

TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2005

The Peer-Group Average

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	R 10.67	10.07	10.63
Tier 1 capital / Risk-weighted assets	-	-	9.48	9.19	9.17
Liability / Equity (multiple)	15.75	15.29	15.58	15.37	14.66
Equity / Asset	6.30	6.15	6.22	6.16	6.39
【A】					
Non-performing loan ratio					
1. Winsorized mean	2.65	3.99	R 2.85	4.13	5.48
2. Arithmetic mean	2.74	4.14	R 2.81	4.33	6.12
Loans under surveillance/Loans (Arithmetic mean)	0.92	1.58	R 1.01	1.75	2.74
Loan loss reserves / NPLs	44.31	37.09	46.68	34.70	28.08
The possible loss of classified assets / reserves	61.67	69.69	61.67	69.69	68.51
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	9.59	11.12	8.81	6.52	-5.11
NIBT / Average asset (NIBT + loan loss provision)	15.63	20.05	17.87	19.14	16.95
Net interest income / NIBT	0.68	0.77	0.58	0.47	-0.49
NIBT / Operating revenue	1.06	1.23	1.07	1.20	1.24
NIBT / Employees (in thousand of NT dollars)	271.90	235.76	258.34	341.07	-
	17.46	20.65	15.95	11.83	-8.97
	1,083.12	1,202.90	1,037.55	668.17	-588.93
【L】					
Liquidity ratio (monthly average of daily data)	19.17	19.08	17.88	16.55	16.21
Loans / Deposits	80.46	79.20	79.54	80.69	81.46
Time deposits / Deposits	65.06	64.57	64.20	66.00	70.25
NCDs / Time deposits	3.15	2.88	3.71	2.94	1.92
Accumulated gap of assets and liabilities(180 days) / Equity	-184.91	-167.83	-189.63	-192.86	-161.51
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.93	79.05	87.67	80.80	78.07
Interest rate sensitivity gap/Equity	-146.68	-199.79	-123.28	-180.13	-223.78
【G】					
Deposit growth rate	7.83	9.72	7.61	7.00	1.72
Loan growth rate	8.02	8.22	6.50	6.15	-0.73
Investment growth rate	-5.40	14.79	10.53	7.22	5.55
Guarantee growth rate	-5.94	3.26	-0.37	0.09	-15.32

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

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

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	53.38	51.47	44.53
Tier 1 capital / Risk-weighted assets	-	-	52.36	50.46	43.46
Liability / Equity (multiple)	4.11	4.96	4.56	5.04	5.69
Equity / Asset	19.58	16.77	17.99	16.56	14.94
【 A 】					
Non-performing loan ratio	0.13	0.19	0.12	0.19	0.26
Loans under surveillance/Loans	-	0.18	-	0.18	0.16
Loan loss reserves / NPLs	459.05	463.07	480.58	460.11	314.55
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	2.98	3.05	3.52	5.47	5.69
/ Average equity	2.68	3.05	2.69	5.75	7.26
NIBT / Average asset (NIBT + loan loss provision)	0.54	0.50	0.60	0.84	0.78
/ Average asset	0.48	0.50	0.46	0.88	1.00
Net interest income / NIBT	162.79	168.18	141.72	142.69	160.71
NIBT / Operating revenue	17.55	19.13	22.37	25.91	19.37
NIBT / Employees (in thousand of NT dollars)	2,504.85	2,563.11	3,004.88	4,639.02	4,514.15
【 L 】					
Liquidity ratio (monthly average of daily data)	-	-	-	-	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	48.61	85.83	70.13	-164.94	60.19
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	134.24	124.56	134.20	138.14	133.57
Interest rate sensitivity gap/Equity	67.70	65.31	84.46	99.38	100.39
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-10.56	-10.17	-9.60	-11.79	-6.25
Investment growth rate	-58.29	26.14	8.47	28.79	25.68
Guarantee growth rate	101.33	-12.45	83.03	-19.10	-36.90

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Chiao Tung Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	11.05	10.96	13.83
Tier 1 capital / Risk-weighted assets	-	-	13.70	13.88	14.73
Liability / Equity (multiple)	8.31	9.37	8.86	8.96	9.68
Equity / Asset	10.74	9.65	10.14	10.04	9.36
【 A 】					
Non-performing loan ratio	2.32	2.30	2.23	2.40	3.07
Loans under surveillance/Loans	0.45	1.18	0.47	1.09	2.57
Loan loss reserves / NPLs	39.10	40.07	47.66	40.23	31.47
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	11.24	12.22	12.30	11.51	7.35
/ Average equity	12.53	15.80	19.29	20.01	18.65
NIBT / Average asset (NIBT + loan loss provision)	1.16	1.19	1.17	1.12	0.70
/ Average asset	1.29	1.54	1.83	1.94	1.78
Net interest income / NIBT	109.91	109.42	107.55	128.99	200.57
NIBT / Operating revenue	35.13	35.34	31.04	29.60	17.95
NIBT / Employees (in thousand of NT dollars)	4,963.12	5,727.06	5,369.68	5,115.81	3,006.74
【 L 】					
Liquidity ratio (monthly average of daily data)	9.42	20.05	15.93	21.12	23.70
Loans / Deposits	157.67	140.58	147.14	145.06	143.16
Time deposits / Deposits	69.68	69.86	69.21	72.46	76.49
NCDs / Time deposits	1.63	2.81	1.57	1.55	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	51.67	88.28	57.84	-73.04	-120.69
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.16	186.21	107.20	121.46	110.52
Interest rate sensitivity gap/Equity	40.09	293.71	43.76	111.24	59.96
【 G 】					
Deposit growth rate	-9.51	11.46	2.53	4.33	6.15
Loan growth rate	0.86	3.49	1.89	3.77	-4.12
Investment growth rate	-15.48	35.32	10.88	3.22	68.10
Guarantee growth rate	-11.55	39.04	0.16	-100.00	36.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : The Farmers Bank of China

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	9.55	8.36	8.66
Tier 1 capital / Risk-weighted assets	-	-	7.40	5.37	5.54
Liability / Equity (multiple)	26.32	29.58	26.23	37.60	32.95
Equity / Asset	3.66	3.27	3.67	2.59	2.95
【 A 】					
Non-performing loan ratio	4.70	6.95	4.73	7.03	10.70
Loans under surveillance/Loans	0.93	1.47	0.88	1.69	2.31
Loan loss reserves / NPLs	12.49	12.31	14.53	14.28	14.50
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	7.40	12.53	7.68	3.01	-43.65
NIBT / Average asset (NIBT + loan loss provision)	17.16	20.63	20.21	35.99	21.49
NIBT / Average equity	0.30	0.42	0.27	0.10	-1.98
Net interest income / NIBT	0.70	0.69	0.72	1.18	0.98
NIBT / Operating revenue	371.49	270.83	415.62	1,384.46	-
NIBT / Employees	11.93	16.86	11.05	3.39	-51.83
(in thousand of NT dollars)	731.71	1,009.20	641.71	217.13	-4,386.05
【 L 】					
Liquidity ratio (monthly average of daily data)	14.65	18.64	11.18	20.36	28.69
Loans / Deposits	92.37	95.62	97.70	95.10	87.01
Time deposits / Deposits	58.23	57.69	58.51	55.67	55.26
NCDs / Time deposits	4.63	3.81	7.38	3.05	0.44
Accumulated gap of assets and liabilities(180 days) / Equity	-762.06	-169.81	-699.98	-458.26	-270.83
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	78.53	76.50	82.46	77.80	71.19
Interest rate sensitivity gap/Equity	-454.65	-575.39	-362.26	-680.17	-575.38
【 G 】					
Deposit growth rate	19.45	7.21	12.99	4.81	-1.87
Loan growth rate	12.54	17.93	12.64	11.90	-4.11
Investment growth rate	-32.75	-0.62	-22.27	-6.16	-27.30
Guarantee growth rate	-23.72	-11.72	-16.21	-15.21	-21.70

