
Loan growth rate	15.73	-2.89	9.81	-0.43	-6.57
Investment growth rate	16.73	-14.45	6.97	-12.12	2.64
Guarantee growth rate	3.61	-21.69	-3.93	-25.88	-5.90

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.29	12.62	10.40
Tier 1 capital / Risk-weighted assets	-	-	11.52	11.93	12.71
Liability / Equity (multiple)	11.61	10.39	11.11	10.56	10.22
Equity / Asset	7.93	8.78	8.26	8.65	8.92
【A】					
Non-performing loan ratio	3.64	3.95	3.84	4.12	3.91
Loans under surveilance/Loans	1.70	3.48	1.83	3.62	-
Loan loss reserves / NPLs	17.77	44.31	18.81	46.76	22.53
【E】					
Net income before tax(NIBT) / Average equity	7.83	9.59	9.33	-8.03	0.34
(NIBT + loan loss provision) / Average equity	17.44	14.66	12.80	4.79	12.55
NIBT / Average asset	0.63	0.82	0.80	-0.76	0.03
(NIBT + loan loss provision) / Average asset	1.40	1.25	1.10	0.45	1.13
Net interest income / NIBT	568.05	368.92	418.21	-	5,364.41
NIBT / Operating revenue	10.50	13.55	12.90	-12.10	0.42
NIBT / Employees (in thousand of NT dollars)	517.41	644.60	566.30	-615.25	32.58
【L】					
Liquidity ratio (monthly average of daily data)	14.95	10.30	11.60	9.52	13.80
Loans / Deposits	69.54	73.89	70.14	73.61	79.52
Time deposits / Deposits	69.06	70.46	69.03	70.25	75.93
NCDs / Time deposits	5.69	2.14	6.59	2.19	7.24
Accumulated gap of assets and liabilities(180 days) / Equity	-298.48	-443.41	-269.83	-333.00	-255.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.85	64.62	75.19	61.96	78.98
Interest rate sensitivity gap/Equity	-237.20	-306.12	-231.80	-336.89	-187.08
【G】					
Deposit growth rate	21.64	-3.80	17.23	-5.85	-0.04
Loan growth rate	12.57	-9.26	10.25	-13.17	-10.75
Investment growth rate	44.01	1.97	23.40	-16.41	9.37
Guarantee growth rate	-2.50	-38.41	-17.22	-34.07	-51.08

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： The Chinese Bank　　Unit：％

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.40	9.77	8.62
Tier 1 capital / Risk-weighted assets	-	-	10.49	10.78	9.88
Liability / Equity (multiple)	12.03	12.17	12.27	12.51	12.83
Equity / Asset	7.67	7.59	7.54	7.40	7.23
【A】					
Non-performing loan ratio	9.88	7.97	9.56	8.58	5.44
Loans under surveilance/Loans	1.73	9.39	2.15	7.99	-
Loan loss reserves / NPLs	17.87	22.00	18.66	20.32	23.29
【E】					
Net income before tax(NIBT) / Average equity	9.16	8.44	0.83	0.33	-4.39
(NIBT + loan loss provision) / Average equity	10.65	11.67	2.62	7.44	7.70
NIBT / Average asset	0.68	0.62	0.06	0.03	-0.34
(NIBT + loan loss provision) / Average asset	0.79	0.86	0.20	0.57	0.60
Net interest income / NIBT	430.98	378.21	1,456.30	8,830.19	-
NIBT / Operating revenue	12.86	12.53	1.23	0.48	-5.60
NIBT / Employees (in thousand of NT dollars)	586.92	700.47	53.96	29.48	-494.69
【L】					
Liquidity ratio (monthly average of daily data)	12.11	9.71	9.02	10.65	9.40
Loans / Deposits	75.79	84.27	78.04	83.63	91.22
Time deposits / Deposits	83.85	84.96	83.38	84.90	88.06
NCDs / Time deposits	9.20	15.02	9.30	13.95	7.72
Accumulated gap of assets and liabilities(180 days) / Equity	-47.44	-74.94	-44.54	-151.51	-147.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.31	90.61	89.34	85.67	93.53
Interest rate sensitivity gap/Equity	-132.79	-95.59	-101.05	-159.83	-74.70
【G】					
Deposit growth rate	4.02	-0.76	-0.68	-3.00	-0.60
Loan growth rate	-7.73	-8.09	-7.87	-11.07	-0.46
Investment growth rate	-2.22	21.23	2.24	29.87	-5.77
Guarantee growth rate	7.89	-61.85	4.02	-41.22	-30.70

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Far Eastern International Bank　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.41	11.28	12.48
Tier 1 capital / Risk-weighted assets	-	-	9.76	9.15	12.79
Liability / Equity (multiple)	12.09	13.73	13.03	17.09	10.46
Equity / Asset	7.64	6.79	7.13	5.53	8.72
【A】					
Non-performing loan ratio	2.00	3.88	2.29	4.25	5.99
Loans under surveilance/Loans	0.47	1.01	0.51	1.36	-
Loan loss reserves / NPLs	64.67	40.71	56.61	33.99	18.07
【E】					
Net income before tax(NIBT) / Average equity	38.18	37.22	26.02	-32.29	2.91
(NIBT + loan loss provision) / Average equity	37.59	55.50	38.69	14.85	11.61
NIBT / Average asset	2.82	2.41	1.85	-2.84	0.29
(NIBT + loan loss provision) / Average asset	2.77	3.59	2.75	1.31	1.17
Net interest income / NIBT	92.74	107.42	139.36	-	723.17
NIBT / Operating revenue	49.51	32.88	30.16	-47.90	4.15
NIBT / Employees (in thousand of NT dollars)	3,378.94	2,975.19	2,042.69	-3,581.65	383.70
【L】					
Liquidity ratio (monthly average of daily data)	13.57	11.35	17.17	8.20	11.20
Loans / Deposits	107.58	99.82	97.38	87.13	95.98
Time deposits / Deposits	71.67	79.30	76.74	79.96	80.22
NCDs / Time deposits	15.30	10.32	28.89	15.65	7.62
Accumulated gap of assets and liabilities(180 days) / Equity	-214.93	-280.38	-216.46	-528.29	-93.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.15	93.36	94.92	86.78	92.90
Interest rate sensitivity gap/Equity	-15.50	-69.91	-49.48	-183.13	-63.18
【G】					
Deposit growth rate	5.88	2.45	6.43	8.42	2.18
Loan growth rate	12.51	7.96	17.65	-3.17	12.63
Investment growth rate	20.93	25.75	7.18	16.76	32.98
Guarantee growth rate	25.24	73.15	88.22	1.69	-55.10

