TABLE 7 (1)

The Main Financial and Performance Ratios

June 30,2004

The Peer-Group Average

Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.01	10.32	10.07	10.63	10.40
Tier 1 capital / Risk-weighted assets	9.19	9.04	9.19	9.17	10.64
Liability / Equity (multiple)	15.50	14.30	15.37	14.66	12.37
Equity / Asset	6.08	6.46	6.16	6.39	7.45
【A】					
Non-performing loan ratio					
1.Winsorized mean	3.60	4.84	4.13	5.48	6.63
2.Arithmetic mean	3.54	5.68	4.33	6.12	7.48
Loans under surveilance/Loans (Arithmetic mean)	1.35	2.29	1.75	2.74	3.78
Loan loss reserves / NPLs	39.50	31.77	34.70	28.08	20.78
The possible loss of classified assets / reserves	69.84	72.37	69.69	68.51	71.45
【E】					
Net income before tax(NIBT) / Average equity	9.68	10.22	6.52	-5.11	5.50
(NIBT + loan loss provision) / Average equity	18.51	21.23	19.14	16.95	16.78
NIBT / Average asset	0.64	0.72	0.47	-0.49	0.40
(NIBT + loan loss provision) / Average asset	1.10	1.33	1.20	1.24	1.24
Net interest income / NIBT	141.27	275.68	165.07	-	333.73
NIBT / Operating revenue	18.17	16.95	11.83	-8.97	6.44
NIBT / Employees (in thousand of NT dollars)	1,143.10	1,025.49	668.17	-588.93	624.50
【L】					
Liquidity ratio (monthly average of daily data)	18.40	16.82	16.55	16.21	16.37
Loans / Deposits	81.22	81.81	80.69	81.46	82.35
Time deposits / Deposits	40.71	68.94	66.00	70.25	73.27
NCDs / Time deposits	1.71	1.79	2.94	1.92	2.93
Accumulated gap of assets and liabilities(180 days) / Equity	-196.26	-187.23	-192.86	-161.51	-141.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	84.79	76.73	80.80	78.07	80.87
Interest rate sensitivity gap/Equity	-151.65	-208.78	-180.13	-223.78	-164.39
【G】					
Deposit growth rate	9.74	2.86	7.00	1.72	4.79
Loan growth rate	9.00	1.15	6.15	-0.73	0.90
Investment growth rate	11.23	1.82	7.22	5.55	14.90
Guarantee growth rate	-30.31	-14.22	0.09	-15.32	-12.27

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	52.69	47.83	51.47	44.53	40.45
Tier 1 capital / Risk-weighted assets	51.66	46.81	50.46	43.46	39.30
Liability / Equity (multiple)	4.73	5.31	5.04	5.69	6.28
Equity / Asset	17.44	15.86	16.56	14.94	13.74
【A】					
Non-performing loan ratio	0.12	0.19	0.19	0.26	0.55
Loans under surveilance/Loans	-	0.18	0.18	0.16	-
Loan loss reserves / NPLs	563.06	448.66	460.11	314.55	134.31
【E】					
Net income before tax(NIBT) / Average equity	3.48	5.79	5.47	5.69	5.99
(NIBT + loan loss provision) / Average equity	3.24	6.59	5.75	7.26	8.07
NIBT / Average asset	0.57	0.87	0.84	0.78	0.79
(NIBT + loan loss provision) / Average asset	0.53	1.00	0.88	1.00	1.06
Net interest income / NIBT	150.00	145.29	142.69	160.71	172.77
NIBT / Operating revenue	22.09	26.26	25.91	19.37	13.23
NIBT / Employees (in thousand of NT dollars)	2,917.87	4,798.08	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	87.49	63.54	-164.94	60.19	30.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	129.73	138.14	138.14	133.57	124.52
Interest rate sensitivity gap/Equity	75.31	104.56	99.38	100.39	78.61
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-9.55	-9.45	-11.79	-6.25	-2.12
Investment growth rate	-0.59	-14.13	28.79	25.68	604.46
Guarantee growth rate	5.38	-40.66	-19.10	-36.90	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Chiao Tung Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.26	9.09	10.96	13.83	14.71
Tier 1 capital / Risk-weighted assets	12.90	13.70	13.88	14.73	13.84
Liability / Equity (multiple)	9.81	9.30	8.96	9.68	9.07
Equity / Asset	9.25	9.71	10.04	9.36	9.93
【A】					
Non-performing loan ratio	2.40	2.63	2.40	3.07	4.36
Loans under surveilance/Loans	0.91	2.50	1.09	2.57	-
Loan loss reserves / NPLs	34.44	32.64	40.23	31.47	31.35
【E】					
Net income before tax(NIBT) / Average equity	12.25	10.45	11.51	7.35	9.35
(NIBT + loan loss provision) / Average equity	17.56	15.76	20.01	18.65	25.95
NIBT / Average asset	1.16	1.00	1.12	0.70	0.91
(NIBT + loan loss provision) / Average asset	1.66	1.51	1.94	1.78	2.52
Net interest income / NIBT	108.97	143.35	11.57	200.57	164.71
NIBT / Operating revenue	33.80	29.74	29.60	17.95	15.93
NIBT / Employees (in thousand of NT dollars)	5,416.04	4,476.12	5,115.81	3,006.74	3,566.45
【L】					
Liquidity ratio (monthly average of daily data)	25.51	13.42	21.12	23.70	17.90
Loans / Deposits	141.44	139.13	145.06	143.16	160.33
Time deposits / Deposits	71.68	75.34	72.46	76.49	78.98
NCDs / Time deposits	0.38	0.40	1.55	0.49	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	111.52	-91.11	-73.04	-120.69	-93.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.87	119.58	121.46	110.52	109.51
Interest rate sensitivity gap/Equity	43.16	104.86	111.24	59.96	55.44
【G】					
Deposit growth rate	3.65	10.40	4.33	6.15	-7.09
Loan growth rate	4.24	-1.34	3.77	-4.12	3.15
Investment growth rate	54.18	14.32	3.22	68.10	-18.54
Guarantee growth rate	28.57	47.30	-100.00	36.77	3.70

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.01	8.88	8.36	8.66	9.11
Tier 1 capital / Risk-weighted assets	6.72	6.17	5.37	5.54	8.84
Liability / Equity (multiple)	29.58	33.06	37.60	32.95	19.68
Equity / Asset	3.27	2.94	2.59	2.95	4.84
【A】					
Non-performing loan ratio	6.39	13.12	7.03	10.70	12.48
Loans under surveilance/Loans	1.26	1.67	1.69	2.31	-
Loan loss reserves / NPLs	12.27	12.57	14.28	14.50	8.92
【E】					
Net income before tax(NIBT) / Average equity	10.32	4.86	3.01	-43.65	3.08
(NIBT + loan loss provision) / Average equity	20.39	29.37	35.99	21.49	17.95
NIBT / Average asset	0.36	0.16	0.10	-1.98	0.17
(NIBT + loan loss provision) / Average asset	0.70	0.98	1.18	0.98	0.97
Net interest income / NIBT	325.41	917.00	560.56	-	788.35
NIBT / Operating revenue	14.32	5.08	3.39	-51.83	3.09
NIBT / Employees (in thousand of NT dollars)	805.28	355.05	217.13	-4,386.05	361.39
【L】					
Liquidity ratio (monthly average of daily data)	16.03	26.65	20.36	28.69	27.20
Loans / Deposits	96.14	86.82	95.10	87.01	89.34
Time deposits / Deposits	56.60	55.68	55.67	55.26	57.12
NCDs / Time deposits	-	0.16	3.05	0.44	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-116.72	-135.66	-458.26	-270.83	-16.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.36	68.71	77.80	71.19	74.76
Interest rate sensitivity gap/Equity	-583.29	-871.82	-680.17	-575.38	-419.04
【G】					
Deposit growth rate	9.71	-2.14	4.81	-1.87	1.84
Loan growth rate	17.50	-2.98	11.90	-4.11	0.86
Investment growth rate	-8.75	9.18	-6.16	-27.30	19.01
Guarantee growth rate	-11.16	-25.11	-15.21	-21.70	-4.28

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.84	10.79	10.84	11.58	14.11
Tier 1 capital / Risk-weighted assets	9.51	7.26	10.31	7.86	10.25
Liability / Equity (multiple)	39.95	42.05	40.89	204.45	43.78
Equity / Asset	2.44	2.32	2.39	0.49	2.23
【A】					
Non-performing loan ratio	3.01	4.54	3.31	4.12	7.10
Loans under surveilance/Loans	0.65	1.14	1.28	1.26	-
Loan loss reserves / NPLs	64.64	60.26	60.79	54.03	29.75
【E】					
Net income before tax(NIBT) / Average equity	32.47	16.15	19.07	-80.91	11.61
(NIBT + loan loss provision) / Average equity	48.49	48.65	47.65	56.24	53.55
NIBT / Average asset	0.68	0.37	0.42	-1.61	0.24
(NIBT + loan loss provision) / Average asset	1.01	1.10	1.05	1.12	1.12
Net interest income / NIBT	137.77	341.27	98.14	-	400.00
NIBT / Operating revenue	26.22	10.54	13.24	-39.68	4.23
NIBT / Employees (in thousand of NT dollars)	2,170.62	1,061.41	1,269.73	-4,935.74	750.28
【L】					
Liquidity ratio (monthly average of daily data)	35.30	28.95	30.77	22.52	25.00
Loans / Deposits	100.89	101.35	105.57	105.32	112.15
Time deposits / Deposits	60.08	73.46	70.08	73.50	78.00
NCDs / Time deposits	0.10	0.16	0.11	1.49	1.59
Accumulated gap of assets and liabilities(180 days) / Equity	-376.25	-408.52	-634.75	-4,083.57	-765.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.76	94.34	99.87	96.62	98.06
Interest rate sensitivity gap/Equity	-7.94	-192.64	-4.08	-563.80	-65.50
【G】					
Deposit growth rate	10.26	-9.16	-5.12	1.01	-5.42
Loan growth rate	7.33	-8.12	-5.48	-5.45	-6.46
Investment growth rate	20.86	-27.59	30.12	-56.85	69.15
Guarantee growth rate	-25.05	-17.60	-19.92	-20.79	-14.90

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Bank of Taiwan　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	14.27	14.21	14.62	15.56	16.33
Tier 1 capital / Risk-weighted assets	16.17	13.98	16.35	13.97	13.36
Liability / Equity (multiple)	14.59	14.05	13.89	11.43	10.82
Equity / Asset	6.41	6.64	6.71	8.05	8.46
【A】					
Non-performing loan ratio	1.86	2.59	2.17	2.90	3.58
Loans under surveilance/Loans	0.68	0.67	0.98	0.71	-
Loan loss reserves / NPLs	52.35	36.22	44.38	33.96	34.66
【E】					
Net income before tax(NIBT) / Average equity	8.95	2.36	4.33	3.15	6.57
(NIBT + loan loss provision) / Average equity	9.68	5.04	6.78	10.17	12.15
NIBT / Average asset	0.57	0.19	0.31	0.26	0.55
(NIBT + loan loss provision) / Average asset	0.61	0.40	0.49	0.85	1.02
Net interest income / NIBT	37.71	284.76	26.33	317.16	155.13
NIBT / Operating revenue	27.66	6.70	11.32	7.02	10.80
NIBT / Employees (in thousand of NT dollars)	2,010.99	605.19	1,039.81	882.93	1,759.75
【L】					
Liquidity ratio (monthly average of daily data)	65.00	51.94	59.23	48.22	36.70
Loans / Deposits	55.68	59.34	53.85	61.41	69.21
Time deposits / Deposits	65.35	66.90	65.97	67.54	67.02
NCDs / Time deposits	0.14	0.15	0.14	0.17	0.18
Accumulated gap of assets and liabilities(180 days) / Equity	182.40	-82.21	219.48	-101.97	-88.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.64	94.04	105.02	62.05	57.06
Interest rate sensitivity gap/Equity	-44.59	-41.60	33.74	-278.48	-290.93
【G】					
Deposit growth rate	3.70	3.52	4.12	2.45	5.75
Loan growth rate	-2.95	-7.02	-8.93	-10.61	-4.89
Investment growth rate	24.60	5.86	25.05	16.62	12.84
Guarantee growth rate	18.28	4.73	16.65	-4.51	7.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Taipeibank　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	13.33	12.19	13.12	14.00	13.32
Tier 1 capital / Risk-weighted assets	14.09	13.30	13.86	14.88	12.85
Liability / Equity (multiple)	13.53	12.78	12.97	12.56	13.28
Equity / Asset	6.88	7.26	7.16	7.37	7.00
【A】					
Non-performing loan ratio	2.17	2.28	2.37	2.99	3.03
Loans under surveilance/Loans	0.32	1.06	0.72	1.16	-
Loan loss reserves / NPLs	49.80	34.05	32.98	30.54	32.19
【E】					
Net income before tax(NIBT) / Average equity	12.05	14.30	11.06	12.62	8.21
(NIBT + loan loss provision) / Average equity	14.62	21.50	15.93	18.35	14.59
NIBT / Average asset	0.83	1.05	0.81	0.91	0.66
(NIBT + loan loss provision) / Average asset	1.01	1.59	1.17	1.33	1.17
Net interest income / NIBT	105.74	110.69	23.16	160.91	264.89
NIBT / Operating revenue	24.05	24.86	21.52	18.99	11.48
NIBT / Employees (in thousand of NT dollars)	2,032.53	2,180.91	1,687.99	1,694.95	1,116.85
【L】					
Liquidity ratio (monthly average of daily data)	48.66	35.80	42.12	37.70	30.40
Loans / Deposits	68.36	76.95	72.85	74.07	77.86
Time deposits / Deposits	45.49	48.96	47.62	52.68	50.51
NCDs / Time deposits	0.74	0.83	0.75	0.86	0.88
Accumulated gap of assets and liabilities(180 days) / Equity	61.68	26.39	-32.67	-26.19	85.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.88	109.88	109.67	104.03	110.01
Interest rate sensitivity gap/Equity	68.30	88.18	86.02	36.97	94.31
【G】					
Deposit growth rate	2.23	0.59	4.67	-3.76	8.83
Loan growth rate	-9.62	-2.37	0.99	-9.43	8.44
Investment growth rate	47.58	5.69	17.27	20.67	39.28
Guarantee growth rate	5.84	8.35	9.01	9.77	55.85