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Central Trust of China

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.90	10.84	11.58
Tier 1 capital / Risk-weighted assets	-	-	10.99	10.31	7.86
Liability / Equity (multiple)	39.79	41.45	29.63	40.89	204.45
Equity / Asset	2.45	2.36	3.26	2.39	0.49
【 A 】					
Non-performing loan ratio	2.38	3.19	2.45	3.31	4.12
Loans under surveillance/Loans	0.62	0.94	1.09	1.28	1.26
Loan loss reserves / NPLs	65.50	62.85	61.09	60.79	54.03
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	22.06	30.92	41.68	19.07	-80.91
NIBT / Average asset (NIBT + loan loss provision)	21.93	41.76	54.76	47.65	56.24
NIBT / Average equity	0.52	0.62	0.93	0.42	-1.61
NIBT / Average asset	0.52	0.83	1.22	1.05	1.12
Net interest income / NIBT	175.22	153.18	97.86	276.07	-
NIBT / Operating revenue	19.62	23.19	35.51	13.24	-39.68
NIBT / Employees (in thousand of NT dollars)	1,614.29	2,014.22	2,969.95	1,269.73	-4,935.74
【 L 】					
Liquidity ratio (monthly average of daily data)	21.37	34.80	25.23	30.77	22.52
Loans / Deposits	114.57	102.14	115.07	105.57	105.32
Time deposits / Deposits	64.57	65.85	66.38	70.08	73.50
NCDs / Time deposits	0.08	0.11	0.08	0.11	1.49
Accumulated gap of assets and liabilities(180 days) / Equity	-208.50	-469.17	-161.58	-634.75	-4,083.57
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.06	98.85	99.62	99.87	96.62
Interest rate sensitivity gap/Equity	-31.10	-38.60	-9.43	-4.08	-563.80
【 G 】					
Deposit growth rate	0.62	2.97	1.73	-5.12	1.01
Loan growth rate	10.03	-0.87	9.02	-5.48	-5.45
Investment growth rate	-35.96	59.94	13.06	30.12	-56.85
Guarantee growth rate	-24.34	-20.71	-17.07	-19.92	-20.79

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Bank of Taiwan

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	13.80	14.62	15.56
Tier 1 capital / Risk-weighted assets	-	-	15.78	16.35	13.97
Liability / Equity (multiple)	13.75	14.42	13.99	13.89	11.43
Equity / Asset	6.78	6.48	6.67	6.71	8.05
【 A 】					
Non-performing loan ratio	1.33	2.12	1.34	2.17	2.90
Loans under surveillance/Loans	0.50	0.86	0.66	0.98	0.71
Loan loss reserves / NPLs	61.33	46.25	64.73	44.38	33.96
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	7.36	3.70	9.83	4.33	3.15
/ Average equity	7.32	6.35	9.84	6.78	10.17
NIBT / Average asset (NIBT + loan loss provision)	0.49	0.23	0.63	0.31	0.26
/ Average asset	0.49	0.40	0.63	0.49	0.85
Net interest income / NIBT	7.16	97.00	14.99	177.24	317.16
NIBT / Operating revenue	24.08	10.34	31.10	11.32	7.02
NIBT / Employees (in thousand of NT dollars)	1,753.89	806.21	2,262.42	1,039.81	882.93
【 L 】					
Liquidity ratio (monthly average of daily data)	48.55	65.40	54.46	59.23	48.22
Loans / Deposits	63.61	53.47	61.17	53.85	61.41
Time deposits / Deposits	66.86	66.01	65.46	65.97	67.54
NCDs / Time deposits	0.11	0.13	0.12	0.14	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-6.66	190.11	240.50	219.48	-101.97
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	72.50	109.27	97.28	105.02	62.05
Interest rate sensitivity gap/Equity	-180.25	63.42	-17.77	33.74	-278.48
【 G 】					
Deposit growth rate	2.86	4.72	3.68	4.12	2.45
Loan growth rate	21.74	-13.20	17.29	-8.93	-10.61
Investment growth rate	-46.30	57.92	-7.40	25.05	16.62
Guarantee growth rate	0.89	34.70	9.17	16.65	-4.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Taipei Fubon Commercial Bank Co., Ltd.

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	13.10	13.12	14.00
Tier 1 capital / Risk-weighted assets	-	-	14.68	13.86	14.88
Liability / Equity (multiple)	10.88	13.67	11.99	12.97	12.56
Equity / Asset	8.42	6.82	7.70	7.16	7.37
【 A 】					
Non-performing loan ratio	2.34	2.23	1.65	2.37	2.99
Loans under surveillance/Loans	0.45	0.60	0.43	0.72	1.16
Loan loss reserves / NPLs	39.71	47.67	52.95	32.98	30.54
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	14.07	12.05	10.93	11.06	12.62
/ Average equity	17.70	15.59	12.60	15.93	18.35
NIBT / Average asset (NIBT + loan loss provision)	1.21	0.84	0.78	0.81	0.91
/ Average asset	1.52	1.09	0.90	1.17	1.33
Net interest income / NIBT	126.34	105.09	115.41	137.47	160.91
NIBT / Operating revenue	26.46	24.40	21.60	21.52	18.99
NIBT / Employees (in thousand of NT dollars)	2,484.69	1,931.12	2,165.20	1,687.99	1,694.95
【 L 】					
Liquidity ratio (monthly average of daily data)	44.01	49.20	51.26	42.12	37.70
Loans / Deposits	65.87	70.47	65.62	72.85	74.07
Time deposits / Deposits	47.69	45.00	45.56	47.62	52.68
NCDs / Time deposits	0.77	0.76	0.72	0.75	0.86
Accumulated gap of assets and liabilities(180 days) / Equity	124.17	8.83	135.98	-32.67	-26.19
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.54	113.39	105.01	109.67	104.03
Interest rate sensitivity gap/Equity	-83.75	127.42	46.23	86.02	36.97
【 G 】					
Deposit growth rate	35.50	8.03	-5.29	4.67	-3.76
Loan growth rate	26.15	0.99	-15.00	0.99	-9.43
Investment growth rate	50.39	39.60	19.11	17.27	20.67
Guarantee growth rate	-0.96	8.81	-4.57	9.01	9.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Bank of Kaohsiung

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	12.06	12.65	12.99
Tier 1 capital / Risk-weighted assets	-	-	12.68	12.77	12.54
Liability / Equity (multiple)	13.40	14.47	13.58	14.15	17.20
Equity / Asset	6.95	6.46	6.86	6.60	5.49
【 A 】					
Non-performing loan ratio	1.51	1.50	1.60	1.64	2.38
Loans under surveillance/Loans	0.25	0.71	0.26	0.79	1.02
Loan loss reserves / NPLs	43.75	52.70	48.12	46.84	38.59
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	0.58	6.15	5.29	5.85	1.87
/ Average equity	2.39	11.28	9.99	13.39	25.36
NIBT / Average asset (NIBT + loan loss provision)	0.04	0.39	0.35	0.35	0.10
/ Average asset	0.17	0.72	0.66	0.81	1.35
Net interest income / NIBT	2,540.00	323.08	343.44	381.52	1,754.87
NIBT / Operating revenue	1.49	13.74	12.70	10.64	2.16
NIBT / Employees (in thousand of NT dollars)	69.85	733.25	629.07	681.18	230.22
【 L 】					
Liquidity ratio (monthly average of daily data)	18.66	9.50	21.51	16.71	12.70
Loans / Deposits	86.20	98.29	83.63	90.93	95.30
Time deposits / Deposits	53.26	58.49	53.46	59.09	68.81
NCDs / Time deposits	0.87	4.83	0.77	1.00	1.61
Accumulated gap of assets and liabilities(180 days) / Equity	-219.12	-170.96	-94.11	-58.42	-24.19
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.25	103.98	104.51	104.01	102.16
Interest rate sensitivity gap/Equity	14.35	46.79	50.82	45.39	30.76
【 G 】					
Deposit growth rate	-2.12	-4.53	1.73	-11.86	-22.45
Loan growth rate	-14.84	7.11	-8.41	-17.04	-13.96
Investment growth rate	72.71	-33.12	1.97	-36.74	66.49
Guarantee growth rate	-42.86	2.59	-37.23	3.53	-22.24