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Fuhwa Commercial Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.72	11.04	10.94
Tier 1 capital / Risk-weighted assets	-	-	6.36	7.78	10.49
Liability / Equity (multiple)	16.13	15.64	18.58	16.72	10.95
Equity / Asset	5.84	6.01	5.11	5.64	8.37
【A】					
Non-performing loan ratio	3.88	4.18	3.75	4.22	5.72
Loans under surveilance/Loans	0.97	4.18	1.20	5.45	-
Loan loss reserves / NPLs	54.41	49.92	43.79	49.44	19.77
【E】					
Net income before tax(NIBT) / Average equity	11.04	13.68	10.07	-27.55	9.80
(NIBT + loan loss provision) / Average equity	32.65	22.14	24.70	25.13	15.75
NIBT / Average asset	0.58	0.77	0.54	-2.01	0.79
(NIBT + loan loss provision) / Average asset	1.72	1.25	1.34	1.84	1.27
Net interest income / NIBT	292.50	195.04	313.31	-	188.73
NIBT / Operating revenue	13.24	18.97	12.32	-39.23	12.94
NIBT / Employees (in thousand of NT dollars)	706.92	991.33	569.87	-2,711.35	1,248.50
【L】					
Liquidity ratio (monthly average of daily data)	17.82	20.66	14.30	21.27	20.40
Loans / Deposits	85.35	86.67	89.85	81.99	82.10
Time deposits / Deposits	64.46	73.48	68.30	73.75	76.27
NCDs / Time deposits	4.10	2.58	4.70	3.12	4.19
Accumulated gap of assets and liabilities(180 days) / Equity	-61.42	-6.04	-186.23	-53.41	19.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.43	80.29	76.46	78.76	83.26
Interest rate sensitivity gap/Equity	-319.56	-255.24	-361.04	-299.62	-161.97
【G】					
Deposit growth rate	38.40	8.54	33.69	6.82	-0.90
Loan growth rate	30.51	10.42	40.73	5.33	7.27
Investment growth rate	26.14	44.03	-22.34	52.65	-53.92
Guarantee growth rate	95.50	-13.22	38.60	-5.10	4.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Bank Sinopac　　　　　　　　　　　　　　　　　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.39	12.85	14.37
Tier 1 capital / Risk-weighted assets	-	-	12.06	13.55	14.68
Liability / Equity (multiple)	15.93	12.42	14.58	11.99	10.70
Equity / Asset	5.91	7.45	6.42	7.70	8.55
【A】					
Non-performing loan ratio	1.48	2.13	1.76	2.01	2.03
Loans under surveilance/Loans	0.21	0.90	0.39	1.11	-
Loan loss reserves / NPLs	48.60	38.28	41.36	39.84	37.45
【E】					
Net income before tax(NIBT) / Average equity	16.90	10.09	11.82	11.30	8.71
(NIBT + loan loss provision) / Average equity	22.07	14.27	17.73	16.21	12.99
NIBT / Average asset	0.98	0.77	0.81	0.92	0.78
(NIBT + loan loss provision) / Average asset	1.28	1.09	1.22	1.32	1.17
Net interest income / NIBT	105.75	180.49	34.55	205.40	234.42
NIBT / Operating revenue	23.67	19.46	20.86	18.74	12.21
NIBT / Employees (in thousand of NT dollars)	2,184.40	1,237.64	1,485.69	1,293.21	1,137.18
【L】					
Liquidity ratio (monthly average of daily data)	46.32	36.57	39.37	32.17	15.00
Loans / Deposits	68.55	76.27	69.78	80.18	77.48
Time deposits / Deposits	60.32	65.06	62.04	65.11	68.73
NCDs / Time deposits	14.92	0.52	13.73	0.57	1.48
Accumulated gap of assets and liabilities(180 days) / Equity	-330.48	-220.55	-337.02	-266.76	178.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.30	83.82	90.89	80.34	67.33
Interest rate sensitivity gap/Equity	-67.17	-142.40	-81.29	-172.81	-128.57
【G】					
Deposit growth rate	31.16	13.59	31.27	8.68	9.35
Loan growth rate	16.88	11.91	12.52	11.94	7.57
Investment growth rate	36.45	107.90	29.16	120.26	23.18
Guarantee growth rate	-2.00	-3.52	12.32	-21.43	-16.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.97	10.38	11.01
Tier 1 capital / Risk-weighted assets	-	-	9.14	9.36	12.30
Liability / Equity (multiple)	13.91	13.67	13.44	15.87	10.36
Equity / Asset	6.71	6.82	6.92	5.93	8.80
【A】					
Non-performing loan ratio	1.10	1.37	1.18	1.38	2.83
Loans under surveilance/Loans	0.32	0.86	0.41	0.88	-
Loan loss reserves / NPLs	101.42	71.54	94.46	70.67	32.17
【E】					
Net income before tax(NIBT) / Average equity	30.51	30.67	20.51	-19.96	11.80
(NIBT + loan loss provision) / Average equity	27.78	21.77	18.13	19.25	21.17
NIBT / Average asset	2.03	1.92	1.41	-1.72	1.04
(NIBT + loan loss provision) / Average asset	1.85	1.36	1.25	1.66	1.86
Net interest income / NIBT	127.76	125.99	91.41	-	201.56
NIBT / Operating revenue	44.19	39.40	29.84	-32.45	15.23
NIBT / Employees (in thousand of NT dollars)	4,103.12	3,256.59	2,289.10	-2,852.24	1,797.67
【L】					
Liquidity ratio (monthly average of daily data)	11.59	18.40	13.12	18.29	14.60
Loans / Deposits	85.30	77.06	81.45	76.36	80.34
Time deposits / Deposits	59.47	65.35	60.50	65.52	71.85
NCDs / Time deposits	7.00	0.76	6.40	0.89	1.82
Accumulated gap of assets and liabilities(180 days) / Equity	-465.05	-344.42	-471.99	-402.12	-317.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.91	71.79	84.48	71.77	80.83
Interest rate sensitivity gap/Equity	-138.83	-281.62	-144.53	-337.74	-159.82
【G】					
Deposit growth rate	15.02	1.34	9.88	0.94	10.47
Loan growth rate	26.56	-2.79	16.77	-4.65	4.13
Investment growth rate	4.65	20.49	-1.27	19.76	47.30
Guarantee growth rate	29.82	-22.44	34.22	-24.46	10.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Cosmos Bank, Taiwan

Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.79	10.13	8.25
Tier 1 capital / Risk-weighted assets	-	-	9.81	10.11	9.07
Liability / Equity (multiple)	10.92	10.39	10.82	10.51	12.65
Equity / Asset	8.39	8.78	8.46	8.68	7.33
【A】					
Non-performing loan ratio	3.61	3.43	2.87	3.21	6.97
Loans under surveilance/Loans	3.67	3.25	2.21	3.32	-
Loan loss reserves / NPLs	27.16	29.82	35.44	31.90	17.09
【E】					
Net income before tax(NIBT) / Average equity	17.62	18.16	9.38	11.39	10.53
(NIBT + loan loss provision) / Average equity	45.04	42.94	42.59	32.11	16.77
NIBT / Average asset	1.39	1.55	0.81	0.86	0.74
(NIBT + loan loss provision) / Average asset	3.55	3.67	3.67	2.44	1.18
Net interest income / NIBT	344.22	294.16	50.72	463.94	367.58
NIBT / Operating revenue	19.87	20.58	9.82	11.61	9.79
NIBT / Employees (in thousand of NT dollars)	1,201.60	1,408.06	644.84	714.00	701.01
【L】					
Liquidity ratio (monthly average of daily data)	14.08	13.85	10.45	13.88	12.00
Loans / Deposits	69.35	74.81	73.11	74.13	82.85
Time deposits / Deposits	78.70	81.64	79.66	82.00	80.80
NCDs / Time deposits	0.28	0.75	0.41	1.56	5.64
Accumulated gap of assets and liabilities(180 days) / Equity	-86.02	-38.87	-50.34	-15.27	-147.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.42	81.80	74.08	78.68	68.76
Interest rate sensitivity gap/Equity	-235.89	-152.30	-235.70	-182.30	-353.25
【G】					
Deposit growth rate	14.02	13.33	11.17	11.87	10.60
Loan growth rate	4.10	1.89	8.09	-1.58	8.57
Investment growth rate	51.30	159.71	27.28	93.55	-0.91
Guarantee growth rate	-48.84	31.91	-69.24	67.46	-21.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Pan Asia Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	4.71	5.56	6.58
Tier 1 capital / Risk-weighted assets	-	-	5.65	6.51	6.98
Liability / Equity (multiple)	17.29	17.77	19.32	16.83	14.83
Equity / Asset	5.47	5.33	4.92	5.61	6.32
【A】					
Non-performing loan ratio	21.23	19.71	22.63	16.37	10.34
Loans under surveilance/Loans	7.20	15.56	10.37	19.22	-
Loan loss reserves / NPLs	16.58	15.65	14.45	16.99	17.91
【E】					
Net income before tax(NIBT) / Average equity	14.30	6.21	-7.69	-10.51	-10.29
(NIBT + loan loss provision) / Average equity	20.80	8.52	-5.67	-7.90	-2.16
NIBT / Average asset	0.66	0.34	-0.39	-0.63	-0.71
(NIBT + loan loss provision) / Average asset	0.95	0.46	-0.29	-0.47	-0.15
Net interest income / NIBT	244.44	374.29	-	-	-
NIBT / Operating revenue	18.02	9.30	-11.21	-14.89	-12.67
NIBT / Employees (in thousand of NT dollars)	796.68	459.02	-473.84	-892.01	-985.39
【L】					
Liquidity ratio (monthly average of daily data)	8.73	12.94	8.71	8.05	9.10
Loans / Deposits	81.14	81.58	89.62	86.89	85.72
Time deposits / Deposits	79.77	82.21	79.99	80.55	82.40
NCDs / Time deposits	2.60	3.05	2.64	4.38	13.32
Accumulated gap of assets and liabilities(180 days) / Equity	-148.58	-222.83	-293.79	-226.18	-271.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	34.92	61.75	38.82	60.87	69.08
Interest rate sensitivity gap/Equity	-864.58	-583.28	-1,010.93	-582.18	-410.89
【G】					
Deposit growth rate	2.41	1.19	2.67	-5.12	7.23
Loan growth rate	1.06	-4.35	5.01	-3.66	2.27
Investment growth rate	-19.00	37.49	-3.28	0.36	5.56
Guarantee growth rate	-35.02	-43.01	-40.23	-47.68	-42.23