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Bank of Kaohsiung　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.66	12.34	12.65	12.99	11.63
Tier 1 capital / Risk-weighted assets	11.76	11.97	12.77	12.54	13.03
Liability / Equity (multiple)	13.97	15.50	14.15	17.20	18.73
Equity / Asset	6.68	6.06	6.60	5.49	5.07
【A】					
Non-performing loan ratio	1.64	1.87	1.64	2.38	2.86
Loans under surveilance/Loans	0.36	0.89	0.79	1.02	-
Loan loss reserves / NPLs	53.49	36.29	46.84	38.59	18.93
【E】					
Net income before tax(NIBT) / Average equity	5.46	5.94	5.85	1.87	10.22
(NIBT + loan loss provision) / Average equity	11.65	10.12	13.39	25.36	24.63
NIBT / Average asset	0.35	0.35	0.35	0.10	0.52
(NIBT + loan loss provision) / Average asset	0.75	0.59	0.81	1.35	1.24
Net interest income / NIBT	349.64	373.20	381.52	1,754.87	340.90
NIBT / Operating revenue	12.70	10.39	10.64	2.16	8.49
NIBT / Employees (in thousand of NT dollars)	654.97	689.57	681.18	230.22	1,273.28
【L】					
Liquidity ratio (monthly average of daily data)	19.15	23.56	16.71	12.70	11.90
Loans / Deposits	90.50	83.88	90.93	95.30	87.27
Time deposits / Deposits	57.50	65.41	59.09	68.81	76.55
NCDs / Time deposits	0.86	1.71	1.00	1.61	12.95
Accumulated gap of assets and liabilities(180 days) / Equity	-209.37	-364.56	-58.42	-24.19	-48.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.59	105.83	104.01	102.16	96.80
Interest rate sensitivity gap/Equity	51.49	73.32	45.39	30.76	-51.00
【G】					
Deposit growth rate	-7.49	-15.70	-11.86	-22.45	12.45
Loan growth rate	-3.33	-11.47	-17.04	-13.96	5.98
Investment growth rate	-21.63	-50.76	-36.74	66.49	17.40
Guarantee growth rate	-7.13	-10.44	3.53	-22.24	-7.25

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.26	8.95	10.25	10.08	9.65
Tier 1 capital / Risk-weighted assets	9.09	6.10	8.92	6.45	7.28
Liability / Equity (multiple)	20.78	19.98	21.05	18.22	17.08
Equity / Asset	4.59	4.77	4.54	5.20	5.53
【A】					
Non-performing loan ratio	3.88	6.89	4.57	7.07	7.37
Loans under surveilance/Loans	1.57	2.62	1.99	3.36	-
Loan loss reserves / NPLs	26.88	15.25	24.74	16.19	23.44
【E】					
Net income before tax(NIBT) / Average equity	6.45	3.15	4.00	2.59	9.07
(NIBT + loan loss provision) / Average equity	17.09	24.65	25.77	30.20	27.72
NIBT / Average asset	0.29	0.15	0.20	0.13	0.49
(NIBT + loan loss provision) / Average asset	0.77	1.21	1.26	1.54	1.50
Net interest income / NIBT	392.23	925.50	84.90	1,387.87	328.69
NIBT / Operating revenue	10.81	4.79	6.32	3.05	8.33
NIBT / Employees (in thousand of NT dollars)	872.86	406.64	532.19	333.77	1,265.63
【L】					
Liquidity ratio (monthly average of daily data)	19.02	19.37	20.52	20.86	18.00
Loans / Deposits	83.27	81.48	81.87	81.27	84.26
Time deposits / Deposits	68.58	70.57	67.96	71.66	74.92
NCDs / Time deposits	0.60	0.72	0.61	-	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	-491.33	-453.40	-432.38	-463.92	-444.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.47	94.65	97.40	90.31	93.26
Interest rate sensitivity gap/Equity	-47.46	-96.52	-49.03	-161.75	-104.53
【G】					
Deposit growth rate	7.57	6.47	8.95	4.13	8.82
Loan growth rate	10.26	3.07	9.12	-2.73	-1.75
Investment growth rate	5.28	-8.10	30.47	13.46	18.96
Guarantee growth rate	24.71	-1.00	23.33	-4.06	-1.19

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Taiwan Cooperative Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.69	9.14	8.88	8.97	9.39
Tier 1 capital / Risk-weighted assets	6.17	5.96	6.29	6.47	5.91
Liability / Equity (multiple)	31.90	31.22	31.27	29.54	28.96
Equity / Asset	3.04	3.10	3.10	3.27	3.34
【A】					
Non-performing loan ratio	3.96	6.17	4.66	6.86	7.63
Loans under surveilance/Loans	1.70	2.06	2.31	2.52	-
Loan loss reserves / NPLs	32.35	20.22	27.75	15.40	21.16
【E】					
Net income before tax(NIBT) / Average equity	2.54	0.73	1.18	8.37	9.24
(NIBT + loan loss provision) / Average equity	21.70	8.11	6.69	45.08	37.40
NIBT / Average asset	0.08	0.11	0.18	0.27	0.32
(NIBT + loan loss provision) / Average asset	0.64	1.26	1.02	1.44	1.28
Net interest income / NIBT	1,100.67	803.53	86.38	502.95	425.15
NIBT / Operating revenue	3.17	4.24	7.13	6.47	5.68
NIBT / Employees (in thousand of NT dollars)	218.98	343.05	559.16	665.80	690.83
【L】					
Liquidity ratio (monthly average of daily data)	31.30	29.39	32.93	27.89	20.90
Loans / Deposits	76.72	77.00	75.45	78.89	84.27
Time deposits / Deposits	73.16	76.32	74.39	77.19	78.60
NCDs / Time deposits	0.25	0.24	0.23	0.49	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-159.58	-92.46	-411.60	-510.17	-560.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.24	100.21	99.57	97.00	97.81
Interest rate sensitivity gap/Equity	59.30	5.53	-11.13	-74.54	-54.26
【G】					
Deposit growth rate	3.60	3.06	5.93	3.88	10.19
Loan growth rate	3.44	0.70	1.31	-2.32	1.24
Investment growth rate	5.88	-3.62	-0.95	17.87	42.20
Guarantee growth rate	-8.54	-0.38	8.71	2.11	14.15

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： First Commercial Bank Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.79	9.02	8.96	8.99	9.28
Tier 1 capital / Risk-weighted assets	7.24	6.94	6.22	6.59	8.89
Liability / Equity (multiple)	21.20	21.21	26.30	26.59	14.87
Equity / Asset	4.50	4.50	3.66	3.62	6.30
【A】					
Non-performing loan ratio	1.46	3.79	1.46	3.77	8.72
Loans under surveilance/Loans	0.86	1.78	0.99	2.05	-
Loan loss reserves / NPLs	58.02	25.66	39.01	20.49	16.08
【E】					
Net income before tax(NIBT) / Average equity	25.48	17.55	-34.02	-47.82	4.26
(NIBT + loan loss provision) / Average equity	37.82	36.78	32.79	-28.13	21.51
NIBT / Average asset	0.96	0.66	-1.35	-2.43	0.28
(NIBT + loan loss provision) / Average asset	1.43	1.38	1.30	-1.43	1.40
Net interest income / NIBT	150.53	241.02	-	-	629.23
NIBT / Operating revenue	29.37	18.19	-40.32	-58.36	4.74
NIBT / Employees (in thousand of NT dollars)	2,170.65	1,335.32	-2,808.22	-4,821.90	546.26
【L】					
Liquidity ratio (monthly average of daily data)	28.93	22.38	28.13	19.11	14.00
Loans / Deposits	77.89	81.08	76.41	79.07	85.85
Time deposits / Deposits	49.33	54.68	51.07	57.86	59.64
NCDs / Time deposits	1.92	1.91	1.83	2.49	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-93.83	-236.05	-248.66	-216.40	-150.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.95	88.09	92.58	83.42	79.02
Interest rate sensitivity gap/Equity	-145.62	-172.83	-130.17	-297.69	-211.37
【G】					
Deposit growth rate	4.27	3.15	5.37	3.84	6.78
Loan growth rate	0.06	0.77	1.49	-4.72	3.10
Investment growth rate	25.26	34.78	77.46	23.85	15.30
Guarantee growth rate	9.41	-3.11	8.39	2.11	-9.29

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.79	9.22	11.22	9.07	10.68
Tier 1 capital / Risk-weighted assets	7.19	6.95	7.66	6.52	9.89
Liability / Equity (multiple)	23.18	23.19	22.95	24.98	14.24
Equity / Asset	4.14	4.13	4.18	3.85	6.56
【A】					
Non-performing loan ratio	2.72	4.03	3.33	4.16	8.27
Loans under surveilance/Loans	0.39	0.83	0.56	1.01	-
Loan loss reserves / NPLs	40.24	30.55	35.28	27.08	13.31
【E】					
Net income before tax(NIBT) / Average equity	20.94	21.78	21.48	-61.22	5.76
(NIBT + loan loss provision) / Average equity	32.03	41.53	41.26	25.93	23.84
NIBT / Average asset	0.85	0.84	0.85	-2.84	0.37
(NIBT + loan loss provision) / Average asset	1.29	1.61	1.64	1.20	1.55
Net interest income / NIBT	132.49	153.46	42.05	-	440.25
NIBT / Operating revenue	26.00	25.94	28.03	-74.01	6.55
NIBT / Employees (in thousand of NT dollars)	1,750.85	1,781.30	1,748.56	-5,939.67	723.41
【L】					
Liquidity ratio (monthly average of daily data)	30.66	25.54	27.74	23.17	13.70
Loans / Deposits	76.24	76.94	76.80	75.97	82.52
Time deposits / Deposits	47.87	53.50	49.31	55.76	59.68
NCDs / Time deposits	1.60	1.74	1.70	1.84	2.20
Accumulated gap of assets and liabilities(180 days) / Equity	88.02	5.35	89.91	9.37	-22.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.42	95.85	101.53	97.48	96.20
Interest rate sensitivity gap/Equity	-9.76	-68.80	24.95	-45.80	-39.59
【G】					
Deposit growth rate	5.94	6.65	6.44	7.05	7.77
Loan growth rate	4.51	6.14	6.50	-1.88	-0.12
Investment growth rate	-3.03	-44.49	-57.55	64.12	14.92
Guarantee growth rate	9.25	10.13	22.16	5.05	0.11

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.55	9.25	11.21	8.35	9.10
Tier 1 capital / Risk-weighted assets	8.53	6.21	8.51	5.80	8.98
Liability / Equity (multiple)	17.07	21.67	16.98	26.60	14.51
Equity / Asset	5.53	4.41	5.56	3.62	6.45
【A】					
Non-performing loan ratio	4.31	6.29	4.93	6.97	8.98
Loans under surveilance/Loans	4.44	5.38	5.26	5.06	-
Loan loss reserves / NPLs	28.04	26.52	26.34	21.37	16.05
【E】					
Net income before tax(NIBT) / Average equity	2.31	10.57	6.65	-51.24	3.53
(NIBT + loan loss provision) / Average equity	19.29	51.67	38.22	20.02	15.69
NIBT / Average asset	0.13	0.40	0.28	-2.70	0.23
(NIBT + loan loss provision) / Average asset	1.10	1.98	1.64	1.05	1.04
Net interest income / NIBT	995.27	403.80	117.38	-	733.04
NIBT / Operating revenue	5.13	11.57	9.06	-67.75	4.32
NIBT / Employees (in thousand of NT dollars)	292.17	853.51	605.31	-5,775.30	445.91
【L】					
Liquidity ratio (monthly average of daily data)	19.64	21.46	24.62	23.34	12.30
Loans / Deposits	88.60	83.40	83.39	82.82	88.15
Time deposits / Deposits	51.96	57.07	53.49	59.39	62.85
NCDs / Time deposits	2.02	2.00	1.86	2.51	2.55
Accumulated gap of assets and liabilities(180 days) / Equity	42.09	-38.40	33.97	-27.84	-34.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	77.75	74.58	81.85	77.54	81.23
Interest rate sensitivity gap/Equity	-258.46	-377.29	-208.92	-425.04	-196.28
【G】					
Deposit growth rate	4.50	1.90	4.33	1.86	9.03
Loan growth rate	10.81	-3.14	4.61	-4.80	1.76
Investment growth rate	-14.81	16.83	-4.42	24.57	-14.71
Guarantee growth rate	6.35	-6.27	5.58	-2.38	-7.88