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Land Bank of Taiwan

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.86	10.25	10.08
Tier 1 capital / Risk-weighted assets	-	-	8.85	8.92	6.45
Liability / Equity (multiple)	21.20	20.87	21.11	21.05	18.22
Equity / Asset	4.51	4.57	4.52	4.54	5.20
【 A 】					
Non-performing loan ratio	3.19	4.19	3.41	4.57	7.07
Loans under surveillance/Loans	1.10	1.73	1.21	1.99	3.36
Loan loss reserves / NPLs	36.78	24.49	35.76	24.74	16.19
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	5.87	6.61	5.03	4.00	2.59
NIBT / Average asset (NIBT + loan loss provision)	12.79	18.47	16.61	25.77	30.20
NIBT / Average equity	0.26	0.30	0.23	0.20	0.13
Net interest income / NIBT	0.57	0.83	0.75	1.26	1.54
NIBT / Operating revenue	390.94	385.22	485.64	684.51	1,387.87
NIBT / Employees	10.12	11.08	8.50	6.32	3.05
(in thousand of NT dollars)	810.67	872.73	689.92	532.19	333.77
【 L 】					
Liquidity ratio (monthly average of daily data)	17.10	18.21	20.32	20.52	20.86
Loans / Deposits	88.74	83.31	84.08	81.87	81.27
Time deposits / Deposits	68.79	68.84	67.90	67.96	71.66
NCDs / Time deposits	0.55	0.60	0.55	0.61	-
Accumulated gap of assets and liabilities(180 days) / Equity	-568.15	-433.91	-454.20	-432.38	-463.92
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.21	97.51	98.38	97.40	90.31
Interest rate sensitivity gap/Equity	-34.09	-47.15	-31.14	-49.03	-161.75
【 G 】					
Deposit growth rate	3.23	8.55	5.17	8.95	4.13
Loan growth rate	9.06	10.27	7.52	9.12	-2.73
Investment growth rate	-4.95	34.97	4.73	30.47	13.46
Guarantee growth rate	13.56	26.97	16.33	23.33	-4.06

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Taiwan Cooperative Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	9.67	8.88	8.97
Tier 1 capital / Risk-weighted assets	-	-	6.20	6.29	6.47
Liability / Equity (multiple)	30.60	31.51	32.10	31.27	29.54
Equity / Asset	3.16	3.08	3.02	3.10	3.27
【 A 】					
Non-performing loan ratio	3.36	4.74	3.37	4.66	6.86
Loans under surveillance/Loans	1.14	1.91	1.33	2.31	2.52
Loan loss reserves / NPLs	37.77	24.85	38.96	27.75	15.40
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	3.31	4.15	2.37	1.18	8.37
/ Average equity	11.34	21.59	19.22	6.69	45.08
NIBT / Average asset (NIBT + loan loss provision)	0.10	0.11	0.08	0.18	0.27
/ Average asset	0.34	0.56	0.61	1.02	1.44
Net interest income / NIBT	708.28	761.52	1,075.57	460.07	502.95
NIBT / Operating revenue	4.17	4.56	3.25	7.13	6.47
NIBT / Employees (in thousand of NT dollars)	320.65	309.86	225.86	559.16	665.80
【 L 】					
Liquidity ratio (monthly average of daily data)	30.19	34.12	32.74	32.93	27.89
Loans / Deposits	76.35	74.63	75.61	75.45	78.89
Time deposits / Deposits	71.62	74.01	71.88	74.39	77.19
NCDs / Time deposits	0.18	0.28	0.16	0.23	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	-123.03	-84.29	-384.16	-411.60	-510.17
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.42	100.80	102.10	99.57	97.00
Interest rate sensitivity gap/Equity	-15.34	20.94	57.81	-11.13	-74.54
【 G 】					
Deposit growth rate	1.24	6.18	2.22	5.93	3.88
Loan growth rate	2.64	4.23	2.68	1.31	-2.32
Investment growth rate	-9.79	17.25	34.53	-0.95	17.87
Guarantee growth rate	-5.71	0.35	-13.75	8.71	2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : First Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.35	8.96	8.99
Tier 1 capital / Risk-weighted assets	-	-	8.01	6.22	6.59
Liability / Equity (multiple)	20.87	24.89	21.09	26.30	26.59
Equity / Asset	4.57	3.86	4.53	3.66	3.62
【 A 】					
Non-performing loan ratio	1.33	1.45	1.27	1.46	3.77
Loans under surveillance/Loans	0.84	0.99	0.92	0.99	2.05
Loan loss reserves / NPLs	68.88	53.18	74.59	39.01	20.49
【 E 】					
Net income before tax(NIBT) / Average equity	18.08	26.96	19.46	-34.02	-47.82
(NIBT + loan loss provision) / Average equity	23.34	42.43	30.98	32.79	-28.13
NIBT / Average asset (NIBT + loan loss provision)	0.84	0.96	0.80	-1.35	-2.43
/ Average asset	1.08	1.51	1.27	1.30	-1.43
Net interest income / NIBT	158.47	151.63	177.32	-	-
NIBT / Operating revenue	26.91	31.00	24.89	-40.32	-58.36
NIBT / Employees (in thousand of NT dollars)	1,813.31	2,124.18	1,735.69	-2,808.22	-4,821.90
【 L 】					
Liquidity ratio (monthly average of daily data)	33.90	28.52	30.50	28.13	19.11
Loans / Deposits	73.71	77.04	73.78	76.41	79.07
Time deposits / Deposits	48.30	49.88	48.08	51.07	57.86
NCDs / Time deposits	1.85	2.01	1.81	1.83	2.49
Accumulated gap of assets and liabilities(180 days) / Equity	-33.11	-198.69	-45.56	-248.66	-216.40
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.63	87.69	88.98	92.58	83.42
Interest rate sensitivity gap/Equity	-101.74	-213.02	-152.27	-130.17	-297.69
【 G 】					
Deposit growth rate	0.95	5.17	1.49	5.37	3.84
Loan growth rate	-3.88	5.02	-2.10	1.49	-4.72
Investment growth rate	18.66	39.71	18.14	77.46	23.85
Guarantee growth rate	-7.26	5.38	-6.54	8.39	2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Hua Nan Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.91	11.22	9.07
Tier 1 capital / Risk-weighted assets	-	-	8.08	7.66	6.52
Liability / Equity (multiple)	21.47	22.55	22.35	22.95	24.98
Equity / Asset	4.45	4.25	4.28	4.18	3.85
【A】					
Non-performing loan ratio	2.22	3.11	2.27	3.33	4.16
Loans under surveillance/Loans	0.46	0.47	0.32	0.56	1.01
Loan loss reserves / NPLs	39.20	37.44	41.51	35.28	27.08
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	18.32	21.17	21.60	21.48	-61.22
NIBT / Average asset (NIBT + loan loss provision)	23.65	31.93	31.72	41.26	25.93
NIBT / Average equity	0.78	0.86	0.88	0.85	-2.84
Net interest income / NIBT	1.01	1.29	1.29	1.64	1.20
NIBT / Operating revenue	137.31	132.36	128.29	149.24	-
NIBT / Employees (in thousand of NT dollars)	25.63	30.78	27.07	28.03	-74.01
	1,662.23	1,788.54	1,793.23	1,748.56	-5,939.67
【L】					
Liquidity ratio (monthly average of daily data)	31.97	30.34	30.27	27.74	23.17
Loans / Deposits	73.29	74.96	73.51	76.80	75.97
Time deposits / Deposits	48.32	48.33	46.06	49.31	55.76
NCDs / Time deposits	1.61	1.82	1.46	1.70	1.84
Accumulated gap of assets and liabilities(180 days) / Equity	113.40	108.78	84.16	89.91	9.37
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.66	99.27	99.93	101.53	97.48
Interest rate sensitivity gap/Equity	26.52	-11.99	-1.11	24.95	-45.80
【G】					
Deposit growth rate	6.83	8.66	8.30	6.44	7.05
Loan growth rate	3.46	8.36	2.88	6.50	-1.88
Investment growth rate	16.17	-52.49	39.58	-57.55	64.12
Guarantee growth rate	-0.46	22.76	0.24	22.16	5.05