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Chung Shing Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	-71.73	-32.19	-20.77
Tier 1 capital / Risk-weighted assets	-	-	-71.27	-31.85	-20.48
Liability / Equity (multiple)	-2.77	-5.14	-2.88	-5.24	-
Equity / Asset	-56.65	-24.18	-53.13	-23.61	-10.97
【A】					
Non-performing loan ratio	59.63	64.48	59.03	64.53	57.24
Loans under surveilance/Loans	5.85	6.22	5.81	5.90	-
Loan loss reserves / NPLs	48.08	33.18	46.86	36.71	28.26
【E】					
Net income before tax(NIBT) / Average equity	-	-	-	-	-1,219.35
(NIBT + loan loss provision) / Average equity	-	-	-	-	-480.95
NIBT / Average asset	-1.36	-0.95	-12.42	-4.02	-8.98
(NIBT + loan loss provision) / Average asset	-1.30	-0.88	-7.16	-1.41	-3.54
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-81.08	-44.95	-645.75	-151.72	-227.24
NIBT / Employees (in thousand of NT dollars)	-1,668.60	-1,406.28	-19,132.05	-6,419.32	-14,984.32
【L】					
Liquidity ratio (monthly average of daily data)	7.01	7.45	7.81	5.70	7.70
Loans / Deposits	78.59	105.46	77.28	110.78	98.28
Time deposits / Deposits	80.52	83.65	83.17	83.95	85.74
NCDs / Time deposits	21.77	15.97	23.57	16.12	28.20
Accumulated gap of assets and liabilities(180 days) / Equity	147.97	243.18	163.01	253.55	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	26.06	24.30	27.86	24.78	27.58
Interest rate sensitivity gap/Equity	192.19	362.51	195.84	356.94	-
【G】					
Deposit growth rate	-17.11	-22.54	-12.16	-27.06	-13.70
Loan growth rate	-36.46	-16.22	-37.58	-13.75	-6.60
Investment growth rate	-56.05	-2.26	-9.48	-17.44	-38.08
Guarantee growth rate	-22.32	-65.00	-36.09	-57.13	-47.95

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Taishin International Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.12	10.28	11.29
Tier 1 capital / Risk-weighted assets	-	-	7.90	7.52	10.00
Liability / Equity (multiple)	13.09	12.01	11.97	12.14	9.45
Equity / Asset	7.10	7.69	7.71	7.61	9.57
【A】					
Non-performing loan ratio	1.34	2.35	1.59	2.45	3.60
Loans under surveilance/Loans	0.16	0.42	0.19	0.58	-
Loan loss reserves / NPLs	53.97	40.19	45.86	47.14	17.75
【E】					
Net income before tax(NIBT) / Average equity	29.04	18.50	20.10	14.74	5.15
(NIBT + loan loss provision) / Average equity	45.56	41.73	38.12	33.06	22.10
NIBT / Average asset	2.07	1.57	1.58	1.25	0.53
(NIBT + loan loss provision) / Average asset	3.25	3.53	2.99	2.79	2.27
Net interest income / NIBT	198.31	270.45	116.58	339.63	629.86
NIBT / Operating revenue	28.49	19.59	21.04	14.46	5.89
NIBT / Employees (in thousand of NT dollars)	2,003.46	1,510.26	1,267.69	1,068.94	451.49
【L】					
Liquidity ratio (monthly average of daily data)	15.23	14.93	12.77	13.16	18.80
Loans / Deposits	90.14	91.60	92.82	90.04	86.09
Time deposits / Deposits	62.17	68.99	65.76	70.35	70.32
NCDs / Time deposits	2.39	1.21	7.44	1.22	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-270.56	-143.54	-181.84	-128.61	-32.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	67.67	71.81	89.73	73.02	75.36
Interest rate sensitivity gap/Equity	-317.77	-272.26	-92.16	-265.60	-193.65
【G】					
Deposit growth rate	29.33	-6.07	16.21	60.38	5.69
Loan growth rate	22.54	2.46	16.44	70.67	5.74
Investment growth rate	84.13	-36.56	6.25	9.95	25.37
Guarantee growth rate	-13.15	-49.41	-15.76	18.96	-35.03

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Fubon Commercial Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.76	13.89	11.47
Tier 1 capital / Risk-weighted assets	-	-	16.47	15.45	15.43
Liability / Equity (multiple)	8.88	8.03	7.70	8.54	8.04
Equity / Asset	10.12	11.08	11.49	10.49	11.06
【A】					
Non-performing loan ratio	2.95	3.91	2.96	3.91	3.51
Loans under surveilance/Loans	1.02	0.97	0.87	0.93	-
Loan loss reserves / NPLs	49.28	49.63	38.64	45.92	30.40
【E】					
Net income before tax(NIBT) / Average equity	15.00	25.23	18.01	2.64	10.64
(NIBT + loan loss provision) / Average equity	31.71	33.47	32.33	11.76	22.84
NIBT / Average asset	1.56	2.69	2.01	0.31	1.13
(NIBT + loan loss provision) / Average asset	3.30	3.57	3.61	1.37	2.43
Net interest income / NIBT	172.20	112.71	92.66	805.49	147.45
NIBT / Operating revenue	22.64	36.93	28.77	4.56	14.30
NIBT / Employees (in thousand of NT dollars)	2,506.93	3,937.47	2,910.71	435.63	1,716.00
【L】					
Liquidity ratio (monthly average of daily data)	49.19	36.66	41.82	32.81	26.90
Loans / Deposits	58.52	66.67	62.69	66.55	63.82
Time deposits / Deposits	48.90	57.63	52.17	57.62	63.16
NCDs / Time deposits	1.14	1.49	1.17	1.25	1.54
Accumulated gap of assets and liabilities(180 days) / Equity	-203.97	-42.69	-29.92	-25.81	-56.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	65.24	66.54	73.99	71.61	69.97
Interest rate sensitivity gap/Equity	-226.73	-214.09	-146.50	-193.35	-201.49
【G】					
Deposit growth rate	17.50	-4.40	4.20	-3.77	-0.02
Loan growth rate	-0.50	0.21	-4.67	0.35	-11.27
Investment growth rate	92.51	23.28	45.57	21.11	56.14
Guarantee growth rate	-25.18	-21.94	-25.26	-17.64	-42.89

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.77	8.25	9.50
Tier 1 capital / Risk-weighted assets	-	-	6.87	6.14	8.75
Liability / Equity (multiple)	15.45	14.08	13.47	14.31	10.22
Equity / Asset	6.08	6.63	6.91	6.53	8.91
【A】					
Non-performing loan ratio	3.44	4.54	3.75	4.65	5.48
Loans under surveilance/Loans	1.49	2.82	1.53	3.36	-
Loan loss reserves / NPLs	21.15	21.61	21.04	18.08	16.31
【E】					
Net income before tax(NIBT) / Average equity	14.70	25.19	17.17	-21.77	4.31
(NIBT + loan loss provision) / Average equity	15.73	25.74	18.18	-5.14	18.40
NIBT / Average asset	0.92	1.70	1.17	-1.79	0.37
(NIBT + loan loss provision) / Average asset	0.99	1.74	1.24	-0.42	1.57
Net interest income / NIBT	258.87	122.81	22.36	-	542.43
NIBT / Operating revenue	21.51	33.62	24.32	-33.13	5.50
NIBT / Employees (in thousand of NT dollars)	1,066.56	1,914.96	1,188.90	-1,970.25	428.74
【L】					
Liquidity ratio (monthly average of daily data)	15.61	11.99	11.57	10.46	12.30
Loans / Deposits	92.48	89.98	88.52	89.57	87.26
Time deposits / Deposits	68.56	73.26	67.06	73.79	76.32
NCDs / Time deposits	4.10	3.80	4.12	4.57	9.10
Accumulated gap of assets and liabilities(180 days) / Equity	-327.04	-189.59	-187.91	-186.75	-231.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.93	87.74	87.97	88.65	87.37
Interest rate sensitivity gap/Equity	-240.24	-133.64	-126.15	-126.41	-108.53
【G】					
Deposit growth rate	14.96	5.28	12.12	0.85	6.23
Loan growth rate	17.25	11.94	10.14	4.22	3.12
Investment growth rate	160.42	-16.84	-12.90	-8.51	-44.72
Guarantee growth rate	27.98	-36.96	43.46	-46.59	-4.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Jih Sun International Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.30	9.71	8.68
Tier 1 capital / Risk-weighted assets	-	-	6.82	7.01	9.11
Liability / Equity (multiple)	18.57	16.42	17.57	17.25	13.91
Equity / Asset	5.11	5.74	5.38	5.48	6.71
【A】					
Non-performing loan ratio	3.44	4.08	3.68	3.92	4.81
Loans under surveilance/Loans	3.34	5.46	3.26	5.54	-
Loan loss reserves / NPLs	27.70	39.62	28.30	40.87	20.19
【E】					
Net income before tax(NIBT) / Average equity	3.72	9.44	2.09	-17.97	2.39
(NIBT + loan loss provision) / Average equity	16.41	11.05	7.71	16.62	12.45
NIBT / Average asset	0.19	0.52	0.10	-1.15	0.17
(NIBT + loan loss provision) / Average asset	0.85	0.61	0.36	1.06	0.91
Net interest income / NIBT	1,362.93	441.67	2,464.50	-	885.43
NIBT / Operating revenue	4.21	11.49	2.12	-22.45	2.77
NIBT / Employees (in thousand of NT dollars)	185.23	606.90	86.99	-1,266.35	219.80
【L】					
Liquidity ratio (monthly average of daily data)	13.40	12.61	10.38	12.63	14.10
Loans / Deposits	84.31	88.49	89.07	86.96	86.69
Time deposits / Deposits	68.24	78.00	72.16	78.16	78.42
NCDs / Time deposits	7.93	12.30	6.03	16.62	17.74
Accumulated gap of assets and liabilities(180 days) / Equity	-111.85	-14.10	-48.35	14.50	-90.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	52.13	73.29	56.45	71.59	77.94
Interest rate sensitivity gap/Equity	-724.72	-341.22	-612.64	-388.87	-269.70
【G】					
Deposit growth rate	26.03	6.21	9.94	10.63	19.79
Loan growth rate	17.43	8.21	11.27	9.64	15.06
Investment growth rate	145.28	-14.45	22.75	-11.42	-52.98
Guarantee growth rate	71.62	-26.09	53.96	-26.43	17.54