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.24	10.11	10.22	11.01	11.69
Tier 1 capital / Risk-weighted assets	9.60	9.74	9.96	10.71	11.31
Liability / Equity (multiple)	14.44	14.98	14.47	14.33	13.71
Equity / Asset	6.48	6.26	6.46	6.52	6.80
【A】					
Non-performing loan ratio	1.32	1.94	1.74	2.38	3.75
Loans under surveilance/Loans	0.68	0.72	0.50	0.82	-
Loan loss reserves / NPLs	92.26	61.77	71.52	49.16	47.54
【E】					
Net income before tax(NIBT) / Average equity	13.16	10.28	13.90	7.46	8.14
(NIBT + loan loss provision) / Average equity	16.47	17.58	20.51	17.58	19.47
NIBT / Average asset	0.84	0.63	0.86	0.43	0.59
(NIBT + loan loss provision) / Average asset	1.06	1.07	1.26	1.01	1.41
Net interest income / NIBT	140.01	224.76	98.43	315.64	287.53
NIBT / Operating revenue	28.70	19.60	26.74	12.81	11.01
NIBT / Employees (in thousand of NT dollars)	2,943.41	1,928.72	2,710.66	1,413.69	1,580.90
【L】					
Liquidity ratio (monthly average of daily data)	62.25	37.75	50.37	33.14	21.00
Loans / Deposits	79.75	82.43	78.17	79.27	80.14
Time deposits / Deposits	51.76	55.81	52.33	59.52	64.08
NCDs / Time deposits	0.76	0.77	0.90	2.03	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	-76.38	-155.34	-75.77	-164.81	-42.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.55	112.16	103.60	97.16	102.37
Interest rate sensitivity gap/Equity	74.28	74.82	21.53	-17.79	13.26
【G】					
Deposit growth rate	13.75	4.99	10.00	8.85	10.31
Loan growth rate	8.03	13.80	5.78	7.17	-3.88
Investment growth rate	35.35	16.71	39.18	56.74	9.12
Guarantee growth rate	34.00	1.53	35.28	-10.16	-17.57

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Cathay United Bank　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.43	10.96	11.15	10.79	10.40
Tier 1 capital / Risk-weighted assets	11.87	12.20	11.24	11.64	12.86
Liability / Equity (multiple)	11.18	10.22	11.54	11.46	9.54
Equity / Asset	8.21	8.91	7.97	8.02	9.49
【A】					
Non-performing loan ratio	0.49	2.31	0.82	3.04	6.17
Loans under surveilance/Loans	1.84	2.15	1.86	1.93	-
Loan loss reserves / NPLs	234.42	58.44	159.67	52.41	15.14
【E】					
Net income before tax(NIBT) / Average equity	27.38	16.06	4.08	-20.58	10.74
(NIBT + loan loss provision) / Average equity	38.09	27.01	29.16	20.91	27.24
NIBT / Average asset	2.13	1.37	0.37	-1.76	0.94
(NIBT + loan loss provision) / Average asset	2.96	2.30	2.63	1.78	2.37
Net interest income / NIBT	117.97	188.30	159.25	-	253.14
NIBT / Operating revenue	44.05	33.11	9.02	-36.35	15.18
NIBT / Employees (in thousand of NT dollars)	5,448.41	3,551.05	710.48	-4,740.37	2,362.95
【L】					
Liquidity ratio (monthly average of daily data)	21.13	21.94	21.95	21.45	25.80
Loans / Deposits	80.73	75.31	79.46	74.75	71.79
Time deposits / Deposits	44.67	45.24	49.15	50.83	53.40
NCDs / Time deposits	9.68	2.17	3.40	1.93	3.37
Accumulated gap of assets and liabilities(180 days) / Equity	60.18	187.09	229.88	137.30	153.78
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.86	106.21	82.29	97.44	124.42
Interest rate sensitivity gap/Equity	-75.37	26.40	-92.15	-13.73	112.42
【G】					
Deposit growth rate	33.79	-5.26	28.24	-11.01	8.89
Loan growth rate	45.20	-1.41	38.50	-7.19	0.47
Investment growth rate	68.73	-16.03	47.28	-21.03	22.00
Guarantee growth rate	33.32	-27.42	29.20	-51.90	-5.33

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	7.00	5.51	8.04	5.53	5.05
Tier 1 capital / Risk-weighted assets	4.16	5.60	5.50	5.71	5.17
Liability / Equity (multiple)	26.12	26.47	27.63	23.73	26.43
Equity / Asset	3.69	3.64	3.49	4.04	3.65
【A】					
Non-performing loan ratio	9.49	14.34	10.15	13.98	17.80
Loans under surveilance/Loans	3.51	2.90	3.66	5.12	-
Loan loss reserves / NPLs	25.82	24.89	23.67	27.32	18.97
【E】					
Net income before tax(NIBT) / Average equity	0.71	-27.83	-14.05	-2.52	-22.12
(NIBT + loan loss provision) / Average equity	23.93	31.82	21.75	24.02	11.67
NIBT / Average asset	0.03	-1.09	-0.52	-0.09	-0.97
(NIBT + loan loss provision) / Average asset	0.85	1.25	0.81	0.82	0.51
Net interest income / NIBT	5,966.67	-	-	-	-
NIBT / Operating revenue	0.74	-24.99	-13.66	-1.96	-15.53
NIBT / Employees (in thousand of NT dollars)	35.62	-1,604.82	-730.99	-123.52	-1,343.52
【L】					
Liquidity ratio (monthly average of daily data)	15.63	14.63	16.94	15.14	18.10
Loans / Deposits	77.76	77.68	76.68	76.07	73.20
Time deposits / Deposits	57.19	62.98	58.19	64.07	68.21
NCDs / Time deposits	3.13	3.29	3.33	3.60	5.35
Accumulated gap of assets and liabilities(180 days) / Equity	-126.52	-278.01	-80.17	-230.55	-357.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	67.04	58.39	61.62	55.56	53.30
Interest rate sensitivity gap/Equity	-636.68	-810.48	-781.27	-798.40	-917.04
【G】					
Deposit growth rate	0.73	-1.09	2.11	1.21	4.50
Loan growth rate	-0.24	1.54	0.99	3.57	-11.87
Investment growth rate	-0.05	-6.96	-15.84	11.71	94.80
Guarantee growth rate	-19.61	-29.38	-25.33	-29.63	-21.94

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.30	9.76	9.90	10.10	8.94
Tier 1 capital / Risk-weighted assets	17.21	18.74	18.12	18.53	18.49
Liability / Equity (multiple)	8.07	7.57	7.79	7.37	7.17
Equity / Asset	11.03	11.66	11.38	11.95	12.24
【A】					
Non-performing loan ratio	1.71	3.52	2.04	3.88	4.63
Loans under surveilance/Loans	0.80	1.22	0.84	1.58	-
Loan loss reserves / NPLs	86.73	32.49	55.49	19.90	23.95
【E】					
Net income before tax(NIBT) / Average equity	7.13	3.33	6.26	1.19	3.95
(NIBT + loan loss provision) / Average equity	10.49	9.89	12.72	15.72	16.81
NIBT / Average asset	1.05	0.46	0.86	0.15	0.50
(NIBT + loan loss provision) / Average asset	1.55	1.36	1.75	1.99	2.14
Net interest income / NIBT	136.27	345.68	66.21	1,099.45	323.95
NIBT / Operating revenue	31.94	12.69	22.23	3.10	7.66
NIBT / Employees (in thousand of NT dollars)	2,366.35	926.41	1,731.73	291.80	915.53
【L】					
Liquidity ratio (monthly average of daily data)	26.54	23.22	20.26	17.83	17.30
Loans / Deposits	68.13	62.91	70.44	67.61	67.56
Time deposits / Deposits	49.70	56.22	51.03	57.46	63.97
NCDs / Time deposits	2.83	3.07	2.34	3.73	4.04
Accumulated gap of assets and liabilities(180 days) / Equity	-158.15	-130.92	-113.62	-82.13	-85.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.24	54.27	102.82	98.49	101.50
Interest rate sensitivity gap/Equity	6.55	-210.43	13.27	-7.10	7.17
【G】					
Deposit growth rate	7.87	3.69	5.71	0.58	3.82
Loan growth rate	16.50	-0.03	9.81	-0.43	-6.57
Investment growth rate	20.33	-12.84	6.97	-12.12	2.64
Guarantee growth rate	4.19	-23.84	-3.93	-25.88	-5.90

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Union Bank of Taiwan

Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.17	12.30	10.29	12.62	10.40
Tier 1 capital / Risk-weighted assets	11.45	12.04	11.52	11.93	12.71
Liability / Equity (multiple)	11.49	10.37	11.11	10.56	10.22
Equity / Asset	8.01	8.79	8.26	8.65	8.92
【A】					
Non-performing loan ratio	3.24	2.89	3.84	4.12	3.91
Loans under surveilance/Loans	1.45	3.42	1.83	3.62	-
Loan loss reserves / NPLs	22.62	61.19	18.81	46.76	22.53
【E】					
Net income before tax(NIBT) / Average equity	8.33	10.09	9.33	-8.03	0.34
(NIBT + loan loss provision) / Average equity	18.69	13.77	12.80	4.79	12.55
NIBT / Average asset	0.67	0.87	0.80	-0.76	0.03
(NIBT + loan loss provision) / Average asset	1.49	1.19	1.10	0.45	1.13
Net interest income / NIBT	547.93	369.12	418.21	-	5,364.41
NIBT / Operating revenue	10.89	13.63	12.90	-12.10	0.42
NIBT / Employees (in thousand of NT dollars)	554.58	657.75	566.30	-615.25	32.58
【L】					
Liquidity ratio (monthly average of daily data)	10.85	9.90	11.60	9.52	13.80
Loans / Deposits	72.48	74.65	70.14	73.61	79.52
Time deposits / Deposits	69.52	69.63	69.03	70.25	75.93
NCDs / Time deposits	4.46	4.27	6.59	2.19	7.24
Accumulated gap of assets and liabilities(180 days) / Equity	-174.20	-365.90	-269.83	-333.00	-255.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.56	63.70	75.19	61.96	78.98
Interest rate sensitivity gap/Equity	-235.12	-311.35	-231.80	-336.89	-187.08
【G】					
Deposit growth rate	20.42	1.33	17.23	-5.85	-0.04
Loan growth rate	15.39	-4.90	10.25	-13.17	-10.75
Investment growth rate	36.80	-11.75	23.40	-16.41	9.37
Guarantee growth rate	9.80	-24.73	-17.22	-34.07	-51.08

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： The Chinese Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.21	9.06	8.40	9.77	8.62
Tier 1 capital / Risk-weighted assets	10.30	10.87	10.49	10.78	9.88
Liability / Equity (multiple)	12.09	11.90	12.27	12.51	12.83
Equity / Asset	7.64	7.75	7.54	7.40	7.23
【A】					
Non-performing loan ratio	9.73	7.39	9.56	8.58	5.44
Loans under surveilance/Loans	2.15	8.59	2.15	7.99	-
Loan loss reserves / NPLs	18.22	24.21	18.66	20.32	23.29
【E】					
Net income before tax(NIBT) / Average equity	6.62	7.60	0.83	0.33	-4.39
(NIBT + loan loss provision) / Average equity	8.80	10.92	2.62	7.44	7.70
NIBT / Average asset	0.49	0.57	0.06	0.03	-0.34
(NIBT + loan loss provision) / Average asset	0.65	0.81	0.20	0.57	0.60
Net interest income / NIBT	600.19	418.85	1,456.30	8,830.19	-
NIBT / Operating revenue	9.42	11.39	1.23	0.48	-5.60
NIBT / Employees (in thousand of NT dollars)	399.85	561.69	53.96	29.48	-494.69
【L】					
Liquidity ratio (monthly average of daily data)	12.05	10.17	9.02	10.65	9.40
Loans / Deposits	76.68	83.29	78.04	83.63	91.22
Time deposits / Deposits	83.47	84.24	83.38	84.90	88.06
NCDs / Time deposits	7.67	14.57	9.30	13.95	7.72
Accumulated gap of assets and liabilities(180 days) / Equity	-94.14	-140.96	-44.54	-151.51	-147.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.40	93.52	89.34	85.67	93.53
Interest rate sensitivity gap/Equity	-145.67	-61.19	-101.05	-159.83	-74.70
【G】					
Deposit growth rate	3.71	-1.91	-0.68	-3.00	-0.60
Loan growth rate	-5.88	-3.63	-7.87	-11.07	-0.46
Investment growth rate	-5.13	22.17	2.24	29.87	-5.77
Guarantee growth rate	-21.95	-25.16	4.02	-41.22	-30.70