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Chang Hwa Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.18	11.21	8.35
Tier 1 capital / Risk-weighted assets	-	-	8.34	8.51	5.80
Liability / Equity (multiple)	15.88	16.40	16.56	16.98	26.60
Equity / Asset	5.93	5.75	5.69	5.56	3.62
【 A 】					
Non-performing loan ratio	3.84	4.60	3.87	4.93	6.97
Loans under surveillance/Loans	3.82	4.90	3.90	5.26	5.06
Loan loss reserves / NPLs	33.65	28.37	31.59	26.34	21.37
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	2.33	2.27	2.28	6.65	-51.24
NIBT / Average asset (NIBT + loan loss provision)	21.12	20.40	20.35	38.22	20.02
Net interest income / NIBT	0.14	0.13	0.13	0.28	-2.70
NIBT / Operating revenue	1.23	1.16	1.17	1.64	1.05
NIBT / Employees (in thousand of NT dollars)	954.46	1,026.76	998.01	536.65	-
	4.18	4.83	4.40	9.06	-67.75
	303.10	291.28	284.50	605.31	-5,775.30
【 L 】					
Liquidity ratio (monthly average of daily data)	22.24	22.15	19.67	24.62	23.34
Loans / Deposits	85.20	85.53	86.64	83.39	82.82
Time deposits / Deposits	50.30	52.81	49.81	53.49	59.39
NCDs / Time deposits	1.93	1.96	1.90	1.86	2.51
Accumulated gap of assets and liabilities(180 days) / Equity	39.31	0.61	362.01	33.97	-27.84
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.42	76.75	79.17	81.85	77.54
Interest rate sensitivity gap/Equity	-30.36	-271.22	-245.14	-208.92	-425.04
【 G 】					
Deposit growth rate	1.77	5.59	1.93	4.33	1.86
Loan growth rate	0.45	10.71	5.53	4.61	-4.80
Investment growth rate	-38.42	-11.37	-36.41	-4.42	24.57
Guarantee growth rate	-3.26	8.68	-4.06	5.58	-2.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : The International Commercial Bank of China

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.82	10.22	11.01
Tier 1 capital / Risk-weighted assets	-	-	9.75	9.96	10.71
Liability / Equity (multiple)	13.20	16.42	14.89	14.47	14.33
Equity / Asset	7.04	5.74	6.29	6.46	6.52
【A】					
Non-performing loan ratio	0.76	1.59	0.77	1.74	2.38
Loans under surveillance/Loans	0.34	0.63	0.45	0.50	0.82
Loan loss reserves / NPLs	173.36	87.00	149.74	71.52	49.16
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	13.59	12.79	15.95	13.90	7.46
/ Average equity	16.91	16.31	20.06	20.51	17.58
NIBT / Average asset (NIBT + loan loss provision)	0.98	0.85	1.06	0.86	0.43
/ Average asset	1.21	1.09	1.33	1.26	1.01
Net interest income / NIBT	126.27	145.17	118.44	158.44	315.64
NIBT / Operating revenue	29.36	28.23	33.35	26.74	12.81
NIBT / Employees (in thousand of NT dollars)	3,154.27	2,898.34	3,491.92	2,710.66	1,413.69
【L】					
Liquidity ratio (monthly average of daily data)	49.55	61.07	51.27	50.37	33.14
Loans / Deposits	82.77	76.84	81.37	78.17	79.27
Time deposits / Deposits	52.34	53.98	51.54	52.33	59.52
NCDs / Time deposits	0.55	0.75	0.66	0.90	2.03
Accumulated gap of assets and liabilities(180 days) / Equity	20.42	-49.63	3.85	-75.77	-164.81
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.53	111.20	108.37	103.60	97.16
Interest rate sensitivity gap/Equity	45.96	68.83	51.28	21.53	-17.79
【G】					
Deposit growth rate	5.68	14.38	10.82	10.00	8.85
Loan growth rate	12.67	8.66	14.41	5.78	7.17
Investment growth rate	-6.55	45.55	6.42	39.18	56.74
Guarantee growth rate	-0.88	40.63	3.46	35.28	-10.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Cathay United Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	11.69	11.15	10.79
Tier 1 capital / Risk-weighted assets	-	-	11.96	11.24	11.64
Liability / Equity (multiple)	11.19	11.77	11.21	11.54	11.46
Equity / Asset	8.20	7.83	8.19	7.97	8.02
【 A 】					
Non-performing loan ratio	0.76	0.57	0.76	0.82	3.04
Loans under surveillance/Loans	0.74	1.78	0.62	1.86	1.93
Loan loss reserves / NPLs	127.64	245.98	134.75	159.67	52.41
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	21.42	30.95	22.98	4.08	-20.58
NIBT / Average asset (NIBT + loan loss provision)	27.76	44.30	32.41	29.16	20.91
NIBT / Average equity	1.78	2.36	1.85	0.37	-1.76
Net interest income / NIBT	2.31	3.38	2.61	2.63	1.78
NIBT / Operating revenue	138.89	106.18	136.13	661.77	-
NIBT / Employees (in thousand of NT dollars)	33.87	47.38	37.68	9.02	-36.35
	4,571.71	6,163.01	4,362.96	710.48	-4,740.37
【 L 】					
Liquidity ratio (monthly average of daily data)	27.54	24.69	23.43	21.95	21.45
Loans / Deposits	76.15	76.35	75.96	79.46	74.75
Time deposits / Deposits	49.00	42.62	47.38	49.15	50.83
NCDs / Time deposits	8.05	4.55	9.54	3.40	1.93
Accumulated gap of assets and liabilities(180 days) / Equity	-7.29	85.21	-39.16	229.88	137.30
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.09	64.76	94.58	82.29	97.44
Interest rate sensitivity gap/Equity	-17.29	-320.77	-49.37	-92.15	-13.73
【 G 】					
Deposit growth rate	5.36	39.23	12.91	28.24	-11.01
Loan growth rate	3.85	47.54	6.55	38.50	-7.19
Investment growth rate	24.36	62.76	46.21	47.28	-21.03
Guarantee growth rate	0.09	31.60	4.50	29.20	-51.90