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： EnTie Commercial Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.43	11.48	9.42
Tier 1 capital / Risk-weighted assets	-	-	10.34	10.29	11.39
Liability / Equity (multiple)	11.39	11.27	12.49	12.39	11.26
Equity / Asset	8.07	8.15	7.42	7.47	8.15
【A】					
Non-performing loan ratio	4.51	5.25	4.47	4.79	5.75
Loans under surveilance/Loans	2.48	12.21	2.77	8.94	-
Loan loss reserves / NPLs	33.72	30.75	33.39	29.46	21.05
【E】					
Net income before tax(NIBT) / Average equity	5.04	14.03	4.95	-10.17	0.38
(NIBT + loan loss provision) / Average equity	6.25	19.16	13.92	14.66	19.14
NIBT / Average asset	0.38	1.11	0.40	-0.88	0.03
(NIBT + loan loss provision) / Average asset	0.47	1.52	1.13	1.27	1.58
Net interest income / NIBT	524.49	238.88	618.77	-	5,163.93
NIBT / Operating revenue	9.50	22.53	8.64	-16.28	0.49
NIBT / Employees (in thousand of NT dollars)	475.44	1,471.89	507.43	-1,155.35	42.33
【L】					
Liquidity ratio (monthly average of daily data)	13.74	9.36	9.28	8.52	10.70
Loans / Deposits	83.27	89.49	86.84	91.13	90.28
Time deposits / Deposits	67.21	72.13	66.14	71.26	76.81
NCDs / Time deposits	7.08	3.16	4.26	3.49	7.06
Accumulated gap of assets and liabilities(180 days) / Equity	-380.57	223.15	-448.27	233.71	-287.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	57.90	82.36	61.16	84.87	86.62
Interest rate sensitivity gap/Equity	-428.78	-174.63	-421.54	-163.12	-137.68
【G】					
Deposit growth rate	17.46	-2.97	9.33	-3.74	-1.77
Loan growth rate	7.59	-3.52	3.26	-2.74	-2.38
Investment growth rate	111.32	-0.37	35.53	-29.24	6.47
Guarantee growth rate	-22.27	-24.28	-7.96	-33.44	-21.30

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Chinatrust Commercial Bank

Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.37	12.58	11.23
Tier 1 capital / Risk-weighted assets	-	-	8.00	9.84	8.73
Liability / Equity (multiple)	12.52	9.46	11.97	9.27	9.82
Equity / Asset	7.39	9.56	7.71	9.74	9.24
【A】					
Non-performing loan ratio	1.71	2.53	1.65	2.48	2.93
Loans under surveilance/Loans	0.58	0.47	0.80	0.54	-
Loan loss reserves / NPLs	70.04	62.41	75.33	63.79	46.73
【E】					
Net income before tax(NIBT) / Average equity	22.43	22.78	9.44	18.76	12.82
(NIBT + loan loss provision) / Average equity	36.85	31.08	25.07	29.39	27.46
NIBT / Average asset	1.66	2.08	0.86	1.80	1.16
(NIBT + loan loss provision) / Average asset	2.73	2.83	2.27	2.81	2.50
Net interest income / NIBT	148.89	160.87	163.24	192.24	259.58
NIBT / Operating revenue	30.56	30.65	13.65	25.04	11.50
NIBT / Employees (in thousand of NT dollars)	3,061.57	3,105.22	1,129.27	2,645.66	1,601.16
【L】					
Liquidity ratio (monthly average of daily data)	28.95	18.89	18.75	17.46	19.70
Loans / Deposits	70.64	80.10	72.50	80.17	78.01
Time deposits / Deposits	57.73	61.98	59.76	64.30	65.22
NCDs / Time deposits	2.49	1.45	5.60	2.19	5.30
Accumulated gap of assets and liabilities(180 days) / Equity	-156.61	-73.99	-202.12	-88.11	-110.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.06	95.52	82.79	85.59	75.62
Interest rate sensitivity gap/Equity	-175.59	-29.08	-150.99	-91.55	-177.49
【G】					
Deposit growth rate	36.41	3.97	29.21	5.76	11.92
Loan growth rate	19.52	2.86	17.03	7.07	5.35
Investment growth rate	80.38	13.35	35.75	-7.49	59.30
Guarantee growth rate	14.49	-26.23	-0.98	-25.32	18.95

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Chinfon Commercial Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.81	10.42	9.43
Tier 1 capital / Risk-weighted assets	-	-	7.91	7.82	8.70
Liability / Equity (multiple)	14.19	14.08	14.07	14.41	12.48
Equity / Asset	6.59	6.63	6.64	6.49	7.42
【A】					
Non-performing loan ratio	18.62	26.85	19.21	25.81	22.90
Loans under surveilance/Loans	3.30	1.45	3.23	1.77	-
Loan loss reserves / NPLs	11.68	8.70	11.50	7.30	7.62
【E】					
Net income before tax(NIBT) / Average equity	5.25	1.53	3.75	-19.23	2.30
(NIBT + loan loss provision) / Average equity	34.43	24.06	25.60	16.49	18.38
NIBT / Average asset	0.33	0.10	0.24	-1.34	0.16
(NIBT + loan loss provision) / Average asset	2.15	1.52	1.64	1.15	1.29
Net interest income / NIBT	930.16	2,783.78	1,207.69	-	938.26
NIBT / Operating revenue	5.56	1.72	3.63	-20.50	2.08
NIBT / Employees (in thousand of NT dollars)	413.79	118.68	294.26	-1,707.47	207.22
【L】					
Liquidity ratio (monthly average of daily data)	16.49	14.48	13.60	10.51	12.00
Loans / Deposits	77.93	82.30	79.91	83.23	84.98
Time deposits / Deposits	76.97	80.81	78.30	80.86	82.40
NCDs / Time deposits	5.36	4.14	6.54	4.29	8.81
Accumulated gap of assets and liabilities(180 days) / Equity	1.72	-250.56	62.53	-185.00	-154.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	57.92	41.36	54.99	49.38	46.02
Interest rate sensitivity gap/Equity	-491.82	-688.94	-527.72	-516.11	-583.64
【G】					
Deposit growth rate	2.45	-8.35	0.17	-6.74	0.86
Loan growth rate	-3.61	-7.80	-4.12	-8.17	-8.11
Investment growth rate	-21.17	-9.54	-17.42	-19.29	12.44
Guarantee growth rate	-23.56	-67.07	-28.08	-68.56	-32.88

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Macoto Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.33	11.28	11.11
Tier 1 capital / Risk-weighted assets	-	-	6.32	7.69	7.73
Liability / Equity (multiple)	17.61	16.28	19.10	15.27	15.56
Equity / Asset	5.37	5.79	4.97	6.15	6.04
【A】					
Non-performing loan ratio	4.35	4.97	4.31	4.73	7.90
Loans under surveilance/Loans	1.79	4.67	2.05	5.50	-
Loan loss reserves / NPLs	32.28	22.49	30.42	23.27	16.70
【E】					
Net income before tax(NIBT) / Average equity	41.60	15.76	1.82	1.82	3.81
(NIBT + loan loss provision) / Average equity	45.44	18.66	20.61	6.73	28.65
NIBT / Average asset	2.11	0.95	0.11	0.12	0.25
(NIBT + loan loss provision) / Average asset	2.31	1.12	1.21	0.44	1.85
Net interest income / NIBT	132.36	311.08	2,767.15	2,675.50	910.50
NIBT / Operating revenue	37.22	16.38	1.80	1.92	3.56
NIBT / Employees (in thousand of NT dollars)	1,856.18	694.80	78.86	78.43	179.05
【L】					
Liquidity ratio (monthly average of daily data)	14.09	16.08	9.35	16.67	15.70
Loans / Deposits	70.46	72.27	73.84	70.22	75.63
Time deposits / Deposits	68.07	70.57	68.79	71.09	74.55
NCDs / Time deposits	5.38	3.42	6.08	3.56	4.34
Accumulated gap of assets and liabilities(180 days) / Equity	-50.89	-136.86	-123.18	-55.41	-52.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	45.32	38.73	38.67	44.13	49.45
Interest rate sensitivity gap/Equity	-845.65	-813.27	-888.85	-721.66	-681.77
【G】					
Deposit growth rate	16.57	1.19	14.13	-2.81	14.11
Loan growth rate	14.09	-3.13	20.39	-9.32	5.48
Investment growth rate	3.65	130.56	86.67	0.77	138.28
Guarantee growth rate	1.85	-17.35	-12.41	-27.36	-16.44