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.16	11.04	10.41	11.28	12.48
Tier 1 capital / Risk-weighted assets	8.65	9.90	9.76	9.15	12.79
Liability / Equity (multiple)	12.91	12.98	13.03	17.09	10.46
Equity / Asset	7.19	7.15	7.13	5.53	8.72
【A】					
Non-performing loan ratio	2.13	3.38	2.29	4.25	5.99
Loans under surveilance/Loans	0.21	0.58	0.51	1.36	-
Loan loss reserves / NPLs	60.82	40.98	56.61	33.99	18.07
【E】					
Net income before tax(NIBT) / Average equity	30.09	38.85	26.02	-32.29	2.91
(NIBT + loan loss provision) / Average equity	28.84	46.68	38.69	14.85	11.61
NIBT / Average asset	2.20	2.59	1.85	-2.84	0.29
(NIBT + loan loss provision) / Average asset	2.11	3.11	2.75	1.31	1.17
Net interest income / NIBT	120.10	99.15	139.36	-	723.17
NIBT / Operating revenue	39.64	38.21	30.16	-47.90	4.15
NIBT / Employees (in thousand of NT dollars)	2,687.27	3,155.58	2,042.69	-3,581.65	383.70
【L】					
Liquidity ratio (monthly average of daily data)	12.85	11.48	17.17	8.20	11.20
Loans / Deposits	101.54	104.36	97.38	87.13	95.98
Time deposits / Deposits	75.79	77.35	76.74	79.96	80.22
NCDs / Time deposits	14.84	10.35	28.89	15.65	7.62
Accumulated gap of assets and liabilities(180 days) / Equity	-158.12	-280.29	-216.46	-528.29	-93.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.31	94.10	94.92	86.78	92.90
Interest rate sensitivity gap/Equity	-92.16	-56.45	-49.48	-183.13	-63.18
【G】					
Deposit growth rate	22.72	-0.06	6.43	8.42	2.18
Loan growth rate	16.23	16.79	17.65	-3.17	12.63
Investment growth rate	-5.82	21.44	7.18	16.76	32.98
Guarantee growth rate	17.58	99.81	88.22	1.69	-55.10

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Fuhwa Commercial Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.41	9.59	8.72	11.04	10.94
Tier 1 capital / Risk-weighted assets	7.68	7.12	6.36	7.78	10.49
Liability / Equity (multiple)	15.63	17.00	18.58	16.72	10.95
Equity / Asset	6.01	5.55	5.11	5.64	8.37
【A】					
Non-performing loan ratio	3.37	3.98	3.75	4.22	5.72
Loans under surveilance/Loans	0.65	3.20	1.20	5.45	-
Loan loss reserves / NPLs	35.98	46.62	43.79	49.44	19.77
【E】					
Net income before tax(NIBT) / Average equity	9.71	14.35	10.07	-27.55	9.80
(NIBT + loan loss provision) / Average equity	23.98	23.21	24.70	25.13	15.75
NIBT / Average asset	0.54	0.82	0.54	-2.01	0.79
(NIBT + loan loss provision) / Average asset	1.33	1.32	1.34	1.84	1.27
Net interest income / NIBT	317.51	189.30	313.31	-	188.73
NIBT / Operating revenue	12.99	19.08	12.32	-39.23	12.94
NIBT / Employees (in thousand of NT dollars)	624.94	1,080.14	569.87	-2,711.35	1,248.50
【L】					
Liquidity ratio (monthly average of daily data)	14.00	15.37	14.30	21.27	20.40
Loans / Deposits	89.40	92.30	89.85	81.99	82.10
Time deposits / Deposits	65.67	70.88	68.30	73.75	76.27
NCDs / Time deposits	3.72	2.33	4.70	3.12	4.19
Accumulated gap of assets and liabilities(180 days) / Equity	-564.01	-141.60	-186.23	-53.41	19.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.44	81.82	76.46	78.76	83.26
Interest rate sensitivity gap/Equity	-330.52	-246.12	-361.04	-299.62	-161.97
【G】					
Deposit growth rate	26.63	17.95	33.69	6.82	-0.90
Loan growth rate	18.49	26.03	40.73	5.33	7.27
Investment growth rate	28.67	7.84	-22.34	52.65	-53.92
Guarantee growth rate	73.55	-4.77	38.60	-5.10	4.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Bank Sinopac

Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.13	13.05	12.39	12.85	14.37
Tier 1 capital / Risk-weighted assets	9.44	12.50	12.06	13.55	14.68
Liability / Equity (multiple)	16.98	13.90	14.58	11.99	10.70
Equity / Asset	5.56	6.71	6.42	7.70	8.55
【A】					
Non-performing loan ratio	1.04	2.17	1.76	2.01	2.03
Loans under surveilance/Loans	0.32	0.60	0.39	1.11	-
Loan loss reserves / NPLs	60.89	38.32	41.36	39.84	37.45
【E】					
Net income before tax(NIBT) / Average equity	17.07	12.75	11.82	11.30	8.71
(NIBT + loan loss provision) / Average equity	21.24	18.30	17.73	16.21	12.99
NIBT / Average asset	0.96	0.91	0.81	0.92	0.78
(NIBT + loan loss provision) / Average asset	1.19	1.31	1.22	1.32	1.17
Net interest income / NIBT	101.99	141.84	34.55	205.40	234.42
NIBT / Operating revenue	22.90	22.62	20.86	18.74	12.21
NIBT / Employees (in thousand of NT dollars)	2,237.73	1,537.58	1,485.69	1,293.21	1,137.18
【L】					
Liquidity ratio (monthly average of daily data)	41.61	36.15	39.37	32.17	15.00
Loans / Deposits	73.88	79.00	69.78	80.18	77.48
Time deposits / Deposits	58.69	63.74	62.04	65.11	68.73
NCDs / Time deposits	17.65	0.53	13.73	0.57	1.48
Accumulated gap of assets and liabilities(180 days) / Equity	-342.07	-178.09	-337.02	-266.76	178.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.00	84.61	90.89	80.34	67.33
Interest rate sensitivity gap/Equity	-129.18	-142.62	-81.29	-172.81	-128.57
【G】					
Deposit growth rate	33.03	12.73	31.27	8.68	9.35
Loan growth rate	23.72	12.36	12.52	11.94	7.57
Investment growth rate	14.76	40.71	29.16	120.26	23.18
Guarantee growth rate	28.31	-12.53	12.32	-21.43	-16.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.62	10.10	9.97	10.38	11.01
Tier 1 capital / Risk-weighted assets	8.48	9.38	9.14	9.36	12.30
Liability / Equity (multiple)	14.56	13.11	13.44	15.87	10.36
Equity / Asset	6.43	7.09	6.92	5.93	8.80
【A】					
Non-performing loan ratio	0.98	1.35	1.18	1.38	2.83
Loans under surveilance/Loans	0.30	0.49	0.41	0.88	-
Loan loss reserves / NPLs	86.34	69.40	94.46	70.67	32.17
【E】					
Net income before tax(NIBT) / Average equity	43.16	28.41	20.51	-19.96	11.80
(NIBT + loan loss provision) / Average equity	38.43	21.52	18.13	19.25	21.17
NIBT / Average asset	2.78	1.86	1.41	-1.72	1.04
(NIBT + loan loss provision) / Average asset	2.48	1.41	1.25	1.66	1.86
Net interest income / NIBT	96.68	126.63	91.41	-	201.56
NIBT / Operating revenue	58.81	38.03	29.84	-32.45	15.23
NIBT / Employees (in thousand of NT dollars)	4,912.78	3,118.03	2,289.10	-2,852.24	1,797.67
【L】					
Liquidity ratio (monthly average of daily data)	9.84	15.75	13.12	18.29	14.60
Loans / Deposits	87.96	78.89	81.45	76.36	80.34
Time deposits / Deposits	60.55	64.56	60.50	65.52	71.85
NCDs / Time deposits	6.79	0.59	6.40	0.89	1.82
Accumulated gap of assets and liabilities(180 days) / Equity	-547.15	-410.92	-471.99	-402.12	-317.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.01	71.08	84.48	71.77	80.83
Interest rate sensitivity gap/Equity	-113.33	-268.15	-144.53	-337.74	-159.82
【G】					
Deposit growth rate	21.22	5.22	9.88	0.94	10.47
Loan growth rate	34.02	2.45	16.77	-4.65	4.13
Investment growth rate	16.38	8.10	-1.27	19.76	47.30
Guarantee growth rate	29.90	-14.58	34.22	-24.46	10.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Cosmos Bank, Taiwan　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.72	10.21	9.79	10.13	8.25
Tier 1 capital / Risk-weighted assets	9.79	10.14	9.81	10.11	9.07
Liability / Equity (multiple)	11.08	10.06	10.82	10.51	12.65
Equity / Asset	8.27	9.05	8.46	8.68	7.33
【A】					
Non-performing loan ratio	2.85	2.94	2.87	3.21	6.97
Loans under surveilance/Loans	2.04	2.68	2.21	3.32	-
Loan loss reserves / NPLs	29.70	35.11	35.44	31.90	17.09
【E】					
Net income before tax(NIBT) / Average equity	13.87	17.97	9.38	11.39	10.53
(NIBT + loan loss provision) / Average equity	36.61	40.06	42.59	32.11	16.77
NIBT / Average asset	1.11	1.55	0.81	0.86	0.74
(NIBT + loan loss provision) / Average asset	2.93	3.45	3.67	2.44	1.18
Net interest income / NIBT	442.73	314.22	50.72	463.94	367.58
NIBT / Operating revenue	15.16	20.07	9.82	11.61	9.79
NIBT / Employees (in thousand of NT dollars)	938.94	1,375.30	644.84	714.00	701.01
【L】					
Liquidity ratio (monthly average of daily data)	13.39	12.04	10.45	13.88	12.00
Loans / Deposits	71.58	76.53	73.11	74.13	82.85
Time deposits / Deposits	78.87	81.23	79.66	82.00	80.80
NCDs / Time deposits	0.28	0.65	0.41	1.56	5.64
Accumulated gap of assets and liabilities(180 days) / Equity	-65.35	-40.94	-50.34	-15.27	-147.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.43	83.57	74.08	78.68	68.76
Interest rate sensitivity gap/Equity	-220.54	-130.89	-235.70	-182.30	-353.25
【G】					
Deposit growth rate	13.08	13.73	11.17	11.87	10.60
Loan growth rate	4.43	11.79	8.09	-1.58	8.57
Investment growth rate	74.19	115.67	27.28	93.55	-0.91
Guarantee growth rate	-35.88	2.44	-69.24	67.46	-21.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Bowa Bank Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	4.33	4.87	4.71	5.56	6.58
Tier 1 capital / Risk-weighted assets	4.83	5.92	5.65	6.51	6.98
Liability / Equity (multiple)	19.85	17.41	19.32	16.83	14.83
Equity / Asset	4.80	5.43	4.92	5.61	6.32
【A】					
Non-performing loan ratio	21.45	22.96	22.63	16.37	10.34
Loans under surveilance/Loans	5.81	10.68	10.37	19.22	-
Loan loss reserves / NPLs	15.20	12.26	14.45	16.99	17.91
【E】					
Net income before tax(NIBT) / Average equity	-11.88	5.76	-7.69	-10.51	-10.29
(NIBT + loan loss provision) / Average equity	-7.99	7.84	-5.67	-7.90	-2.16
NIBT / Average asset	-0.57	0.30	-0.39	-0.63	-0.71
(NIBT + loan loss provision) / Average asset	-0.39	0.41	-0.29	-0.47	-0.15
Net interest income / NIBT	-	394.55	-	-	-
NIBT / Operating revenue	-17.07	8.40	-11.21	-14.89	-12.67
NIBT / Employees (in thousand of NT dollars)	-703.70	414.85	-473.84	-892.01	-985.39
【L】					
Liquidity ratio (monthly average of daily data)	8.79	12.07	8.71	8.05	9.10
Loans / Deposits	82.81	84.78	89.62	86.89	85.72
Time deposits / Deposits	80.43	81.26	79.99	80.55	82.40
NCDs / Time deposits	2.73	2.98	2.64	4.38	13.32
Accumulated gap of assets and liabilities(180 days) / Equity	210.35	-291.27	-293.79	-226.18	-271.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	61.51	54.74	38.82	60.87	69.08
Interest rate sensitivity gap/Equity	-551.27	-685.37	-1,010.93	-582.18	-410.89
【G】					
Deposit growth rate	8.86	-0.50	2.67	-5.12	7.23
Loan growth rate	4.91	-2.11	5.01	-3.66	2.27
Investment growth rate	19.45	42.41	-3.28	0.36	5.56
Guarantee growth rate	-35.29	-35.86	-40.23	-47.68	-42.23

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Chung Shing Bank　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-142.93	-36.58	-71.73	-32.19	-20.77
Tier 1 capital / Risk-weighted assets	-142.21	-36.21	-71.27	-31.85	-20.48
Liability / Equity (multiple)	-2.02	-4.66	-2.88	-5.24	-
Equity / Asset	-98.26	-27.34	-53.13	-23.61	-10.97
【A】					
Non-performing loan ratio	10.45	66.00	59.03	64.53	57.24
Loans under surveilance/Loans	9.03	5.58	5.81	5.90	-
Loan loss reserves / NPLs	50.64	35.19	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	-28.21	-0.94	-12.42	-4.02	-8.98
(NIBT + loan loss provision) / Average asset	-28.14	-0.87	-7.16	-1.41	-3.54
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-1,514.44	-45.62	-645.75	-151.72	-227.24
NIBT / Employees (in thousand of NT dollars)	-30,614.83	-1,408.66	-19,132.05	-6,419.32	-14,984.32
【L】					
Liquidity ratio (monthly average of daily data)	11.75	6.62	7.81	5.70	7.70
Loans / Deposits	34.72	109.04	77.28	110.78	98.28
Time deposits / Deposits	80.61	84.68	83.17	83.95	85.74
NCDs / Time deposits	15.51	15.79	23.57	16.12	28.20
Accumulated gap of assets and liabilities(180 days) / Equity	109.14	249.00	163.01	253.55	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	27.62	21.52	27.86	24.78	27.58
Interest rate sensitivity gap/Equity	139.89	345.11	195.84	356.94	-
【G】					
Deposit growth rate	-18.76	-18.88	-12.16	-27.06	-13.70
Loan growth rate	-73.30	-15.83	-37.58	-13.75	-6.60
Investment growth rate	-41.65	-27.90	-9.48	-17.44	-38.08
Guarantee growth rate	-13.72	-57.77	-36.09	-57.13	-47.95