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Bank Of Overseas Chinese

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.50	8.04	5.53
Tier 1 capital / Risk-weighted assets	-	-	7.36	5.50	5.71
Liability / Equity (multiple)	22.29	26.62	20.52	27.63	23.73
Equity / Asset	4.29	3.62	4.65	3.49	4.04
【 A 】					
Non-performing loan ratio	4.77	9.93	5.28	10.15	13.98
Loans under surveillance/Loans	1.87	3.72	1.70	3.66	5.12
Loan loss reserves / NPLs	26.68	23.54	35.12	23.67	27.32
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	-30.74	0.94	-28.50	-14.05	-2.52
/ Average equity	-29.86	11.15	4.69	21.75	24.02
NIBT / Average asset (NIBT + loan loss provision)	-1.43	0.03	-0.95	-0.52	-0.09
/ Average asset	-1.39	0.39	0.16	0.81	0.82
Net interest income / NIBT	-	4,468.18	-	-	-
NIBT / Operating revenue	-43.17	1.02	-28.43	-13.66	-1.96
NIBT / Employees (in thousand of NT dollars)	-1,947.57	47.13	-1,292.66	-730.99	-123.52
【 L 】					
Liquidity ratio (monthly average of daily data)	19.30	18.09	16.97	16.94	15.14
Loans / Deposits	73.58	77.43	71.04	76.68	76.07
Time deposits / Deposits	56.53	57.74	55.47	58.19	64.07
NCDs / Time deposits	3.26	3.26	3.52	3.33	3.60
Accumulated gap of assets and liabilities(180 days) / Equity	-27.23	-77.59	-95.50	-80.17	-230.55
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	70.19	61.64	70.65	61.62	55.56
Interest rate sensitivity gap/Equity	-509.76	-762.39	-448.29	-781.27	-798.40
【 G 】					
Deposit growth rate	-1.34	0.47	-2.88	2.11	1.21
Loan growth rate	-6.83	-2.31	-10.33	0.99	3.57
Investment growth rate	20.09	1.81	6.66	-15.84	11.71
Guarantee growth rate	-37.28	-21.79	-33.22	-25.33	-29.63

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : The Shanghai Commercial & Savings Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.02	9.90	10.10
Tier 1 capital / Risk-weighted assets	-	-	16.85	18.12	18.53
Liability / Equity (multiple)	7.94	8.09	8.19	7.79	7.37
Equity / Asset	11.19	11.01	10.88	11.38	11.95
【A】					
Non-performing loan ratio	1.13	1.99	0.97	2.04	3.88
Loans under surveillance/Loans	0.29	0.87	0.32	0.84	1.58
Loan loss reserves / NPLs	140.49	64.40	140.23	55.49	19.90
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	6.98	3.77	9.47	6.26	1.19
NIBT / Average asset (NIBT + loan loss provision)	7.91	8.04	12.07	12.72	15.72
NIBT / Average equity	1.19	0.53	1.50	0.86	0.15
Net interest income / NIBT	1.35	1.12	1.91	1.75	1.99
NIBT / Operating revenue	132.19	270.46	99.16	182.11	1,099.45
NIBT / Employees (in thousand of NT dollars)	36.85	18.23	40.46	22.23	3.10
	2,499.25	1,170.16	3,195.32	1,731.73	291.80
【L】					
Liquidity ratio (monthly average of daily data)	31.05	26.43	22.46	20.26	17.83
Loans / Deposits	64.95	67.35	66.17	70.44	67.61
Time deposits / Deposits	49.36	49.77	49.12	51.03	57.46
NCDs / Time deposits	1.97	3.17	2.83	2.34	3.73
Accumulated gap of assets and liabilities(180 days) / Equity	-122.66	-101.69	-133.01	-113.62	-82.13
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.18	102.04	99.58	102.82	98.49
Interest rate sensitivity gap/Equity	27.15	10.58	-2.21	13.27	-7.10
【G】					
Deposit growth rate	7.57	5.81	9.41	5.71	0.58
Loan growth rate	3.01	15.73	2.25	9.81	-0.43
Investment growth rate	-1.69	16.73	26.36	6.97	-12.12
Guarantee growth rate	-5.21	3.61	-0.31	-3.93	-25.88

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Union Bank of Taiwan

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	12.40	10.29	12.62
Tier 1 capital / Risk-weighted assets	-	-	11.29	11.52	11.93
Liability / Equity (multiple)	12.40	11.61	12.12	11.11	10.56
Equity / Asset	7.46	7.93	7.62	8.26	8.65
【 A 】					
Non-performing loan ratio	2.94	3.64	2.52	3.84	4.12
Loans under surveillance/Loans	0.82	1.70	1.26	1.83	3.62
Loan loss reserves / NPLs	36.01	17.77	32.18	18.81	46.76
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	8.11	7.83	9.60	9.33	-8.03
/ Average equity	21.85	17.44	24.30	12.80	4.79
NIBT / Average asset (NIBT + loan loss provision)	0.61	0.63	0.76	0.80	-0.76
/ Average asset	1.66	1.40	1.91	1.10	0.45
Net interest income / NIBT	648.20	568.05	501.76	418.21	-
NIBT / Operating revenue	9.23	10.50	11.48	12.90	-12.10
NIBT / Employees (in thousand of NT dollars)	484.55	517.41	613.31	566.30	-615.25
【 L 】					
Liquidity ratio (monthly average of daily data)	13.82	14.95	13.02	11.60	9.52
Loans / Deposits	66.46	69.54	69.59	70.14	73.61
Time deposits / Deposits	70.59	69.06	70.10	69.03	70.25
NCDs / Time deposits	3.80	5.69	7.74	6.59	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-169.19	-298.48	-89.15	-269.83	-333.00
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.98	75.85	91.35	75.19	61.96
Interest rate sensitivity gap/Equity	-187.79	-237.20	-80.79	-231.80	-336.89
【 G 】					
Deposit growth rate	42.39	21.64	19.99	17.23	-5.85
Loan growth rate	31.91	12.57	17.24	10.25	-13.17
Investment growth rate	53.00	44.01	29.19	23.40	-16.41
Guarantee growth rate	37.45	-2.50	30.45	-17.22	-34.07

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : The Chinese Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.37	8.40	9.77
Tier 1 capital / Risk-weighted assets	-	-	9.91	10.49	10.78
Liability / Equity (multiple)	13.41	12.03	13.67	12.27	12.51
Equity / Asset	6.94	7.67	6.81	7.54	7.40
【A】					
Non-performing loan ratio	7.71	9.88	7.74	9.56	8.58
Loans under surveillance/Loans	1.02	1.73	1.16	2.15	7.99
Loan loss reserves / NPLs	14.74	17.87	15.48	18.66	20.32
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	8.37	9.16	-7.92	0.83	0.33
NIBT / Average asset (NIBT + loan loss provision)	9.24	10.65	0.17	2.62	7.44
NIBT / Average equity	0.57	0.68	-0.60	0.06	0.03
NIBT / Average asset	0.63	0.79	0.01	0.20	0.57
Net interest income / NIBT	567.21	430.98	-	4,052.59	8,830.19
NIBT / Operating revenue	10.28	12.86	-11.00	1.23	0.48
NIBT / Employees (in thousand of NT dollars)	432.43	586.92	-446.10	53.96	29.48
【L】					
Liquidity ratio (monthly average of daily data)	12.01	12.11	10.62	9.02	10.65
Loans / Deposits	78.01	75.79	77.38	78.04	83.63
Time deposits / Deposits	83.17	83.85	81.66	83.38	84.90
NCDs / Time deposits	5.61	9.20	5.45	9.30	13.95
Accumulated gap of assets and liabilities(180 days) / Equity	-347.87	-47.44	-454.11	-44.54	-151.51
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.96	86.31	87.22	89.34	85.67
Interest rate sensitivity gap/Equity	-87.03	-132.79	-144.29	-101.05	-159.83
【G】					
Deposit growth rate	1.30	4.02	3.30	-0.68	-3.00
Loan growth rate	2.99	-7.73	0.69	-7.87	-11.07
Investment growth rate	-7.43	-2.22	-6.93	2.24	29.87
Guarantee growth rate	-24.54	7.89	-14.94	4.02	-41.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Far Eastern International Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.66	10.41	11.28
Tier 1 capital / Risk-weighted assets	-	-	10.25	9.76	9.15
Liability / Equity (multiple)	10.96	12.09	11.74	13.03	17.09
Equity / Asset	8.36	7.64	7.85	7.13	5.53
【 A 】					
Non-performing loan ratio	2.18	2.00	2.31	2.29	4.25
Loans under surveillance/Loans	0.23	0.47	0.18	0.51	1.36
Loan loss reserves / NPLs	49.00	64.67	51.35	56.61	33.99
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	19.97	38.18	19.63	26.02	-32.29
/ Average equity	24.55	37.59	24.94	38.69	14.85
NIBT / Average asset (NIBT + loan loss provision)	1.60	2.82	1.46	1.85	-2.84
/ Average asset	1.97	2.77	1.86	2.75	1.31
Net interest income / NIBT	151.83	92.74	175.71	139.36	-
NIBT / Operating revenue	28.57	49.51	26.69	30.16	-47.90
NIBT / Employees (in thousand of NT dollars)	1,941.09	3,378.94	1,679.05	2,042.69	-3,581.65
【 L 】					
Liquidity ratio (monthly average of daily data)	16.45	13.57	16.27	17.17	8.20
Loans / Deposits	91.79	107.58	87.53	97.38	87.13
Time deposits / Deposits	74.01	71.67	73.57	76.74	79.96
NCDs / Time deposits	6.43	15.30	11.03	28.89	15.65
Accumulated gap of assets and liabilities(180 days) / Equity	-97.53	-214.93	-119.10	-216.46	-528.29
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.80	98.15	101.82	94.92	86.78
Interest rate sensitivity gap/Equity	45.90	-15.50	15.64	-49.48	-183.13
【 G 】					
Deposit growth rate	20.86	5.88	17.53	6.43	8.42
Loan growth rate	3.83	12.51	6.65	17.65	-3.17
Investment growth rate	3.84	20.93	25.76	7.18	16.76
Guarantee growth rate	-20.05	25.24	-9.34	88.22	1.69