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Sunny Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.22	9.16	9.71
Tier 1 capital / Risk-weighted assets	-	-	8.15	7.98	9.35
Liability / Equity (multiple)	16.58	17.54	16.20	16.78	15.61
Equity / Asset	5.69	5.39	5.81	5.62	6.02
【A】					
Non-performing loan ratio	2.51	3.64	2.88	3.84	3.24
Loans under surveilance/Loans	0.94	1.60	1.00	2.20	-
Loan loss reserves / NPLs	37.34	26.22	33.67	25.42	22.10
【E】					
Net income before tax(NIBT) / Average equity	14.70	11.81	15.07	12.78	10.57
(NIBT + loan loss provision) / Average equity	15.15	17.40	13.11	69.60	110.64
NIBT / Average asset	0.82	0.63	0.80	0.72	0.65
(NIBT + loan loss provision) / Average asset	0.85	0.93	0.70	3.92	6.81
Net interest income / NIBT	231.61	298.23	235.82	291.40	312.18
NIBT / Operating revenue	22.91	15.53	21.55	15.35	10.69
NIBT / Employees (in thousand of NT dollars)	721.10	634.83	664.98	663.01	656.74
【L】					
Liquidity ratio (monthly average of daily data)	12.61	16.41	9.80	15.06	16.10
Loans / Deposits	85.33	81.50	86.06	80.96	76.15
Time deposits / Deposits	67.01	71.05	67.58	71.07	73.71
NCDs / Time deposits	4.94	3.73	4.29	3.92	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-628.97	-529.17	-590.04	-484.89	-405.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	37.11	48.69	38.71	49.10	51.87
Interest rate sensitivity gap/Equity	-941.40	-801.86	-886.95	-768.64	-702.51
【G】					
Deposit growth rate	8.74	18.46	9.61	16.02	19.32
Loan growth rate	13.81	25.39	16.49	23.47	12.80
Investment growth rate	-13.65	18.44	-13.19	0.97	145.42
Guarantee growth rate	30.79	1.30	41.89	3.15	-35.49

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Bank of Panhsin Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.88	9.38	9.51
Tier 1 capital / Risk-weighted assets	-	-	6.30	9.24	9.24
Liability / Equity (multiple)	18.80	11.49	19.66	11.27	10.99
Equity / Asset	5.05	8.01	4.84	8.15	8.34
【A】					
Non-performing loan ratio	3.64	8.24	3.96	8.55	10.98
Loans under surveilance/Loans	2.53	3.70	3.49	3.91	-
Loan loss reserves / NPLs	52.56	13.37	52.63	13.18	7.90
【E】					
Net income before tax(NIBT) / Average equity	20.27	5.22	-31.87	1.83	1.70
(NIBT + loan loss provision) / Average equity	22.82	6.58	-3.64	11.80	5.72
NIBT / Average asset	0.99	0.42	-2.28	0.15	0.14
(NIBT + loan loss provision) / Average asset	1.12	0.53	-0.26	0.99	0.49
Net interest income / NIBT	172.16	437.50	-	1,273.25	1,109.03
NIBT / Operating revenue	26.13	11.03	-61.76	3.12	2.45
NIBT / Employees (in thousand of NT dollars)	1,044.57	419.87	-2,161.62	154.38	153.85
【L】					
Liquidity ratio (monthly average of daily data)	10.87	10.87	11.49	10.11	15.20
Loans / Deposits	91.30	84.77	87.89	85.52	80.39
Time deposits / Deposits	74.29	74.07	73.66	73.47	75.60
NCDs / Time deposits	17.97	10.01	15.49	10.49	9.66
Accumulated gap of assets and liabilities(180 days) / Equity	-715.37	-424.80	-597.54	-327.54	-143.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.29	89.62	92.92	89.15	86.95
Interest rate sensitivity gap/Equity	-114.78	-106.76	-125.58	-112.97	-137.06
【G】					
Deposit growth rate	25.46	6.53	22.69	3.50	4.09
Loan growth rate	32.81	13.52	24.09	9.97	1.14
Investment growth rate	-32.21	37.71	-22.28	6.99	-26.01
Guarantee growth rate	12.10	-43.76	-25.29	-35.50	0.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Lucky Bank

Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.78	8.86	11.61
Tier 1 capital / Risk-weighted assets	-	-	9.24	8.51	11.84
Liability / Equity (multiple)	21.46	21.19	20.53	22.43	14.19
Equity / Asset	4.45	4.51	4.64	4.27	6.58
【A】					
Non-performing loan ratio	3.40	6.09	3.84	6.77	9.85
Loans under surveilance/Loans	0.94	2.94	0.92	2.79	-
Loan loss reserves / NPLs	27.29	16.39	24.97	15.58	10.05
【E】					
Net income before tax(NIBT) / Average equity	17.23	21.53	10.64	-36.30	4.80
(NIBT + loan loss provision) / Average equity	18.60	23.28	13.94	10.63	9.68
NIBT / Average asset	0.80	0.92	0.48	-2.22	0.32
(NIBT + loan loss provision) / Average asset	0.86	1.00	0.63	0.65	0.64
Net interest income / NIBT	165.91	153.81	287.89	-	426.01
NIBT / Operating revenue	33.27	29.71	16.66	-56.36	5.77
NIBT / Employees (in thousand of NT dollars)	994.35	1,076.50	521.46	-2,643.05	336.21
【L】					
Liquidity ratio (monthly average of daily data)	15.10	18.05	9.02	17.54	14.10
Loans / Deposits	74.11	66.27	73.18	63.77	71.03
Time deposits / Deposits	60.35	65.91	61.19	66.23	69.29
NCDs / Time deposits	1.89	2.25	1.81	2.27	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-123.91	-37.41	-10.46	112.63	-356.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.60	79.55	94.60	82.01	88.82
Interest rate sensitivity gap/Equity	-130.93	-402.63	-105.55	-373.05	-149.89
【G】					
Deposit growth rate	3.53	-1.50	2.71	-0.68	3.72
Loan growth rate	15.77	-5.33	17.86	-10.82	3.45
Investment growth rate	-89.33	5.55	-61.84	25.83	7.23
Guarantee growth rate	-1.13	-19.64	1.36	1.58	-19.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.44	11.59	10.57
Tier 1 capital / Risk-weighted assets	-	-	7.97	8.78	10.65
Liability / Equity (multiple)	19.45	18.85	19.76	18.74	15.39
Equity / Asset	4.89	5.04	4.82	5.06	6.10
【A】					
Non-performing loan ratio	10.70	16.07	9.60	16.47	19.22
Loans under surveilance/Loans	1.38	2.52	2.21	2.66	-
Loan loss reserves / NPLs	21.01	17.23	20.11	16.36	12.84
【E】					
Net income before tax(NIBT) / Average equity	-7.35	5.82	2.70	-3.26	-11.57
(NIBT + loan loss provision) / Average equity	5.06	13.37	15.74	15.68	8.34
NIBT / Average asset	-0.35	0.29	0.13	-0.18	-0.72
(NIBT + loan loss provision) / Average asset	0.24	0.66	0.76	0.87	0.52
Net interest income / NIBT	-	448.65	957.35	-	-
NIBT / Operating revenue	-13.39	8.28	3.91	-4.07	-12.81
NIBT / Employees (in thousand of NT dollars)	-320.28	249.58	117.65	-158.25	-631.23
【L】					
Liquidity ratio (monthly average of daily data)	21.14	20.08	20.79	17.98	21.70
Loans / Deposits	71.76	75.10	74.65	76.73	71.63
Time deposits / Deposits	70.33	74.90	69.41	75.40	77.64
NCDs / Time deposits	0.19	0.30	0.24	0.37	0.59
Accumulated gap of assets and liabilities(180 days) / Equity	-634.07	-480.67	-642.09	-505.82	-325.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.24	88.12	92.60	86.21	55.43
Interest rate sensitivity gap/Equity	-110.37	-191.82	-123.06	-228.88	-630.16
【G】					
Deposit growth rate	-1.68	-3.04	2.61	-3.41	-0.13
Loan growth rate	-6.05	6.81	-0.17	3.46	-5.58
Investment growth rate	-86.80	-21.09	-29.95	-17.98	16.47
Guarantee growth rate	162.16	-27.92	62.96	6.58	97.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Taiwan Business Bank　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.10	10.49	10.00
Tier 1 capital / Risk-weighted assets	-	-	6.72	6.64	7.10
Liability / Equity (multiple)	23.92	23.24	23.75	22.46	25.03
Equity / Asset	4.01	4.13	4.04	4.26	3.84
【A】					
Non-performing loan ratio	9.22	9.92	9.44	9.76	9.97
Loans under surveilance/Loans	1.13	1.47	1.21	1.97	-
Loan loss reserves / NPLs	18.94	16.52	17.62	17.67	13.63
【E】					
Net income before tax(NIBT) / Average equity	2.33	1.21	2.38	0.33	-31.05
(NIBT + loan loss provision) / Average equity	11.44	9.02	10.76	15.72	14.38
NIBT / Average asset	0.09	0.05	0.10	0.01	-1.80
(NIBT + loan loss provision) / Average asset	0.46	0.38	0.44	0.67	0.83
Net interest income / NIBT	1,508.58	3,227.27	188.05	12,921.09	-
NIBT / Operating revenue	3.36	1.56	3.15	0.35	-33.51
NIBT / Employees (in thousand of NT dollars)	187.37	100.73	189.54	26.66	-3,391.03
【L】					
Liquidity ratio (monthly average of daily data)	15.74	13.24	13.94	12.82	18.00
Loans / Deposits	86.13	86.38	86.92	88.54	91.08
Time deposits / Deposits	56.32	62.70	56.00	60.98	61.75
NCDs / Time deposits	1.47	2.77	1.72	3.00	1.50
Accumulated gap of assets and liabilities(180 days) / Equity	31.55	-68.02	-54.26	-95.26	9.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.08	84.48	87.25	83.92	85.72
Interest rate sensitivity gap/Equity	-241.07	-282.79	-232.65	-287.12	-287.33
【G】					
Deposit growth rate	4.29	9.57	3.90	8.88	7.09
Loan growth rate	4.02	-1.84	1.57	0.15	-0.79
Investment growth rate	37.72	2.71	39.55	-28.50	38.14
Guarantee growth rate	3.48	-6.37	-3.06	-13.05	2.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.29	13.37	13.18
Tier 1 capital / Risk-weighted assets	-	-	13.30	12.49	12.06
Liability / Equity (multiple)	10.26	9.22	9.83	9.54	9.85
Equity / Asset	8.88	9.78	9.24	9.49	9.21
【A】					
Non-performing loan ratio	2.14	4.10	2.41	4.30	4.83
Loans under surveilance/Loans	0.45	1.51	0.61	1.26	-
Loan loss reserves / NPLs	33.94	29.05	27.33	29.51	28.64
【E】					
Net income before tax(NIBT) / Average equity	12.53	11.01	9.26	8.69	9.12
(NIBT + loan loss provision) / Average equity	15.75	14.86	14.15	15.30	18.52
NIBT / Average asset	1.10	1.04	0.89	0.80	0.82
(NIBT + loan loss provision) / Average asset	1.38	1.41	1.35	1.40	1.67
Net interest income / NIBT	115.78	146.93	0.66	207.18	171.14
NIBT / Operating revenue	32.69	26.61	24.15	17.51	13.06
NIBT / Employees (in thousand of NT dollars)	1,906.54	1,715.40	1,344.25	1,261.56	1,190.28
【L】					
Liquidity ratio (monthly average of daily data)	24.61	26.89	24.68	27.90	24.60
Loans / Deposits	82.20	81.23	79.89	78.48	79.86
Time deposits / Deposits	60.01	62.86	59.99	64.53	67.63
NCDs / Time deposits	10.72	2.56	5.76	2.68	3.45
Accumulated gap of assets and liabilities(180 days) / Equity	-34.81	-29.87	-47.00	-15.84	8.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	52.07	81.85	50.80	80.40	86.38
Interest rate sensitivity gap/Equity	-406.45	-139.45	-397.01	-157.51	-114.88
【G】					
Deposit growth rate	15.76	-0.68	9.41	3.43	1.78
Loan growth rate	14.86	0.64	10.04	3.02	0.89
Investment growth rate	21.65	30.37	8.60	25.15	1.61
Guarantee growth rate	15.93	-28.01	10.23	-30.29	-1.44