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Taishin International Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.99	10.52	10.12	10.28	11.29
Tier 1 capital / Risk-weighted assets	9.50	8.01	7.90	7.52	10.00
Liability / Equity (multiple)	11.20	12.29	11.97	12.14	9.45
Equity / Asset	8.19	7.52	7.71	7.61	9.57
【A】					
Non-performing loan ratio	1.31	2.24	1.59	2.45	3.60
Loans under surveilance/Loans	0.17	0.42	0.19	0.58	-
Loan loss reserves / NPLs	50.20	40.27	45.86	47.14	17.75
【E】					
Net income before tax(NIBT) / Average equity	29.72	19.54	20.10	14.74	5.15
(NIBT + loan loss provision) / Average equity	46.45	39.34	38.12	33.06	22.10
NIBT / Average asset	2.00	1.61	1.58	1.25	0.53
(NIBT + loan loss provision) / Average asset	3.12	3.24	2.99	2.79	2.27
Net interest income / NIBT	200.95	259.82	116.58	339.63	629.86
NIBT / Operating revenue	28.20	20.52	21.04	14.46	5.89
NIBT / Employees (in thousand of NT dollars)	1,933.01	1,416.98	1,267.69	1,068.94	451.49
【L】					
Liquidity ratio (monthly average of daily data)	15.25	15.85	12.77	13.16	18.80
Loans / Deposits	91.37	90.43	92.82	90.04	86.09
Time deposits / Deposits	63.97	67.38	65.76	70.35	70.32
NCDs / Time deposits	6.33	1.05	7.44	1.22	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-250.48	-151.79	-181.84	-128.61	-32.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	69.67	75.81	89.73	73.02	75.36
Interest rate sensitivity gap/Equity	-255.80	-232.44	-92.16	-265.60	-193.65
【G】					
Deposit growth rate	29.62	-1.38	16.21	60.38	5.69
Loan growth rate	26.42	3.33	16.44	70.67	5.74
Investment growth rate	72.45	-16.30	6.25	9.95	25.37
Guarantee growth rate	7.62	-41.55	-15.76	18.96	-35.03

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name : Fubon Commercial Bank　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	13.71	14.34	13.76	13.89	11.47
Tier 1 capital / Risk-weighted assets	17.85	16.25	16.47	15.45	15.43
Liability / Equity (multiple)	9.75	7.92	7.70	8.54	8.04
Equity / Asset	9.30	11.22	11.49	10.49	11.06
【A】					
Non-performing loan ratio	2.98	3.80	2.96	3.91	3.51
Loans under surveilance/Loans	0.88	0.90	0.87	0.93	-
Loan loss reserves / NPLs	45.65	45.13	38.64	45.92	30.40
【E】					
Net income before tax(NIBT) / Average equity	16.60	29.80	18.01	2.64	10.64
(NIBT + loan loss provision) / Average equity	31.24	37.90	32.33	11.76	22.84
NIBT / Average asset	1.66	3.23	2.01	0.31	1.13
(NIBT + loan loss provision) / Average asset	3.13	4.11	3.61	1.37	2.43
Net interest income / NIBT	159.26	92.60	92.66	805.49	147.45
NIBT / Operating revenue	26.60	42.12	28.77	4.56	14.30
NIBT / Employees (in thousand of NT dollars)	2,639.20	4,736.45	2,910.71	435.63	1,716.00
【L】					
Liquidity ratio (monthly average of daily data)	40.22	45.52	41.82	32.81	26.90
Loans / Deposits	63.12	64.63	62.69	66.55	63.82
Time deposits / Deposits	50.53	55.66	52.17	57.62	63.16
NCDs / Time deposits	1.24	1.07	1.17	1.25	1.54
Accumulated gap of assets and liabilities(180 days) / Equity	-283.87	-59.72	-29.92	-25.81	-56.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	60.56	65.93	73.99	71.61	69.97
Interest rate sensitivity gap/Equity	-289.42	-201.34	-146.50	-193.35	-201.49
【G】					
Deposit growth rate	11.13	1.23	4.20	-3.77	-0.02
Loan growth rate	5.12	1.83	-4.67	0.35	-11.27
Investment growth rate	64.71	1.27	45.57	21.11	56.14
Guarantee growth rate	-23.83	-23.26	-25.26	-17.64	-42.89

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.17	9.03	8.77	8.25	9.50
Tier 1 capital / Risk-weighted assets	7.08	6.63	6.87	6.14	8.75
Liability / Equity (multiple)	15.29	13.80	13.47	14.31	10.22
Equity / Asset	6.14	6.76	6.91	6.53	8.91
【A】					
Non-performing loan ratio	3.35	4.30	3.75	4.65	5.48
Loans under surveilance/Loans	1.46	2.75	1.53	3.36	-
Loan loss reserves / NPLs	23.08	25.29	21.04	18.08	16.31
【E】					
Net income before tax(NIBT) / Average equity	14.83	20.96	17.17	-21.77	4.31
(NIBT + loan loss provision) / Average equity	16.29	22.45	18.18	-5.14	18.40
NIBT / Average asset	0.91	1.42	1.17	-1.79	0.37
(NIBT + loan loss provision) / Average asset	1.00	1.52	1.24	-0.42	1.57
Net interest income / NIBT	256.16	151.84	22.36	-	542.43
NIBT / Operating revenue	21.32	27.85	24.32	-33.13	5.50
NIBT / Employees (in thousand of NT dollars)	1,001.16	1,528.83	1,188.90	-1,970.25	428.74
【L】					
Liquidity ratio (monthly average of daily data)	11.87	14.02	11.57	10.46	12.30
Loans / Deposits	90.97	90.47	88.52	89.57	87.26
Time deposits / Deposits	69.18	73.54	67.06	73.79	76.32
NCDs / Time deposits	5.53	4.75	4.12	4.57	9.10
Accumulated gap of assets and liabilities(180 days) / Equity	-360.76	-194.89	-187.91	-186.75	-231.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	84.80	83.12	87.97	88.65	87.37
Interest rate sensitivity gap/Equity	-189.33	-182.61	-126.15	-126.41	-108.53
【G】					
Deposit growth rate	16.67	9.45	12.12	0.85	6.23
Loan growth rate	16.31	14.43	10.14	4.22	3.12
Investment growth rate	130.16	15.27	-12.90	-8.51	-44.72
Guarantee growth rate	34.97	-33.82	43.46	-46.59	-4.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.97	9.39	9.30	9.71	8.68
Tier 1 capital / Risk-weighted assets	6.66	6.73	6.82	7.01	9.11
Liability / Equity (multiple)	17.80	16.47	17.57	17.25	13.91
Equity / Asset	5.32	5.72	5.38	5.48	6.71
【A】					
Non-performing loan ratio	3.43	4.00	3.68	3.92	4.81
Loans under surveilance/Loans	3.12	4.94	3.26	5.54	-
Loan loss reserves / NPLs	27.33	28.84	28.30	40.87	20.19
【E】					
Net income before tax(NIBT) / Average equity	8.21	9.29	2.09	-17.97	2.39
(NIBT + loan loss provision) / Average equity	17.92	12.14	7.71	16.62	12.45
NIBT / Average asset	0.42	0.48	0.10	-1.15	0.17
(NIBT + loan loss provision) / Average asset	0.93	0.62	0.36	1.06	0.91
Net interest income / NIBT	631.03	490.38	2,464.50	-	885.43
NIBT / Operating revenue	9.18	10.35	2.12	-22.45	2.77
NIBT / Employees (in thousand of NT dollars)	388.83	501.57	86.99	-1,266.35	219.80
【L】					
Liquidity ratio (monthly average of daily data)	7.45	12.07	10.38	12.63	14.10
Loans / Deposits	87.13	90.16	89.07	86.96	86.69
Time deposits / Deposits	69.80	77.19	72.16	78.16	78.42
NCDs / Time deposits	9.66	9.77	6.03	16.62	17.74
Accumulated gap of assets and liabilities(180 days) / Equity	-428.73	-161.96	-48.35	14.50	-90.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	47.49	70.43	56.45	71.59	77.94
Interest rate sensitivity gap/Equity	-779.90	-375.54	-612.64	-388.87	-269.70
【G】					
Deposit growth rate	23.58	3.36	9.94	10.63	19.79
Loan growth rate	17.08	5.93	11.27	9.64	15.06
Investment growth rate	95.16	9.17	22.75	-11.42	-52.98
Guarantee growth rate	84.32	-28.09	53.96	-26.43	17.54

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： EnTie Commercial Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.37	11.32	10.43	11.48	9.42
Tier 1 capital / Risk-weighted assets	10.48	10.61	10.34	10.29	11.39
Liability / Equity (multiple)	12.10	11.35	12.49	12.39	11.26
Equity / Asset	7.64	8.10	7.42	7.47	8.15
【A】					
Non-performing loan ratio	3.27	4.57	4.47	4.79	5.75
Loans under surveilance/Loans	1.10	9.69	2.77	8.94	-
Loan loss reserves / NPLs	38.33	32.67	33.39	29.46	21.05
【E】					
Net income before tax(NIBT) / Average equity	6.38	11.31	4.95	-10.17	0.38
(NIBT + loan loss provision) / Average equity	11.38	19.64	13.92	14.66	19.14
NIBT / Average asset	0.50	0.91	0.40	-0.88	0.03
(NIBT + loan loss provision) / Average asset	0.90	1.58	1.13	1.27	1.58
Net interest income / NIBT	395.00	291.37	618.77	-	5,163.93
NIBT / Operating revenue	10.28	17.98	8.64	-16.28	0.49
NIBT / Employees (in thousand of NT dollars)	630.47	1,219.90	507.43	-1,155.35	42.33
【L】					
Liquidity ratio (monthly average of daily data)	10.96	9.03	9.28	8.52	10.70
Loans / Deposits	86.18	91.75	86.84	91.13	90.28
Time deposits / Deposits	66.24	69.15	66.14	71.26	76.81
NCDs / Time deposits	6.87	2.95	4.26	3.49	7.06
Accumulated gap of assets and liabilities(180 days) / Equity	-509.06	-382.61	-448.27	233.71	-287.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	53.07	68.21	61.16	84.87	86.62
Interest rate sensitivity gap/Equity	-499.45	-309.73	-421.54	-163.12	-137.68
【G】					
Deposit growth rate	24.23	-0.80	9.33	-3.74	-1.77
Loan growth rate	14.19	-1.93	3.26	-2.74	-2.38
Investment growth rate	169.19	-12.33	35.53	-29.24	6.47
Guarantee growth rate	32.76	-26.52	-7.96	-33.44	-21.30

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Chinatrust Commercial Bank Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.81	12.33	10.37	12.58	11.23
Tier 1 capital / Risk-weighted assets	8.16	9.96	8.00	9.84	8.73
Liability / Equity (multiple)	13.06	9.29	11.97	9.27	9.82
Equity / Asset	7.11	9.72	7.71	9.74	9.24
【A】					
Non-performing loan ratio	1.40	2.22	1.65	2.48	2.93
Loans under surveilance/Loans	0.46	0.30	0.80	0.54	-
Loan loss reserves / NPLs	76.03	69.04	75.33	63.79	46.73
【E】					
Net income before tax(NIBT) / Average equity	22.53	23.77	9.44	18.76	12.82
(NIBT + loan loss provision) / Average equity	31.83	31.65	25.07	29.39	27.46
NIBT / Average asset	1.63	2.05	0.86	1.80	1.16
(NIBT + loan loss provision) / Average asset	2.31	2.72	2.27	2.81	2.50
Net interest income / NIBT	149.38	154.94	163.24	192.24	259.58
NIBT / Operating revenue	30.19	31.15	13.65	25.04	11.50
NIBT / Employees (in thousand of NT dollars)	3,048.10	3,094.23	1,129.27	2,645.66	1,601.16
【L】					
Liquidity ratio (monthly average of daily data)	26.20	16.37	18.75	17.46	19.70
Loans / Deposits	75.72	78.82	72.50	80.17	78.01
Time deposits / Deposits	59.83	60.89	59.76	64.30	65.22
NCDs / Time deposits	5.75	8.50	5.60	2.19	5.30
Accumulated gap of assets and liabilities(180 days) / Equity	-221.60	-175.24	-202.12	-88.11	-110.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.38	45.09	82.79	85.59	75.62
Interest rate sensitivity gap/Equity	-251.36	-363.65	-150.99	-91.55	-177.49
【G】					
Deposit growth rate	30.86	8.40	29.21	5.76	11.92
Loan growth rate	25.24	3.40	17.03	7.07	5.35
Investment growth rate	85.32	8.48	35.75	-7.49	59.30
Guarantee growth rate	29.36	-29.08	-0.98	-25.32	18.95