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Fuhwa Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	9.07	8.72	11.04
Tier 1 capital / Risk-weighted assets	-	-	7.46	6.36	7.78
Liability / Equity (multiple)	16.84	16.13	16.26	18.58	16.72
Equity / Asset	5.60	5.84	5.79	5.11	5.64
【 A 】					
Non-performing loan ratio	2.82	3.88	2.93	3.75	4.22
Loans under surveillance/Loans	0.64	0.97	0.58	1.20	5.45
Loan loss reserves / NPLs	36.42	54.41	36.92	43.79	49.44
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	11.58	11.04	12.90	10.07	-27.55
/ Average equity	18.08	32.65	22.83	24.70	25.13
NIBT / Average asset (NIBT + loan loss provision)	0.65	0.58	0.75	0.54	-2.01
/ Average asset	1.02	1.72	1.32	1.34	1.84
Net interest income / NIBT	300.65	292.50	274.51	313.31	-
NIBT / Operating revenue	15.89	13.24	18.55	12.32	-39.23
NIBT / Employees (in thousand of NT dollars)	755.52	706.92	794.19	569.87	-2,711.35
【 L 】					
Liquidity ratio (monthly average of daily data)	16.00	17.82	12.70	14.30	21.27
Loans / Deposits	86.17	85.35	86.67	89.85	81.99
Time deposits / Deposits	70.20	64.46	68.28	68.30	73.75
NCDs / Time deposits	7.23	4.10	13.02	4.70	3.12
Accumulated gap of assets and liabilities(180 days) / Equity	-287.48	-61.42	-85.62	-186.23	-53.41
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.02	75.43	74.67	76.46	78.76
Interest rate sensitivity gap/Equity	-369.07	-319.56	-334.06	-361.04	-299.62
【 G 】					
Deposit growth rate	21.22	38.40	21.85	33.69	6.82
Loan growth rate	19.77	30.51	15.07	40.73	5.33
Investment growth rate	10.95	26.14	75.97	-22.34	52.65
Guarantee growth rate	-23.66	95.50	10.73	38.60	-5.10

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Bank Sinopac Company Limited

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	12.64	12.39	12.85
Tier 1 capital / Risk-weighted assets	-	-	10.40	12.06	13.55
Liability / Equity (multiple)	14.41	15.93	15.37	14.58	11.99
Equity / Asset	6.49	5.91	6.11	6.42	7.70
【 A 】					
Non-performing loan ratio	0.86	1.48	0.74	1.76	2.01
Loans under surveillance/Loans	0.14	0.21	0.31	0.39	1.11
Loan loss reserves / NPLs	48.62	48.60	60.42	41.36	39.84
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	13.97	16.90	18.23	11.82	11.30
/ Average equity	16.05	22.07	20.24	17.73	16.21
NIBT / Average asset (NIBT + loan loss provision)	0.89	0.98	1.06	0.81	0.92
/ Average asset	1.02	1.28	1.18	1.22	1.32
Net interest income / NIBT	143.61	105.75	101.07	150.76	205.40
NIBT / Operating revenue	20.33	23.67	25.53	20.86	18.74
NIBT / Employees (in thousand of NT dollars)	1,982.32	2,184.40	2,351.81	1,485.69	1,293.21
【 L 】					
Liquidity ratio (monthly average of daily data)	24.41	46.32	29.36	39.37	32.17
Loans / Deposits	81.83	68.55	79.55	69.78	80.18
Time deposits / Deposits	59.51	60.32	59.03	62.04	65.11
NCDs / Time deposits	14.32	14.92	13.44	13.73	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-97.24	-330.48	-89.03	-337.02	-266.76
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.51	93.30	86.02	90.89	80.34
Interest rate sensitivity gap/Equity	-60.53	-67.17	-137.11	-81.29	-172.81
【 G 】					
Deposit growth rate	2.09	31.16	8.58	31.27	8.68
Loan growth rate	21.66	16.88	23.46	12.52	11.94
Investment growth rate	-52.19	36.45	-16.38	29.16	120.26
Guarantee growth rate	23.48	-2.00	20.43	12.32	-21.43

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

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

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.63	9.97	10.38
Tier 1 capital / Risk-weighted assets	-	-	9.09	9.14	9.36
Liability / Equity (multiple)	12.01	13.91	11.93	13.44	15.87
Equity / Asset	7.69	6.71	7.74	6.92	5.93
【A】					
Non-performing loan ratio	0.82	1.10	0.88	1.18	1.38
Loans under surveillance/Loans	0.22	0.32	0.28	0.41	0.88
Loan loss reserves / NPLs	74.17	101.42	74.21	94.46	70.67
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	17.66	30.51	34.34	20.51	-19.96
/ Average equity	15.17	27.78	28.88	18.13	19.25
NIBT / Average asset (NIBT + loan loss provision)	1.36	2.03	2.23	1.41	-1.72
/ Average asset	1.17	1.85	1.88	1.25	1.66
Net interest income / NIBT	173.33	127.76	119.90	173.59	-
NIBT / Operating revenue	31.66	44.19	48.98	29.84	-32.45
NIBT / Employees (in thousand of NT dollars)	2,217.94	4,103.12	3,447.91	2,289.10	-2,852.24
【L】					
Liquidity ratio (monthly average of daily data)	12.57	11.59	11.81	13.12	18.29
Loans / Deposits	87.80	85.30	83.74	81.45	76.36
Time deposits / Deposits	58.54	59.47	59.47	60.50	65.52
NCDs / Time deposits	7.18	7.00	7.73	6.40	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-437.39	-465.05	-379.46	-471.99	-402.12
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	79.69	85.91	82.35	84.48	71.77
Interest rate sensitivity gap/Equity	-187.36	-138.83	-159.69	-144.53	-337.74
【G】					
Deposit growth rate	33.11	15.02	35.03	9.88	0.94
Loan growth rate	35.93	26.56	37.73	16.77	-4.65
Investment growth rate	3.82	4.65	24.60	-1.27	19.76
Guarantee growth rate	-7.01	29.82	-19.47	34.22	-24.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Cosmos Bank, Taiwan