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Hsinchu International Bank　　　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.54	9.86	8.74
Tier 1 capital / Risk-weighted assets	-	-	7.36	6.56	8.65
Liability / Equity (multiple)	21.02	21.79	19.99	22.08	16.29
Equity / Asset	4.54	4.39	4.76	4.33	5.78
【A】					
Non-performing loan ratio	3.64	4.89	4.39	4.46	7.92
Loans under surveilance/Loans	1.01	2.38	0.48	3.31	-
Loan loss reserves / NPLs	36.07	24.52	34.66	23.08	12.95
【E】					
Net income before tax(NIBT) / Average equity	19.51	18.11	17.18	-18.74	4.71
(NIBT + loan loss provision) / Average equity	37.60	42.50	38.05	30.13	23.78
NIBT / Average asset	0.83	0.79	0.78	-1.04	0.28
(NIBT + loan loss provision) / Average asset	1.60	1.85	1.72	1.67	1.43
Net interest income / NIBT	214.88	258.71	14.09	-	533.75
NIBT / Operating revenue	22.88	16.97	18.57	-20.89	4.60
NIBT / Employees (in thousand of NT dollars)	1,356.14	1,211.53	1,138.21	-1,556.31	400.91
【L】					
Liquidity ratio (monthly average of daily data)	17.62	17.79	16.06	15.83	13.00
Loans / Deposits	80.50	77.58	79.14	79.41	82.06
Time deposits / Deposits	59.31	66.29	61.16	66.34	68.81
NCDs / Time deposits	1.19	1.37	1.96	1.22	2.60
Accumulated gap of assets and liabilities(180 days) / Equity	-288.29	-206.79	-238.52	-258.03	-284.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	83.21	88.53	89.87	86.14	82.36
Interest rate sensitivity gap/Equity	-314.84	-222.67	-178.15	-275.47	-266.14
【G】					
Deposit growth rate	6.70	1.99	5.41	2.70	8.85
Loan growth rate	10.71	-0.96	5.21	0.37	8.38
Investment growth rate	44.09	46.10	33.47	49.00	-7.55
Guarantee growth rate	-9.01	-2.80	-12.55	51.40	44.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Taichung Commercial Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.46	8.61	11.62
Tier 1 capital / Risk-weighted assets	-	-	8.41	8.47	11.59
Liability / Equity (multiple)	16.55	16.23	17.09	16.29	11.73
Equity / Asset	5.70	5.80	5.53	5.78	7.86
【A】					
Non-performing loan ratio	9.28	12.10	9.79	11.47	15.75
Loans under surveilance/Loans	4.17	9.98	4.88	10.85	-
Loan loss reserves / NPLs	18.77	15.71	18.18	14.57	9.63
【E】					
Net income before tax(NIBT) / Average equity	9.24	9.64	4.13	-29.56	4.64
(NIBT + loan loss provision) / Average equity	13.84	20.17	18.35	17.00	9.64
NIBT / Average asset	0.51	0.54	0.23	-1.98	0.37
(NIBT + loan loss provision) / Average asset	0.76	1.13	1.03	1.14	0.76
Net interest income / NIBT	365.80	400.64	120.77	-	432.37
NIBT / Operating revenue	15.84	13.46	6.32	-42.75	6.28
NIBT / Employees (in thousand of NT dollars)	600.78	626.19	262.68	-2,271.68	399.70
【L】					
Liquidity ratio (monthly average of daily data)	19.83	19.01	18.46	18.04	18.40
Loans / Deposits	75.69	76.85	75.95	77.58	79.19
Time deposits / Deposits	61.54	66.91	61.76	66.90	70.25
NCDs / Time deposits	0.27	0.42	0.26	0.44	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-464.95	-428.38	-459.07	-361.29	-159.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	58.01	55.53	57.20	61.16	77.14
Interest rate sensitivity gap/Equity	-625.10	-648.18	-651.61	-577.40	-240.21
【G】					
Deposit growth rate	4.99	2.12	7.46	3.07	9.96
Loan growth rate	3.22	0.34	4.94	1.07	1.54
Investment growth rate	9.15	-56.59	33.29	-53.90	-35.10
Guarantee growth rate	0.85	-4.24	0.30	1.70	31.20