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name : Chinfon Commercial Bank Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.23	11.09	10.81	10.42	9.43
Tier 1 capital / Risk-weighted assets	8.11	8.28	7.91	7.82	8.70
Liability / Equity (multiple)	14.78	13.59	14.07	14.41	12.48
Equity / Asset	6.34	6.86	6.64	6.49	7.42
【A】					
Non-performing loan ratio	18.12	19.46	19.21	25.81	22.90
Loans under surveilance/Loans	3.30	4.67	3.23	1.77	-
Loan loss reserves / NPLs	13.59	11.90	11.50	7.30	7.62
【E】					
Net income before tax(NIBT) / Average equity	1.65	9.12	3.75	-19.23	2.30
(NIBT + loan loss provision) / Average equity	28.05	28.42	25.60	16.49	18.38
NIBT / Average asset	0.10	0.58	0.24	-1.34	0.16
(NIBT + loan loss provision) / Average asset	1.73	1.80	1.64	1.15	1.29
Net interest income / NIBT	2,943.04	489.07	1,207.69	-	938.26
NIBT / Operating revenue	1.59	8.69	3.63	-20.50	2.08
NIBT / Employees (in thousand of NT dollars)	128.66	706.92	294.26	-1,707.47	207.22
【L】					
Liquidity ratio (monthly average of daily data)	17.09	15.16	13.60	10.51	12.00
Loans / Deposits	78.54	79.20	79.91	83.23	84.98
Time deposits / Deposits	77.73	78.78	78.30	80.86	82.40
NCDs / Time deposits	4.75	3.71	6.54	4.29	8.81
Accumulated gap of assets and liabilities(180 days) / Equity	-124.21	-254.47	62.53	-185.00	-154.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	59.48	59.84	54.99	49.38	46.02
Interest rate sensitivity gap/Equity	-487.54	-459.39	-527.72	-516.11	-583.64
【G】					
Deposit growth rate	5.51	-5.17	0.17	-6.74	0.86
Loan growth rate	3.25	-10.61	-4.12	-8.17	-8.11
Investment growth rate	-10.11	-12.99	-17.42	-19.29	12.44
Guarantee growth rate	-17.62	-64.60	-28.08	-68.56	-32.88

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Macoto Bank　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.20	11.10	9.33	11.28	11.11
Tier 1 capital / Risk-weighted assets	6.60	7.45	6.32	7.69	7.73
Liability / Equity (multiple)	18.53	16.15	19.10	15.27	15.56
Equity / Asset	5.12	5.83	4.97	6.15	6.04
【A】					
Non-performing loan ratio	4.43	4.61	4.31	4.73	7.90
Loans under surveilance/Loans	0.88	4.27	2.05	5.50	-
Loan loss reserves / NPLs	25.07	38.17	30.42	23.27	16.70
【E】					
Net income before tax(NIBT) / Average equity	13.96	8.05	1.82	1.82	3.81
(NIBT + loan loss provision) / Average equity	20.63	27.07	20.61	6.73	28.65
NIBT / Average asset	0.73	0.48	0.11	0.12	0.25
(NIBT + loan loss provision) / Average asset	1.07	1.61	1.21	0.44	1.85
Net interest income / NIBT	389.71	616.97	2,767.15	2,675.50	910.50
NIBT / Operating revenue	14.06	7.40	1.80	1.92	3.56
NIBT / Employees (in thousand of NT dollars)	661.00	356.60	78.86	78.43	179.05
【L】					
Liquidity ratio (monthly average of daily data)	10.52	10.76	9.35	16.67	15.70
Loans / Deposits	73.84	73.57	73.84	70.22	75.63
Time deposits / Deposits	67.90	69.66	68.79	71.09	74.55
NCDs / Time deposits	5.19	3.22	6.08	3.56	4.34
Accumulated gap of assets and liabilities(180 days) / Equity	-721.88	-43.72	-123.18	-55.41	-52.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.34	40.50	38.67	44.13	49.45
Interest rate sensitivity gap/Equity	-132.44	-746.27	-888.85	-721.66	-681.77
【G】					
Deposit growth rate	12.87	8.75	14.13	-2.81	14.11
Loan growth rate	13.19	4.11	20.39	-9.32	5.48
Investment growth rate	33.54	53.99	86.67	0.77	138.28
Guarantee growth rate	-12.64	-15.63	-12.41	-27.36	-16.44

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name : Sunny Bank　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.88	9.26	9.22	9.16	9.71
Tier 1 capital / Risk-weighted assets	7.98	7.95	8.15	7.98	9.35
Liability / Equity (multiple)	16.59	17.06	16.20	16.78	15.61
Equity / Asset	5.69	5.54	5.81	5.62	6.02
【A】					
Non-performing loan ratio	2.28	3.32	2.88	3.84	3.24
Loans under surveilance/Loans	0.70	1.63	1.00	2.20	-
Loan loss reserves / NPLs	45.01	28.89	33.67	25.42	22.10
【E】					
Net income before tax(NIBT) / Average equity	15.01	13.33	15.07	12.78	10.57
(NIBT + loan loss provision) / Average equity	14.43	15.99	13.11	69.60	110.64
NIBT / Average asset	0.82	0.70	0.80	0.72	0.65
(NIBT + loan loss provision) / Average asset	0.79	0.84	0.70	3.92	6.81
Net interest income / NIBT	238.31	267.79	235.82	291.40	312.18
NIBT / Operating revenue	23.39	18.12	21.55	15.35	10.69
NIBT / Employees (in thousand of NT dollars)	704.57	637.28	664.98	663.01	656.74
【L】					
Liquidity ratio (monthly average of daily data)	8.96	13.80	9.80	15.06	16.10
Loans / Deposits	88.67	81.81	86.06	80.96	76.15
Time deposits / Deposits	67.61	70.43	67.58	71.07	73.71
NCDs / Time deposits	5.74	3.57	4.29	3.92	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-649.75	-554.35	-590.04	-484.89	-405.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.82	47.31	38.71	49.10	51.87
Interest rate sensitivity gap/Equity	-391.90	-799.45	-886.95	-768.64	-702.51
【G】					
Deposit growth rate	9.31	17.60	9.61	16.02	19.32
Loan growth rate	18.39	21.28	16.49	23.47	12.80
Investment growth rate	-8.57	20.60	-13.19	0.97	145.42
Guarantee growth rate	0.22	12.58	41.89	3.15	-35.49

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name : Bank of Panhsin　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.74	7.09	8.88	9.38	9.51
Tier 1 capital / Risk-weighted assets	6.22	8.18	6.30	9.24	9.24
Liability / Equity (multiple)	19.04	11.43	19.66	11.27	10.99
Equity / Asset	4.99	8.05	4.84	8.15	8.34
【A】					
Non-performing loan ratio	2.98	7.41	3.96	8.55	10.98
Loans under surveilance/Loans	2.33	3.29	3.49	3.91	-
Loan loss reserves / NPLs	49.71	14.01	52.63	13.18	7.90
【E】					
Net income before tax(NIBT) / Average equity	15.91	7.17	-31.87	1.83	1.70
(NIBT + loan loss provision) / Average equity	18.79	8.48	-3.64	11.80	5.72
NIBT / Average asset	0.78	0.58	-2.28	0.15	0.14
(NIBT + loan loss provision) / Average asset	0.92	0.68	-0.26	0.99	0.49
Net interest income / NIBT	217.56	322.08	-	1,273.25	1,109.03
NIBT / Operating revenue	21.86	14.47	-61.76	3.12	2.45
NIBT / Employees (in thousand of NT dollars)	824.70	543.69	-2,161.62	154.38	153.85
【L】					
Liquidity ratio (monthly average of daily data)	9.32	9.88	11.49	10.11	15.20
Loans / Deposits	90.74	87.54	87.89	85.52	80.39
Time deposits / Deposits	75.44	73.69	73.66	73.47	75.60
NCDs / Time deposits	16.84	10.48	15.49	10.49	9.66
Accumulated gap of assets and liabilities(180 days) / Equity	-716.19	-388.40	-597.54	-327.54	-143.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.25	91.25	92.92	89.15	86.95
Interest rate sensitivity gap/Equity	-148.30	-90.27	-125.58	-112.97	-137.06
【G】					
Deposit growth rate	27.90	8.44	22.69	3.50	4.09
Loan growth rate	30.84	13.62	24.09	9.97	1.14
Investment growth rate	3.46	-0.72	-22.28	6.99	-26.01
Guarantee growth rate	-4.47	-22.25	-25.29	-35.50	0.17

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2004

Bank's name ： Lucky Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.83	8.54	9.78	8.86	11.61
Tier 1 capital / Risk-weighted assets	8.77	9.90	9.24	8.51	11.84
Liability / Equity (multiple)	20.81	20.77	20.53	22.43	14.19
Equity / Asset	4.58	4.59	4.64	4.27	6.58
【A】					
Non-performing loan ratio	2.89	6.18	3.84	6.77	9.85
Loans under surveilance/Loans	0.95	1.90	0.92	2.79	-
Loan loss reserves / NPLs	33.70	16.36	24.97	15.58	10.05
【E】					
Net income before tax(NIBT) / Average equity	12.63	14.46	10.64	-36.30	4.80
(NIBT + loan loss provision) / Average equity	16.46	17.72	13.94	10.63	9.68
NIBT / Average asset	0.57	0.63	0.48	-2.22	0.32
(NIBT + loan loss provision) / Average asset	0.75	0.77	0.63	0.65	0.64
Net interest income / NIBT	235.43	222.14	287.89	-	426.01
NIBT / Operating revenue	24.52	20.70	16.66	-56.36	5.77
NIBT / Employees (in thousand of NT dollars)	730.94	710.35	521.46	-2,643.05	336.21
【L】					
Liquidity ratio (monthly average of daily data)	18.46	14.08	9.02	17.54	14.10
Loans / Deposits	76.53	68.45	73.18	63.77	71.03
Time deposits / Deposits	60.05	64.96	61.19	66.23	69.29
NCDs / Time deposits	2.07	2.20	1.81	2.27	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-160.36	-69.59	-10.46	112.63	-356.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.53	77.17	94.60	82.01	88.82
Interest rate sensitivity gap/Equity	-88.98	-441.65	-105.55	-373.05	-149.89
【G】					
Deposit growth rate	3.11	-0.99	2.71	-0.68	3.72
Loan growth rate	15.27	-0.43	17.86	-10.82	3.45
Investment growth rate	-87.14	-19.18	-61.84	25.83	7.23
Guarantee growth rate	11.04	-11.23	1.36	1.58	-19.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.37	10.88	10.44	11.59	10.57
Tier 1 capital / Risk-weighted assets	7.86	8.40	7.97	8.78	10.65
Liability / Equity (multiple)	20.16	19.65	19.76	18.74	15.39
Equity / Asset	4.73	4.84	4.82	5.06	6.10
【A】					
Non-performing loan ratio	8.69	13.30	9.60	16.47	19.22
Loans under surveilance/Loans	1.44	1.77	2.21	2.66	-
Loan loss reserves / NPLs	24.32	25.60	20.11	16.36	12.84
【E】					
Net income before tax(NIBT) / Average equity	-3.63	3.37	2.70	-3.26	-11.57
(NIBT + loan loss provision) / Average equity	15.34	24.30	15.74	15.68	8.34
NIBT / Average asset	-0.17	0.17	0.13	-0.18	-0.72
(NIBT + loan loss provision) / Average asset	0.73	1.19	0.76	0.87	0.52
Net interest income / NIBT	-	762.79	957.35	-	-
NIBT / Operating revenue	-6.41	4.91	3.91	-4.07	-12.81
NIBT / Employees (in thousand of NT dollars)	-156.58	147.51	117.65	-158.25	-631.23
【L】					
Liquidity ratio (monthly average of daily data)	19.69	20.29	20.79	17.98	21.70
Loans / Deposits	74.15	73.18	74.65	76.73	71.63
Time deposits / Deposits	68.70	74.58	69.41	75.40	77.64
NCDs / Time deposits	0.22	0.27	0.24	0.37	0.59
Accumulated gap of assets and liabilities(180 days) / Equity	-739.34	-501.71	-642.09	-505.82	-325.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.37	90.24	92.60	86.21	55.43
Interest rate sensitivity gap/Equity	-95.76	-163.07	-123.06	-228.88	-630.16
【G】					
Deposit growth rate	-0.60	-1.36	2.61	-3.41	-0.13
Loan growth rate	0.72	6.90	-0.17	3.46	-5.58
Investment growth rate	-88.52	-20.89	-29.95	-17.98	16.47
Guarantee growth rate	76.36	9.27	62.96	6.58	97.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Taiwan Business Bank　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.75	10.21	10.10	10.49	10.00
Tier 1 capital / Risk-weighted assets	7.52	6.74	6.72	6.64	7.10
Liability / Equity (multiple)	21.58	23.58	23.75	22.46	25.03
Equity / Asset	4.43	4.07	4.04	4.26	3.84
【A】					
Non-performing loan ratio	8.61	9.94	9.44	9.76	9.97
Loans under surveilance/Loans	0.75	1.42	1.21	1.97	-
Loan loss reserves / NPLs	18.41	17.18	17.62	17.67	13.63
【E】					
Net income before tax(NIBT) / Average equity	2.02	1.25	2.38	0.33	-31.05
(NIBT + loan loss provision) / Average equity	8.18	11.32	10.76	15.72	14.38
NIBT / Average asset	0.08	0.05	0.10	0.01	-1.80
(NIBT + loan loss provision) / Average asset	0.34	0.47	0.44	0.67	0.83
Net interest income / NIBT	1,672.53	3,077.11	188.05	12,921.09	-
NIBT / Operating revenue	3.09	1.61	3.15	0.35	-33.51
NIBT / Employees (in thousand of NT dollars)	164.42	101.78	189.54	26.66	-3,391.03
【L】					
Liquidity ratio (monthly average of daily data)	16.87	16.56	13.94	12.82	18.00
Loans / Deposits	85.27	84.31	86.92	88.54	91.08
Time deposits / Deposits	55.08	60.73	56.00	60.98	61.75
NCDs / Time deposits	1.41	1.41	1.72	3.00	1.50
Accumulated gap of assets and liabilities(180 days) / Equity	5.16	-158.80	-54.26	-95.26	9.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.88	87.68	87.25	83.92	85.72
Interest rate sensitivity gap/Equity	-203.70	-225.20	-232.65	-287.12	-287.33
【G】					
Deposit growth rate	5.92	10.38	3.90	8.88	7.09
Loan growth rate	7.05	-3.93	1.57	0.15	-0.79
Investment growth rate	8.07	30.29	39.55	-28.50	38.14
Guarantee growth rate	11.72	-11.38	-3.06	-13.05	2.36