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.76	9.79	10.13
Tier 1 capital / Risk-weighted assets	-	-	9.88	9.81	10.11
Liability / Equity (multiple)	10.81	10.92	11.13	10.82	10.51
Equity / Asset	8.47	8.39	8.25	8.46	8.68
【A】					
Non-performing loan ratio	2.98	3.61	2.35	2.87	3.21
Loans under surveillance/Loans	1.28	3.67	1.30	2.21	3.32
Loan loss reserves / NPLs	26.89	27.16	32.94	35.44	31.90
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	6.41	17.62	5.78	9.38	11.39
NIBT / Average asset (NIBT + loan loss provision)	20.01	45.04	29.99	42.59	32.11
NIBT / Average equity	0.53	1.39	0.47	0.81	0.86
Net interest income / NIBT	1.65	3.55	2.45	3.67	2.44
NIBT / Operating revenue	1,057.06	344.22	1,113.19	649.02	463.94
NIBT / Employees (in thousand of NT dollars)	6.68	19.87	6.21	9.82	11.61
	422.32	1,201.60	381.33	644.84	714.00
【L】					
Liquidity ratio (monthly average of daily data)	12.24	14.08	11.42	10.45	13.88
Loans / Deposits	71.95	69.35	72.56	73.11	74.13
Time deposits / Deposits	78.04	78.70	78.11	79.66	82.00
NCDs / Time deposits	0.20	0.28	0.22	0.41	1.56
Accumulated gap of assets and liabilities(180 days) / Equity	-94.48	-86.02	-60.87	-50.34	-15.27
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	71.72	74.42	76.28	74.08	78.68
Interest rate sensitivity gap/Equity	-266.72	-235.89	-222.88	-235.70	-182.30
【G】					
Deposit growth rate	1.12	14.02	4.18	11.17	11.87
Loan growth rate	4.50	4.10	3.00	8.09	-1.58
Investment growth rate	-16.83	51.30	48.94	27.28	93.55
Guarantee growth rate	-34.71	-48.84	3.17	-69.24	67.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Bowa Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	3.76	4.71	5.56
Tier 1 capital / Risk-weighted assets	-	-	3.87	5.65	6.51
Liability / Equity (multiple)	28.53	17.29	25.28	19.32	16.83
Equity / Asset	3.39	5.47	3.80	4.92	5.61
【 A 】					
Non-performing loan ratio	18.86	21.23	19.72	22.63	16.37
Loans under surveillance/Loans	4.57	7.20	4.98	10.37	19.22
Loan loss reserves / NPLs	21.66	16.58	20.14	14.45	16.99
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	-6.63	14.30	-25.89	-7.69	-10.51
/ Average equity	6.85	20.80	-21.64	-5.67	-7.90
NIBT / Average asset (NIBT + loan loss provision)	-0.25	0.66	-1.17	-0.39	-0.63
/ Average asset	0.25	0.95	-0.98	-0.29	-0.47
Net interest income / NIBT	-	244.44	-	-	-
NIBT / Operating revenue	-6.14	18.02	-31.72	-11.21	-14.89
NIBT / Employees (in thousand of NT dollars)	-297.52	796.68	-1,342.02	-473.84	-892.01
【 L 】					
Liquidity ratio (monthly average of daily data)	10.25	8.73	8.12	8.71	8.05
Loans / Deposits	82.20	81.14	83.46	89.62	86.89
Time deposits / Deposits	82.84	79.77	81.38	79.99	80.55
NCDs / Time deposits	0.86	2.60	1.08	2.64	4.38
Accumulated gap of assets and liabilities(180 days) / Equity	103.13	-148.58	298.26	-293.79	-226.18
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	70.95	34.92	66.04	38.82	60.87
Interest rate sensitivity gap/Equity	-644.58	-864.58	-705.93	-1,010.93	-582.18
【 G 】					
Deposit growth rate	15.89	2.41	17.22	2.67	-5.12
Loan growth rate	14.90	1.06	6.77	5.01	-3.66
Investment growth rate	27.26	-19.00	35.67	-3.28	0.36
Guarantee growth rate	19.54	-35.02	30.81	-40.23	-47.68

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Taishin International Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	11.57	10.12	10.28
Tier 1 capital / Risk-weighted assets	-	-	9.33	7.90	7.52
Liability / Equity (multiple)	10.79	13.09	11.12	11.97	12.14
Equity / Asset	8.48	7.10	8.25	7.71	7.61
【 A 】					
Non-performing loan ratio	1.04	1.34	1.03	1.59	2.45
Loans under surveillance/Loans	0.07	0.16	0.15	0.19	0.58
Loan loss reserves / NPLs	69.06	53.97	70.89	45.86	47.14
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	23.57	29.04	25.82	20.10	14.74
/ Average equity	40.08	45.56	41.63	38.12	33.06
NIBT / Average asset (NIBT + loan loss provision)	2.02	2.07	2.00	1.58	1.25
/ Average asset	3.44	3.25	3.23	2.99	2.79
Net interest income / NIBT	222.76	198.31	206.53	263.96	339.63
NIBT / Operating revenue	27.56	28.49	27.68	21.04	14.46
NIBT / Employees (in thousand of NT dollars)	1,944.93	2,003.46	1,763.48	1,267.69	1,068.94
【 L 】					
Liquidity ratio (monthly average of daily data)	12.25	15.23	12.19	12.77	13.16
Loans / Deposits	88.19	90.14	85.88	92.82	90.04
Time deposits / Deposits	65.40	62.17	65.38	65.76	70.35
NCDs / Time deposits	3.00	2.39	3.72	7.44	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-388.46	-270.56	-387.70	-181.84	-128.61
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.81	67.67	73.20	89.73	73.02
Interest rate sensitivity gap/Equity	-200.43	-317.77	-219.00	-92.16	-265.60
【 G 】					
Deposit growth rate	23.99	29.33	31.71	16.21	60.38
Loan growth rate	19.72	22.54	19.84	16.44	70.67
Investment growth rate	-3.01	84.13	53.24	6.25	9.95
Guarantee growth rate	11.40	-13.15	-3.86	-15.76	18.96

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Ta Chong Bank Ltd.