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Tainan Business Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.12	10.04	9.84
Tier 1 capital / Risk-weighted assets	-	-	7.98	7.23	9.51
Liability / Equity (multiple)	17.99	18.87	18.47	18.91	14.62
Equity / Asset	5.27	5.03	5.14	5.02	6.40
【A】					
Non-performing loan ratio	7.88	9.74	7.99	9.50	10.79
Loans under surveilance/Loans	2.18	3.46	2.56	3.65	-
Loan loss reserves / NPLs	15.66	13.05	14.64	11.03	14.37
【E】					
Net income before tax(NIBT) / Average equity	9.27	3.33	7.73	-22.86	3.06
(NIBT + loan loss provision) / Average equity	29.31	25.67	27.26	18.04	12.25
NIBT / Average asset	0.48	0.17	0.39	-1.45	0.20
(NIBT + loan loss provision) / Average asset	1.51	1.29	1.38	1.14	0.78
Net interest income / NIBT	391.30	1,220.37	510.22	-	896.85
NIBT / Operating revenue	13.19	4.24	10.13	-30.62	3.27
NIBT / Employees (in thousand of NT dollars)	506.69	172.66	399.84	-1,524.82	206.50
【L】					
Liquidity ratio (monthly average of daily data)	15.16	10.78	13.60	12.03	13.20
Loans / Deposits	84.18	86.53	85.48	85.35	83.39
Time deposits / Deposits	63.79	69.21	64.60	68.85	72.62
NCDs / Time deposits	0.69	0.88	0.75	0.89	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	20.54	-64.69	-63.67	-188.53	-195.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.63	95.55	96.88	93.28	90.90
Interest rate sensitivity gap/Equity	-54.17	-73.74	-51.05	-114.42	-123.67
【G】					
Deposit growth rate	4.67	-2.17	3.72	-1.01	2.77
Loan growth rate	1.73	3.91	3.80	1.38	3.02
Investment growth rate	-28.25	-50.61	-63.35	18.43	-17.78
Guarantee growth rate	32.00	-7.75	16.79	-17.38	-6.58

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Kaohsiung Business Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	-91.70	-21.74	-12.05
Tier 1 capital / Risk-weighted assets	-	-	-91.19	-21.50	-8.46
Liability / Equity (multiple)	-3.21	-7.85	-3.52	-8.14	-
Equity / Asset	-45.32	-14.60	-39.76	-14.01	-4.77
【A】					
Non-performing loan ratio	10.39	45.97	10.28	43.50	33.86
Loans under surveilance/Loans	3.11	3.48	3.10	4.70	-
Loan loss reserves / NPLs	30.84	28.87	28.88	28.61	22.70
【E】					
Net income before tax(NIBT) / Average equity	-	-	-	-	-1,435.55
(NIBT + loan loss provision) / Average equity	-	-	-	-	224.44
NIBT / Average asset	-0.53	-0.82	-12.65	-0.55	-5.25
(NIBT + loan loss provision) / Average asset	-0.41	0.34	-12.03	3.69	0.82
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-15.50	-23.23	-386.68	-13.03	-100.82
NIBT / Employees (in thousand of NT dollars)	-267.34	-695.65	-9,727.73	-504.15	-4,994.63
【L】					
Liquidity ratio (monthly average of daily data)	19.77	16.70	20.47	15.32	12.80
Loans / Deposits	36.32	68.62	39.85	69.49	77.02
Time deposits / Deposits	71.52	74.98	73.52	76.20	77.27
NCDs / Time deposits	0.03	0.07	0.04	0.08	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	112.00	91.21	111.63	69.30	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	57.37	55.14	61.31	56.06	64.73
Interest rate sensitivity gap/Equity	119.18	326.73	117.15	336.60	-
【G】					
Deposit growth rate	-24.08	-8.25	-26.48	-12.82	2.44
Loan growth rate	-59.63	-20.82	-57.66	-21.47	-9.64
Investment growth rate	-80.32	24.43	128.88	-17.48	109.01
Guarantee growth rate	-89.98	-31.99	-54.18	-26.17	-32.76

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	4.07	3.51	6.49
Tier 1 capital / Risk-weighted assets	-	-	4.23	3.70	6.67
Liability / Equity (multiple)	20.30	18.81	23.20	20.70	22.09
Equity / Asset	4.69	5.05	4.13	4.61	4.33
【A】					
Non-performing loan ratio	25.51	28.80	23.99	27.87	27.69
Loans under surveilance/Loans	9.75	15.23	12.14	16.73	-
Loan loss reserves / NPLs	13.94	10.00	14.25	9.88	12.79
【E】					
Net income before tax(NIBT) / Average equity	39.49	40.39	-3.25	13.95	14.47
(NIBT + loan loss provision) / Average equity	46.15	46.16	47.09	43.47	47.89
NIBT / Average asset	1.60	1.87	-0.15	0.61	0.68
(NIBT + loan loss provision) / Average asset	1.87	2.14	2.15	1.89	2.26
Net interest income / NIBT	238.76	173.81	-	459.18	275.73
NIBT / Operating revenue	28.25	32.26	-2.49	9.86	9.39
NIBT / Employees (in thousand of NT dollars)	1,020.06	1,314.55	-98.21	428.57	500.00
【L】					
Liquidity ratio (monthly average of daily data)	20.71	20.69	18.63	19.56	20.70
Loans / Deposits	65.06	72.46	64.95	73.10	73.20
Time deposits / Deposits	70.29	75.69	72.88	75.90	75.77
NCDs / Time deposits	0.24	0.27	0.25	0.33	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-455.31	-171.40	-256.01	-488.21	-403.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	33.49	46.37	39.07	43.17	62.72
Interest rate sensitivity gap/Equity	-1,177.86	-859.10	-1,221.76	-1,016.64	-761.31
【G】					
Deposit growth rate	-3.81	-0.76	-3.74	-1.85	4.60
Loan growth rate	-14.27	-1.51	-14.66	-1.96	-6.04
Investment growth rate	-1.27	-20.10	-68.58	-24.38	60.55
Guarantee growth rate	-54.82	-1.78	-54.55	-7.30	-73.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： Taitung Business Bank　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	3.99	1.04	12.79
Tier 1 capital / Risk-weighted assets	-	-	3.33	0.89	12.50
Liability / Equity (multiple)	30.50	65.55	41.17	51.46	9.78
Equity / Asset	3.17	1.50	2.37	1.91	9.27
【A】					
Non-performing loan ratio	12.80	21.33	11.67	20.07	30.20
Loans under surveilance/Loans	8.49	7.10	9.19	11.44	-
Loan loss reserves / NPLs	48.58	30.59	56.82	32.55	16.59
【E】					
Net income before tax(NIBT) / Average equity	87.06	246.67	115.40	-107.41	-27.95
(NIBT + loan loss provision) / Average equity	87.61	594.64	222.53	6.92	-9.42
NIBT / Average asset	2.22	3.46	1.89	-6.73	-3.22
(NIBT + loan loss provision) / Average asset	2.23	8.33	3.64	0.43	-1.09
Net interest income / NIBT	175.24	77.29	173.62	-	-
NIBT / Operating revenue	32.54	39.32	26.40	-138.70	-66.13
NIBT / Employees (in thousand of NT dollars)	1,333.33	2,041.92	989.72	-3,774.07	-2,487.48
【L】					
Liquidity ratio (monthly average of daily data)	17.46	13.19	14.71	10.24	21.10
Loans / Deposits	79.41	84.30	80.91	85.00	81.02
Time deposits / Deposits	84.13	83.36	84.54	83.70	84.15
NCDs / Time deposits	0.10	0.02	0.11	0.02	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-561.86	-1,718.56	-1,137.87	-1,630.70	-228.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	42.64	41.47	39.38	45.21	39.34
Interest rate sensitivity gap/Equity	-1,401.84	-3,298.56	-2,014.32	-2,236.81	-544.05
【G】					
Deposit growth rate	17.80	15.25	21.90	7.73	11.60
Loan growth rate	10.05	15.38	14.94	12.40	-1.39
Investment growth rate	-5.56	-79.49	-76.58	-15.22	114.20
Guarantee growth rate	-58.53	-65.99	-67.13	-56.61	-39.73

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name ： China Development Industrial Bank　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	32.03	35.02	41.68
Tier 1 capital / Risk-weighted assets	-	-	117.97	106.77	113.40
Liability / Equity (multiple)	0.59	0.52	0.58	0.47	0.48
Equity / Asset	63.01	65.71	63.35	68.16	67.74
【A】					
Non-performing loan ratio	1.66	2.65	1.22	1.80	2.74
Loans under surveilance/Loans	-	0.05	0.58	0.56	-
Loan loss reserves / NPLs	446.39	64.57	719.24	91.91	69.96
【E】					
Net income before tax(NIBT) / Average equity	9.15	2.74	-9.66	5.10	10.63
(NIBT + loan loss provision) / Average equity	9.11	2.80	-5.19	6.13	12.39
NIBT / Average asset	5.44	1.81	-6.01	3.26	6.69
(NIBT + loan loss provision) / Average asset	5.41	1.85	-3.23	3.92	7.80
Net interest income / NIBT	11.74	48.57	-	29.73	20.68
NIBT / Operating revenue	204.34	90.20	-278.60	89.71	177.30
NIBT / Employees (in thousand of NT dollars)	23,785.85	6,902.90	-24,156.58	12,016.81	19,858.22
【L】					
Liquidity ratio (monthly average of daily data)	99.57	29.96	67.27	37.53	107.30
Loans / Deposits	152.71	169.63	154.07	176.28	203.91
Time deposits / Deposits	79.72	85.74	79.48	84.31	86.39
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	4.62	-1.02	3.84	0.81	8.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	170.78	155.47	173.62	170.94	202.87
Interest rate sensitivity gap/Equity	22.34	19.98	22.68	23.14	31.22
【G】					
Deposit growth rate	-11.62	24.14	-5.92	37.93	-4.21
Loan growth rate	-21.07	1.99	-19.33	2.33	0.57
Investment growth rate	1.54	14.93	-2.94	13.01	25.39
Guarantee growth rate	7.85	17.59	6.15	37.45	-26.86