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	12.97	13.65	13.29	13.37	13.18
Tier 1 capital / Risk-weighted assets	13.06	13.40	13.30	12.49	12.06
Liability / Equity (multiple)	10.40	9.20	9.83	9.54	9.85
Equity / Asset	8.77	9.80	9.24	9.49	9.21
【A】					
Non-performing loan ratio	1.80	3.30	2.41	4.30	4.83
Loans under surveilance/Loans	0.31	1.39	0.61	1.26	-
Loan loss reserves / NPLs	30.50	23.02	27.33	29.51	28.64
【E】					
Net income before tax(NIBT) / Average equity	11.64	11.69	9.26	8.69	9.12
(NIBT + loan loss provision) / Average equity	14.33	16.32	14.15	15.30	18.52
NIBT / Average asset	1.02	1.12	0.89	0.80	0.82
(NIBT + loan loss provision) / Average asset	1.25	1.56	1.35	1.40	1.67
Net interest income / NIBT	125.80	135.51	0.66	207.18	171.14
NIBT / Operating revenue	31.14	27.65	24.15	17.51	13.06
NIBT / Employees (in thousand of NT dollars)	1,762.95	1,747.33	1,344.25	1,261.56	1,190.28
【L】					
Liquidity ratio (monthly average of daily data)	23.59	25.32	24.68	27.90	24.60
Loans / Deposits	85.27	80.95	79.89	78.48	79.86
Time deposits / Deposits	58.73	62.16	59.99	64.53	67.63
NCDs / Time deposits	11.25	2.29	5.76	2.68	3.45
Accumulated gap of assets and liabilities(180 days) / Equity	-44.26	-57.56	-47.00	-15.84	8.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.67	47.22	50.80	80.40	86.38
Interest rate sensitivity gap/Equity	-121.39	-399.46	-397.01	-157.51	-114.88
【G】					
Deposit growth rate	12.42	0.78	9.41	3.43	1.78
Loan growth rate	14.54	3.17	10.04	3.02	0.89
Investment growth rate	23.69	3.41	8.60	25.15	1.61
Guarantee growth rate	-4.73	-16.72	10.23	-30.29	-1.44

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Hsinchu International Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.45	10.18	9.54	9.86	8.74
Tier 1 capital / Risk-weighted assets	7.61	6.80	7.36	6.56	8.65
Liability / Equity (multiple)	20.06	21.18	19.99	22.08	16.29
Equity / Asset	4.75	4.51	4.76	4.33	5.78
【A】					
Non-performing loan ratio	3.44	4.85	4.39	4.46	7.92
Loans under surveilance/Loans	0.46	1.42	0.48	3.31	-
Loan loss reserves / NPLs	41.25	31.75	34.66	23.08	12.95
【E】					
Net income before tax(NIBT) / Average equity	18.57	17.78	17.18	-18.74	4.71
(NIBT + loan loss provision) / Average equity	34.17	41.03	38.05	30.13	23.78
NIBT / Average asset	0.82	0.78	0.78	-1.04	0.28
(NIBT + loan loss provision) / Average asset	1.50	1.81	1.72	1.67	1.43
Net interest income / NIBT	221.49	242.18	14.09	-	533.75
NIBT / Operating revenue	22.99	17.33	18.57	-20.89	4.60
NIBT / Employees (in thousand of NT dollars)	1,154.39	1,179.75	1,138.21	-1,556.31	400.91
【L】					
Liquidity ratio (monthly average of daily data)	16.72	17.62	16.06	15.83	13.00
Loans / Deposits	80.20	78.46	79.14	79.41	82.06
Time deposits / Deposits	60.37	64.50	61.16	66.34	68.81
NCDs / Time deposits	3.44	1.24	1.96	1.22	2.60
Accumulated gap of assets and liabilities(180 days) / Equity	-298.08	-290.19	-238.52	-258.03	-284.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.26	87.09	89.87	86.14	82.36
Interest rate sensitivity gap/Equity	-207.11	-242.89	-178.15	-275.47	-266.14
【G】					
Deposit growth rate	10.05	2.08	5.41	2.70	8.85
Loan growth rate	12.27	-1.41	5.21	0.37	8.38
Investment growth rate	15.92	51.61	33.47	49.00	-7.55
Guarantee growth rate	-28.58	22.66	-12.55	51.40	44.28

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Taichung Commercial Bank　　　　　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.70	8.77	8.46	8.61	11.62
Tier 1 capital / Risk-weighted assets	8.65	8.83	8.41	8.47	11.59
Liability / Equity (multiple)	16.31	16.57	17.09	16.29	11.73
Equity / Asset	5.78	5.69	5.53	5.78	7.86
【A】					
Non-performing loan ratio	8.61	13.29	9.79	11.47	15.75
Loans under surveilance/Loans	3.25	8.28	4.88	10.85	-
Loan loss reserves / NPLs	20.38	14.41	18.18	14.57	9.63
【E】					
Net income before tax(NIBT) / Average equity	4.67	4.19	4.13	-29.56	4.64
(NIBT + loan loss provision) / Average equity	14.74	18.98	18.35	17.00	9.64
NIBT / Average asset	0.26	0.24	0.23	-1.98	0.37
(NIBT + loan loss provision) / Average asset	0.82	1.07	1.03	1.14	0.76
Net interest income / NIBT	717.78	895.26	120.77	-	432.37
NIBT / Operating revenue	8.08	6.06	6.32	-42.75	6.28
NIBT / Employees (in thousand of NT dollars)	311.26	272.37	262.68	-2,271.68	399.70
【L】					
Liquidity ratio (monthly average of daily data)	18.30	21.40	18.46	18.04	18.40
Loans / Deposits	77.41	73.70	75.95	77.58	79.19
Time deposits / Deposits	60.93	65.71	61.76	66.90	70.25
NCDs / Time deposits	0.25	0.33	0.26	0.44	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-198.12	-372.12	-459.07	-361.29	-159.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.52	55.89	57.20	61.16	77.14
Interest rate sensitivity gap/Equity	-347.22	-652.11	-651.61	-577.40	-240.21
【G】					
Deposit growth rate	3.22	4.75	7.46	3.07	9.96
Loan growth rate	8.27	-2.73	4.94	1.07	1.54
Investment growth rate	-8.38	-16.24	33.29	-53.90	-35.10
Guarantee growth rate	5.08	-1.11	0.30	1.70	31.20

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Tainan Business Bank Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.40	10.73	10.12	10.04	9.84
Tier 1 capital / Risk-weighted assets	8.30	7.74	7.98	7.23	9.51
Liability / Equity (multiple)	17.58	18.61	18.47	18.91	14.62
Equity / Asset	5.38	5.10	5.14	5.02	6.40
【A】					
Non-performing loan ratio	6.54	9.28	7.99	9.50	10.79
Loans under surveilance/Loans	2.26	3.20	2.56	3.65	-
Loan loss reserves / NPLs	14.61	14.34	14.64	11.03	14.37
【E】					
Net income before tax(NIBT) / Average equity	10.33	6.25	7.73	-22.86	3.06
(NIBT + loan loss provision) / Average equity	26.52	26.71	27.26	18.04	12.25
NIBT / Average asset	0.54	0.31	0.39	-1.45	0.20
(NIBT + loan loss provision) / Average asset	1.39	1.34	1.38	1.14	0.78
Net interest income / NIBT	352.34	634.65	510.22	-	896.85
NIBT / Operating revenue	15.27	8.09	10.13	-30.62	3.27
NIBT / Employees (in thousand of NT dollars)	569.86	319.87	399.84	-1,524.82	206.50
【L】					
Liquidity ratio (monthly average of daily data)	13.36	10.41	13.60	12.03	13.20
Loans / Deposits	85.27	86.92	85.48	85.35	83.39
Time deposits / Deposits	62.97	67.37	64.60	68.85	72.62
NCDs / Time deposits	0.56	0.82	0.75	0.89	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	-17.70	-28.01	-63.67	-188.53	-195.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.81	93.87	96.88	93.28	90.90
Interest rate sensitivity gap/Equity	-50.37	-100.87	-51.05	-114.42	-123.67
【G】					
Deposit growth rate	3.93	-0.57	3.72	-1.01	2.77
Loan growth rate	1.86	6.67	3.80	1.38	3.02
Investment growth rate	-41.93	-47.04	-63.35	18.43	-17.78
Guarantee growth rate	66.83	-16.27	16.79	-17.38	-6.58

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name ： Kaohsiung Business Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-92.31	-23.20	-91.70	-21.74	-12.05
Tier 1 capital / Risk-weighted assets	-91.80	-22.95	-91.19	-21.50	-8.46
Liability / Equity (multiple)	-3.13	-7.49	-3.52	-8.14	-
Equity / Asset	-46.85	-15.42	-39.76	-14.01	-4.77
【A】					
Non-performing loan ratio	10.96	6.19	10.28	43.50	33.86
Loans under surveilance/Loans	2.83	4.68	3.10	4.70	-
Loan loss reserves / NPLs	33.94	417.15	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	-0.79	0.06	-12.65	-0.55	-5.25
(NIBT + loan loss provision) / Average asset	-0.51	0.74	-12.03	3.69	0.82
Net interest income / NIBT	-	2,063.64	-	-	-
NIBT / Operating revenue	-23.77	1.88	-386.68	-13.03	-100.82
NIBT / Employees (in thousand of NT dollars)	-389.87	53.86	-9,727.73	-504.15	-4,994.63
【L】					
Liquidity ratio (monthly average of daily data)	21.23	16.35	20.47	15.32	12.80
Loans / Deposits	34.06	37.21	39.85	69.49	77.02
Time deposits / Deposits	71.20	73.73	73.52	76.20	77.27
NCDs / Time deposits	0.02	0.07	0.04	0.08	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	86.79	276.72	111.63	69.30	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	55.81	54.22	61.31	56.06	64.73
Interest rate sensitivity gap/Equity	128.69	311.82	117.15	336.60	-
【G】					
Deposit growth rate	-21.54	-9.34	-26.48	-12.82	2.44
Loan growth rate	-27.91	-56.79	-57.66	-21.47	-9.64
Investment growth rate	-82.96	14.67	128.88	-17.48	109.01
Guarantee growth rate	-89.07	-5.83	-54.18	-26.17	-32.76

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	1.77	5.06	4.07	3.51	6.49
Tier 1 capital / Risk-weighted assets	1.95	5.23	4.23	3.70	6.67
Liability / Equity (multiple)	36.46	17.97	23.20	20.70	22.09
Equity / Asset	2.67	5.27	4.13	4.61	4.33
【A】					
Non-performing loan ratio	25.93	29.65	23.99	27.87	27.69
Loans under surveilance/Loans	10.68	13.38	12.14	16.73	-
Loan loss reserves / NPLs	21.38	10.02	14.25	9.88	12.79
【E】					
Net income before tax(NIBT) / Average equity	-31.73	51.54	-3.25	13.95	14.47
(NIBT + loan loss provision) / Average equity	-27.13	73.30	47.09	43.47	47.89
NIBT / Average asset	-1.25	2.45	-0.15	0.61	0.68
(NIBT + loan loss provision) / Average asset	-1.07	3.48	2.15	1.89	2.26
Net interest income / NIBT	-	136.93	-	459.18	275.73
NIBT / Operating revenue	-23.08	38.31	-2.49	9.86	9.39
NIBT / Employees (in thousand of NT dollars)	-800.00	1,704.05	-98.21	428.57	500.00
【L】					
Liquidity ratio (monthly average of daily data)	18.05	21.09	18.63	19.56	20.70
Loans / Deposits	67.58	71.77	64.95	73.10	73.20
Time deposits / Deposits	70.36	74.98	72.88	75.90	75.77
NCDs / Time deposits	0.22	0.29	0.25	0.33	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	245.51	-251.07	-256.01	-488.21	-403.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	34.36	36.95	39.07	43.17	62.72
Interest rate sensitivity gap/Equity	-2,077.77	-954.32	-1,221.76	-1,016.64	-761.31
【G】					
Deposit growth rate	-5.80	2.35	-3.74	-1.85	4.60
Loan growth rate	-12.35	-3.65	-14.66	-1.96	-6.04
Investment growth rate	1.69	0.81	-68.58	-24.38	60.55
Guarantee growth rate	-54.27	-4.09	-54.55	-7.30	-73.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2004

Bank's name : Taitung Business Bank | Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	5.13	1.59	3.99	1.04	12.79
Tier 1 capital / Risk-weighted assets	4.41	1.71	3.33	0.89	12.50
Liability / Equity (multiple)	26.96	59.21	41.17	51.46	9.78
Equity / Asset	3.58	1.66	2.37	1.91	9.27
【A】					
Non-performing loan ratio	11.49	18.61	11.67	20.07	30.20
Loans under surveilance/Loans	9.40	6.72	9.19	11.44	-
Loan loss reserves / NPLs	54.22	34.58	56.82	32.55	16.59
【E】					
Net income before tax(NIBT) / Average equity	73.16	149.20	115.40	-107.41	-27.95
(NIBT + loan loss provision) / Average equity	81.24	349.00	222.53	6.92	-9.42
NIBT / Average asset	2.07	2.10	1.89	-6.73	-3.22
(NIBT + loan loss provision) / Average asset	2.30	4.91	3.64	0.43	-1.09
Net interest income / NIBT	187.29	138.82	173.62	-	-
NIBT / Operating revenue	29.75	28.29	26.40	-138.70	-66.13
NIBT / Employees (in thousand of NT dollars)	1,348.37	1,227.44	989.72	-3,774.07	-2,487.48
【L】					
Liquidity ratio (monthly average of daily data)	17.81	10.42	14.71	10.24	21.10
Loans / Deposits	79.57	86.41	80.91	85.00	81.02
Time deposits / Deposits	84.62	84.37	84.54	83.70	84.15
NCDs / Time deposits	0.11	0.13	0.11	0.02	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-582.21	-1,608.09	-1,137.87	-1,630.70	-228.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	44.53	40.04	39.38	45.21	39.34
Interest rate sensitivity gap/Equity	-1,349.16	-2,845.26	-2,014.32	-2,236.81	-544.05
【G】					
Deposit growth rate	17.56	21.04	21.90	7.73	11.60
Loan growth rate	7.39	20.56	14.94	12.40	-1.39
Investment growth rate	0.17	-80.66	-76.58	-15.22	114.20
Guarantee growth rate	-59.57	-65.26	-67.13	-56.61	-39.73

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	26.48	28.45	32.03	35.02	41.68
Tier 1 capital / Risk-weighted assets	119.51	91.19	117.97	106.77	113.40
Liability / Equity (multiple)	0.57	0.53	0.58	0.47	0.48
Equity / Asset	63.50	65.16	63.35	68.16	67.74
【A】					
Non-performing loan ratio	1.67	2.81	1.22	1.80	2.74
Loans under surveilance/Loans	0.49	2.00	0.58	0.56	-
Loan loss reserves / NPLs	448.97	64.61	719.24	91.91	69.96
【E】					
Net income before tax(NIBT) / Average equity	6.55	2.07	-9.66	5.10	10.63
(NIBT + loan loss provision) / Average equity	6.52	2.10	-5.19	6.13	12.39
NIBT / Average asset	3.96	1.36	-6.01	3.26	6.69
(NIBT + loan loss provision) / Average asset	3.94	1.38	-3.23	3.92	7.80
Net interest income / NIBT	16.27	63.25	-	29.73	20.68
NIBT / Operating revenue	186.75	59.48	-278.60	89.71	177.30
NIBT / Employees (in thousand of NT dollars)	17,763.78	5,319.37	-24,156.58	12,016.81	19,858.22
【L】					
Liquidity ratio (monthly average of daily data)	107.90	49.11	67.27	37.53	107.30
Loans / Deposits	146.70	167.09	154.07	176.28	203.91
Time deposits / Deposits	80.21	79.43	79.48	84.31	86.39
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	6.79	-2.18	3.84	0.81	8.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	163.34	168.01	173.62	170.94	202.87
Interest rate sensitivity gap/Equity	21.17	22.30	22.68	23.14	31.22
【G】					
Deposit growth rate	1.43	-36.21	-5.92	37.93	-4.21
Loan growth rate	-16.96	-5.70	-19.33	2.33	0.57
Investment growth rate	7.63	5.53	-2.94	13.01	25.39
Guarantee growth rate	13.71	6.77	6.15	37.45	-26.86

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name : Hwatai Bank　　Unit：%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.11	12.33	11.09	12.09	11.52
Tier 1 capital / Risk-weighted assets	12.07	11.94	12.07	11.74	11.00
Liability / Equity (multiple)	11.76	11.32	11.51	11.33	11.74
Equity / Asset	7.84	8.12	7.99	8.11	7.85
【A】					
Non-performing loan ratio	2.46	4.88	4.06	4.67	4.09
Loans under surveilance/Loans	1.76	4.10	2.14	4.40	-
Loan loss reserves / NPLs	36.78	20.68	23.41	21.61	17.55
【E】					
Net income before tax(NIBT) / Average equity	1.98	0.41	0.13	6.65	6.82
(NIBT + loan loss provision) / Average equity	3.77	17.84	12.65	13.45	9.68
NIBT / Average asset	0.16	0.03	0.01	0.56	0.55
(NIBT + loan loss provision) / Average asset	0.30	1.50	1.03	1.13	0.78
Net interest income / NIBT	1,032.26	6,169.23	18,500.00	438.93	299.25
NIBT / Operating revenue	5.40	0.85	0.28	11.19	8.60
NIBT / Employees (in thousand of NT dollars)	174.89	37.41	10.91	593.93	561.45
【L】					
Liquidity ratio (monthly average of daily data)	15.60	16.22	14.49	12.58	14.30
Loans / Deposits	81.90	83.20	83.04	84.05	82.78
Time deposits / Deposits	67.16	70.42	67.87	72.36	73.48
NCDs / Time deposits	4.99	3.72	4.68	9.87	8.72
Accumulated gap of assets and liabilities(180 days) / Equity	-434.44	-332.20	-451.71	-477.75	-217.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.14	49.73	41.43	49.58	81.16
Interest rate sensitivity gap/Equity	-83.29	-492.91	-583.11	-512.64	-201.59
【G】					
Deposit growth rate	7.00	3.25	0.18	0.73	4.40
Loan growth rate	4.69	-4.15	-1.46	2.31	5.32
Investment growth rate	-33.81	19.24	-30.65	3.88	-8.71
Guarantee growth rate	-26.81	-45.41	-30.16	-18.65	44.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

Bank's name : Cota Commercial Bank — Unit:%

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.82	11.76	12.69	12.73	15.20
Tier 1 capital / Risk-weighted assets	12.04	11.97	13.01	12.86	15.56
Liability / Equity (multiple)	13.87	13.01	13.50	11.74	11.98
Equity / Asset	6.73	7.14	6.90	7.85	7.70
【A】					
Non-performing loan ratio	3.15	4.64	3.78	6.27	7.95
Loans under surveilance/Loans	0.94	1.73	1.09	2.26	-
Loan loss reserves / NPLs	35.46	26.60	30.23	23.63	14.21
【E】					
Net income before tax(NIBT) / Average equity	5.34	4.53	5.41	4.85	-19.15
(NIBT + loan loss provision) / Average equity	10.84	13.70	11.10	11.93	6.60
NIBT / Average asset	0.37	0.34	0.39	0.38	-1.87
(NIBT + loan loss provision) / Average asset	0.75	1.03	0.80	0.93	0.65
Net interest income / NIBT	454.48	560.36	466.29	564.94	-
NIBT / Operating revenue	12.04	9.34	11.13	8.43	-33.07
NIBT / Employees (in thousand of NT dollars)	363.64	332.83	362.64	349.47	-2,040.07
【L】					
Liquidity ratio (monthly average of daily data)	8.82	10.20	10.52	11.47	20.10
Loans / Deposits	88.36	88.63	87.70	83.21	66.22
Time deposits / Deposits	67.96	70.30	67.32	69.84	73.22
NCDs / Time deposits	5.17	5.42	4.58	0.80	1.25
Accumulated gap of assets and liabilities(180 days) / Equity	-538.04	-420.37	-383.11	-273.28	-362.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.83	83.60	85.53	86.38	87.74
Interest rate sensitivity gap/Equity	-188.73	-204.90	-186.60	-153.03	-140.52
【G】					
Deposit growth rate	11.41	12.39	15.38	4.35	7.77
Loan growth rate	11.02	30.77	21.52	31.14	-6.47
Investment growth rate	-68.04	-7.81	-41.47	-45.08	46.03
Guarantee growth rate	137.50	10.87	75.26	-8.17	-35.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	19.94	26.11	18.07	23.02	25.22
Tier 1 capital / Risk-weighted assets	38.95	50.72	36.79	45.61	50.59
Liability / Equity (multiple)	1.67	1.05	1.34	1.13	1.00
Equity / Asset	37.50	48.82	42.82	46.89	50.07
【A】					
Non-performing loan ratio	0.19	1.07	0.92	-	-
Loans under surveilance/Loans	0.28	0.35	0.30	2.18	-
Loan loss reserves / NPLs	529.23	142.86	166.44	-	-
【E】					
Net income before tax(NIBT) / Average equity	8.31	2.91	5.66	-6.32	4.44
(NIBT + loan loss provision) / Average equity	8.49	3.98	6.46	-5.96	4.78
NIBT / Average asset	3.37	1.42	2.69	-3.17	2.28
(NIBT + loan loss provision) / Average asset	3.45	1.94	3.08	-2.99	2.45
Net interest income / NIBT	37.96	119.82	62.95	-	100.28
NIBT / Operating revenue	51.59	36.50	50.91	-79.85	40.03
NIBT / Employees (in thousand of NT dollars)	8,404.86	2,977.97	5,520.66	-7,156.68	5,146.92
【L】					
Liquidity ratio (monthly average of daily data)	47.49	13.45	10.65	12.62	17.70
Loans / Deposits	113.62	145.39	134.05	124.62	127.67
Time deposits / Deposits	87.88	95.63	90.66	88.09	97.19
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-30.00	-29.31	-33.55	-25.24	-26.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.57	32.41	46.14	38.73	49.49
Interest rate sensitivity gap/Equity	-22.76	-61.51	-57.13	-62.45	-49.06
【G】					
Deposit growth rate	114.60	-5.73	12.98	5.95	0.54
Loan growth rate	25.71	-2.51	5.78	5.29	23.29
Investment growth rate	17.61	6.90	24.20	-6.19	4.52
Guarantee growth rate	-14.63	-34.36	-19.28	-32.56	37.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30,2004

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

Items	30/06/04	30/06/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.17	12.69	10.73	13.67	13.47
Tier 1 capital / Risk-weighted assets	10.31	12.93	10.89	13.87	13.64
Liability / Equity (multiple)	12.53	10.37	12.07	10.17	10.71
Equity / Asset	7.39	8.79	7.65	8.96	8.54
【A】					
Non-performing loan ratio	3.13	7.79	4.23	13.16	8.90
Loans under surveilance/Loans	0.46	3.10	1.39	2.46	-
Loan loss reserves / NPLs	32.76	11.37	23.67	8.77	11.63
【E】					
Net income before tax(NIBT) / Average equity	-3.40	13.05	3.90	3.27	3.26
(NIBT + loan loss provision) / Average equity	-1.88	13.05	11.42	14.64	11.66
NIBT / Average asset	-0.26	1.16	0.34	0.30	0.27
(NIBT + loan loss provision) / Average asset	-0.14	1.16	0.99	1.33	0.96
Net interest income / NIBT	-	188.20	628.44	783.33	630.94
NIBT / Operating revenue	-8.47	30.50	9.18	6.17	4.66
NIBT / Employees (in thousand of NT dollars)	-277.06	1,113.43	329.91	277.61	260.81
【L】					
Liquidity ratio (monthly average of daily data)	14.15	11.27	12.61	10.55	10.30
Loans / Deposits	78.34	81.20	80.75	84.47	79.03
Time deposits / Deposits	68.37	68.84	67.62	68.51	71.16
NCDs / Time deposits	5.85	1.03	6.94	0.24	0.01
Accumulated gap of assets and liabilities(180 days) / Equity	-364.57	-351.30	-393.07	-320.38	-359.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	69.25	45.03	65.33	32.34	32.35
Interest rate sensitivity gap/Equity	-371.24	-544.56	-400.31	-655.94	-701.29
【G】					
Deposit growth rate	11.75	7.76	16.31	-4.43	-6.37
Loan growth rate	7.81	6.13	11.20	2.15	-2.63
Investment growth rate	-56.00	-9.58	-2.62	-0.61	-23.16
Guarantee growth rate	296.69	494.82	819.55	35.03	271.70