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Hwatai Bank

Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.09	12.09	11.52
Tier 1 capital / Risk-weighted assets	-	-	12.07	11.74	11.00
Liability / Equity (multiple)	11.51	10.46	11.51	11.33	11.74
Equity / Asset	8.00	8.72	7.99	8.11	7.85
【A】					
Non-performing loan ratio	3.77	6.28	4.06	4.67	4.09
Loans under surveilance/Loans	1.88	4.24	2.14	4.40	-
Loan loss reserves / NPLs	23.42	18.80	23.41	21.61	17.55
【E】					
Net income before tax(NIBT) / Average equity	4.76	11.91	0.13	6.65	6.82
(NIBT + loan loss provision) / Average equity	6.63	17.42	12.65	13.45	9.68
NIBT / Average asset	0.38	1.00	0.01	0.56	0.55
(NIBT + loan loss provision) / Average asset	0.52	1.46	1.03	1.13	0.78
Net interest income / NIBT	443.24	221.05	18,500.00	438.93	299.25
NIBT / Operating revenue	12.35	24.84	0.28	11.19	8.60
NIBT / Employees (in thousand of NT dollars)	401.08	1,107.87	10.91	593.93	561.45
【L】					
Liquidity ratio (monthly average of daily data)	14.67	13.47	14.49	12.58	14.30
Loans / Deposits	82.80	84.54	83.04	84.05	82.78
Time deposits / Deposits	67.59	71.47	67.87	72.36	73.48
NCDs / Time deposits	4.90	3.50	4.68	9.87	8.72
Accumulated gap of assets and liabilities(180 days) / Equity	-417.53	-357.58	-451.71	-477.75	-217.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	36.84	46.79	41.43	49.58	81.16
Interest rate sensitivity gap/Equity	-647.80	-482.79	-583.11	-512.64	-201.59
【G】					
Deposit growth rate	8.42	3.32	0.18	0.73	4.40
Loan growth rate	5.48	1.11	-1.46	2.31	5.32
Investment growth rate	-13.73	4.48	-30.65	3.88	-8.71
Guarantee growth rate	-36.26	-25.10	-30.16	-18.65	44.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : Cota Commercial Bank　　Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.69	12.73	15.20
Tier 1 capital / Risk-weighted assets	-	-	13.01	12.86	15.56
Liability / Equity (multiple)	13.25	12.01	13.50	11.74	11.98
Equity / Asset	7.02	7.69	6.90	7.85	7.70
【A】					
Non-performing loan ratio	3.75	5.49	3.78	6.27	7.95
Loans under surveilance/Loans	1.03	1.71	1.09	2.26	-
Loan loss reserves / NPLs	34.37	29.33	30.23	23.63	14.21
【E】					
Net income before tax(NIBT) / Average equity	5.45	3.25	5.41	4.85	-19.15
(NIBT + loan loss provision) / Average equity	10.90	17.32	11.10	11.93	6.60
NIBT / Average asset	0.38	0.25	0.39	0.38	-1.87
(NIBT + loan loss provision) / Average asset	0.76	1.33	0.80	0.93	0.65
Net interest income / NIBT	439.71	785.00	466.29	564.94	-
NIBT / Operating revenue	12.19	6.66	11.13	8.43	-33.07
NIBT / Employees (in thousand of NT dollars)	378.83	237.39	362.64	349.47	-2,040.07
【L】					
Liquidity ratio (monthly average of daily data)	10.81	10.90	10.52	11.47	20.10
Loans / Deposits	88.26	89.41	87.70	83.21	66.22
Time deposits / Deposits	68.82	70.64	67.32	69.84	73.22
NCDs / Time deposits	4.69	2.10	4.58	0.80	1.25
Accumulated gap of assets and liabilities(180 days) / Equity	-424.75	-384.87	-383.11	-273.28	-362.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.42	83.57	85.53	86.38	87.74
Interest rate sensitivity gap/Equity	-172.35	-189.37	-186.60	-153.03	-140.52
【G】					
Deposit growth rate	13.24	5.02	15.38	4.35	7.77
Loan growth rate	11.72	39.55	21.52	31.14	-6.47
Investment growth rate	-57.67	-45.82	-41.47	-45.08	46.03
Guarantee growth rate	-27.74	18.08	75.26	-8.17	-35.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

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

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	18.07	23.02	25.22
Tier 1 capital / Risk-weighted assets	-	-	36.79	45.61	50.59
Liability / Equity (multiple)	1.36	1.02	1.34	1.13	1.00
Equity / Asset	42.36	49.48	42.82	46.89	50.07
【A】					
Non-performing loan ratio	-	1.23	0.92	-	-
Loans under surveilance/Loans	0.31	0.36	0.30	2.18	-
Loan loss reserves / NPLs	-	111.63	166.44	-	-
【E】					
Net income before tax(NIBT) / Average equity	9.90	3.52	5.66	-6.32	4.44
(NIBT + loan loss provision) / Average equity	10.05	4.20	6.46	-5.96	4.78
NIBT / Average asset	4.15	1.68	2.69	-3.17	2.28
(NIBT + loan loss provision) / Average asset	4.22	2.02	3.08	-2.99	2.45
Net interest income / NIBT	32.13	101.47	62.95	-	100.28
NIBT / Operating revenue	58.77	40.08	50.91	-79.85	40.03
NIBT / Employees (in thousand of NT dollars)	9,918.70	3,692.31	5,520.66	-7,156.68	5,146.92
【L】					
Liquidity ratio (monthly average of daily data)	42.37	18.75	10.65	12.62	17.70
Loans / Deposits	112.85	120.45	134.05	124.62	127.67
Time deposits / Deposits	92.05	95.36	90.66	88.09	97.19
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-13.67	-4.37	-33.55	-25.24	-26.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.06	44.86	46.14	38.73	49.49
Interest rate sensitivity gap/Equity	-17.70	-48.89	-57.13	-62.45	-49.06
【G】					
Deposit growth rate	72.99	-13.34	12.98	5.95	0.54
Loan growth rate	25.19	-14.17	5.78	5.29	23.29
Investment growth rate	7.26	9.21	24.20	-6.19	4.52
Guarantee growth rate	-8.20	-35.69	-19.28	-32.56	37.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2004

Bank's name : United-Credit Commercial Bank Unit：%

Items	31/03/04	31/03/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.73	13.67	13.47
Tier 1 capital / Risk-weighted assets	-	-	10.89	13.87	13.64
Liability / Equity (multiple)	11.79	10.10	12.07	10.17	10.71
Equity / Asset	7.82	9.01	7.65	8.96	8.54
【A】					
Non-performing loan ratio	4.07	8.33	4.23	13.16	8.90
Loans under surveilance/Loans	0.57	2.56	1.39	2.46	-
Loan loss reserves / NPLs	24.61	10.64	23.67	8.77	11.63
【E】					
Net income before tax(NIBT) / Average equity	15.85	13.04	3.90	3.27	3.26
(NIBT + loan loss provision) / Average equity	15.85	13.04	11.42	14.64	11.66
NIBT / Average asset	1.22	1.16	0.34	0.30	0.27
(NIBT + loan loss provision) / Average asset	1.22	1.16	0.99	1.33	0.96
Net interest income / NIBT	148.42	195.11	628.44	783.33	630.94
NIBT / Operating revenue	35.99	29.35	9.18	6.17	4.66
NIBT / Employees (in thousand of NT dollars)	1,349.62	1,093.61	329.91	277.61	260.81
【L】					
Liquidity ratio (monthly average of daily data)	13.59	8.90	12.61	10.55	10.30
Loans / Deposits	78.81	84.40	80.75	84.47	79.03
Time deposits / Deposits	68.51	68.97	67.62	68.51	71.16
NCDs / Time deposits	6.33	0.68	6.94	0.24	0.01
Accumulated gap of assets and liabilities(180 days) / Equity	-367.53	-392.21	-393.07	-320.38	-359.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	67.83	33.89	65.33	32.34	32.35
Interest rate sensitivity gap/Equity	-365.63	-640.01	-400.31	-655.94	-701.29
【G】					
Deposit growth rate	15.83	-2.34	16.31	-4.43	-6.37
Loan growth rate	8.16	7.45	11.20	2.15	-2.63
Investment growth rate	-40.21	-50.37	-2.62	-0.61	-23.16
Guarantee growth rate	261.64	217.62	819.55	35.03	271.70