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	9.46	8.77	8.25
Tier 1 capital / Risk-weighted assets	-	-	7.27	6.87	6.14
Liability / Equity (multiple)	15.20	15.45	16.08	13.47	14.31
Equity / Asset	6.17	6.08	5.86	6.91	6.53
【 A 】					
Non-performing loan ratio	3.28	3.44	3.32	3.75	4.65
Loans under surveillance/Loans	1.05	1.49	1.13	1.53	3.36
Loan loss reserves / NPLs	22.39	21.15	20.87	21.04	18.08
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	10.94	14.70	1.87	17.17	-21.77
NIBT / Average asset (NIBT + loan loss provision)	18.69	15.73	15.36	18.18	-5.14
NIBT / Average equity	0.68	0.92	0.12	1.17	-1.79
NIBT / Average asset	1.16	0.99	0.95	1.24	-0.42
Net interest income / NIBT	377.18	258.87	2,059.08	192.09	-
NIBT / Operating revenue	14.47	21.51	2.63	24.32	-33.13
NIBT / Employees (in thousand of NT dollars)	682.48	1,066.56	120.33	1,188.90	-1,970.25
【 L 】					
Liquidity ratio (monthly average of daily data)	13.11	15.61	12.04	11.57	10.46
Loans / Deposits	95.99	92.48	91.69	88.52	89.57
Time deposits / Deposits	67.45	68.56	67.77	67.06	73.79
NCDs / Time deposits	4.65	4.10	3.92	4.12	4.57
Accumulated gap of assets and liabilities(180 days) / Equity	-292.90	-327.04	-278.15	-187.91	-186.75
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.55	80.93	91.07	87.97	88.65
Interest rate sensitivity gap/Equity	-119.18	-240.24	-107.67	-126.15	-126.41
【 G 】					
Deposit growth rate	3.34	14.96	7.26	12.12	0.85
Loan growth rate	8.79	17.25	12.42	10.14	4.22
Investment growth rate	-27.39	160.42	200.22	-12.90	-8.51
Guarantee growth rate	2.17	27.98	18.78	43.46	-46.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Jih Sun International Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.07	9.30	9.71
Tier 1 capital / Risk-weighted assets	-	-	6.53	6.82	7.01
Liability / Equity (multiple)	20.43	18.57	19.21	17.57	17.25
Equity / Asset	4.67	5.11	4.95	5.38	5.48
【 A 】					
Non-performing loan ratio	5.91	3.44	5.78	3.68	3.92
Loans under surveillance/Loans	0.46	3.34	0.48	3.26	5.54
Loan loss reserves / NPLs	18.84	27.70	19.98	28.30	40.87
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	0.59	3.72	5.73	2.09	-17.97
NIBT / Average asset (NIBT + loan loss provision)	4.30	16.41	16.32	7.71	16.62
Net interest income / NIBT	0.03	0.19	0.30	0.10	-1.15
NIBT / Operating revenue	0.21	0.85	0.85	0.36	1.06
NIBT / Employees (in thousand of NT dollars)	9,765.00	1,362.93	938.22	2,464.50	-
	0.59	4.21	6.11	2.12	-22.45
	26.04	185.23	252.78	86.99	-1,266.35
【 L 】					
Liquidity ratio (monthly average of daily data)	14.94	13.40	10.32	10.38	12.63
Loans / Deposits	83.43	84.31	84.02	89.07	86.96
Time deposits / Deposits	72.60	68.24	70.40	72.16	78.16
NCDs / Time deposits	7.58	7.93	9.04	6.03	16.62
Accumulated gap of assets and liabilities(180 days) / Equity	-359.91	-111.85	-491.68	-48.35	14.50
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	58.25	52.13	54.48	56.45	71.59
Interest rate sensitivity gap/Equity	-693.50	-724.72	-710.16	-612.64	-388.87
【 G 】					
Deposit growth rate	11.68	26.03	17.96	9.94	10.63
Loan growth rate	9.37	17.43	9.66	11.27	9.64
Investment growth rate	15.00	145.28	118.00	22.75	-11.42
Guarantee growth rate	57.80	71.62	66.80	53.96	-26.43

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : EnTie Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	11.18	10.43	11.48
Tier 1 capital / Risk-weighted assets	-	-	8.88	10.34	10.29
Liability / Equity (multiple)	14.75	11.39	14.34	12.49	12.39
Equity / Asset	6.35	8.07	6.52	7.42	7.47
【 A 】					
Non-performing loan ratio	2.46	4.51	1.77	4.47	4.79
Loans under surveillance/Loans	0.76	2.48	0.54	2.77	8.94
Loan loss reserves / NPLs	42.63	33.72	68.46	33.39	29.46
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	9.71	5.04	6.35	4.95	-10.17
NIBT / Average asset (NIBT + loan loss provision)	29.02	6.25	15.23	13.92	14.66
NIBT / Average equity	0.66	0.38	0.49	0.40	-0.88
Net interest income / NIBT	1.96	0.47	1.17	1.13	1.27
NIBT / Operating revenue	434.68	524.49	471.53	618.77	-
NIBT / Employees	12.46	9.50	9.10	8.64	-16.28
(in thousand of NT dollars)	878.09	475.44	532.52	507.43	-1,155.35
【 L 】					
Liquidity ratio (monthly average of daily data)	22.98	13.74	13.38	9.28	8.52
Loans / Deposits	79.39	83.27	84.39	86.84	91.13
Time deposits / Deposits	75.50	67.21	69.82	66.14	71.26
NCDs / Time deposits	3.84	7.08	6.95	4.26	3.49
Accumulated gap of assets and liabilities(180 days) / Equity	-413.04	-380.57	-713.98	-448.27	233.71
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	58.10	57.90	53.43	61.16	84.87
Interest rate sensitivity gap/Equity	-543.06	-428.78	-582.57	-421.54	-163.12
【 G 】					
Deposit growth rate	35.63	17.46	35.55	9.33	-3.74
Loan growth rate	27.14	7.59	29.48	3.26	-2.74
Investment growth rate	101.74	111.32	213.00	35.53	-29.24
Guarantee growth rate	47.65	-22.27	92.17	-7.96	-33.44

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Chinatrust Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.70	10.37	12.58
Tier 1 capital / Risk-weighted assets	-	-	7.99	8.00	9.84
Liability / Equity (multiple)	12.76	12.52	12.45	11.97	9.27
Equity / Asset	7.27	7.39	7.44	7.71	9.74
【 A 】					
Non-performing loan ratio	1.11	1.71	1.66	1.65	2.48
Loans under surveillance/Loans	0.22	0.58	0.20	0.80	0.54
Loan loss reserves / NPLs	100.55	70.04	89.56	75.33	63.79
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	21.48	22.43	18.94	9.44	18.76
/ Average equity	30.59	36.85	29.34	25.07	29.39
NIBT / Average asset (NIBT + loan loss provision)	1.57	1.66	1.40	0.86	1.80
/ Average asset	2.23	2.73	2.17	2.27	2.81
Net interest income / NIBT	164.00	148.89	179.78	355.32	192.24
NIBT / Operating revenue	27.39	30.56	25.32	13.65	25.04
NIBT / Employees (in thousand of NT dollars)	2,905.10	3,061.57	2,487.47	1,129.27	2,645.66
【 L 】					
Liquidity ratio (monthly average of daily data)	22.18	28.95	18.16	18.75	17.46
Loans / Deposits	76.99	70.64	78.52	72.50	80.17
Time deposits / Deposits	63.21	57.73	61.65	59.76	64.30
NCDs / Time deposits	4.98	2.49	7.51	5.60	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-83.79	-156.61	-105.59	-202.12	-88.11
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.14	81.06	70.54	82.79	85.59
Interest rate sensitivity gap/Equity	-258.56	-175.59	-277.45	-150.99	-91.55
【 G 】					
Deposit growth rate	13.49	36.41	11.88	29.21	5.76
Loan growth rate	22.13	19.52	19.51	17.03	7.07
Investment growth rate	-7.59	80.38	7.67	35.75	-7.49
Guarantee growth rate	1.35	14.49	7.55	-0.98	-25.32

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Chinfon Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	11.75	10.81	10.42
Tier 1 capital / Risk-weighted assets	-	-	8.59	7.91	7.82
Liability / Equity (multiple)	14.89	14.19	14.47	14.07	14.41
Equity / Asset	6.29	6.59	6.46	6.64	6.49
【 A 】					
Non-performing loan ratio	13.60	18.62	13.63	19.21	25.81
Loans under surveillance/Loans	3.48	3.30	3.82	3.23	1.77
Loan loss reserves / NPLs	16.74	11.68	17.07	11.50	7.30
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	5.10	5.25	1.47	3.75	-19.23
NIBT / Average asset (NIBT + loan loss provision)	31.32	34.43	19.87	25.60	16.49
Net interest income / NIBT	0.31	0.33	0.09	0.24	-1.34
NIBT / Operating revenue	1.92	2.15	1.24	1.64	1.15
NIBT / Employees (in thousand of NT dollars)	942.15	930.16	3,314.18	1,207.69	-
	5.30	5.56	1.35	3.63	-20.50
	386.89	413.79	111.29	294.26	-1,707.47
【 L 】					
Liquidity ratio (monthly average of daily data)	20.37	16.49	16.84	13.60	10.51
Loans / Deposits	65.63	77.93	67.00	79.91	83.23
Time deposits / Deposits	78.88	76.97	77.34	78.30	80.86
NCDs / Time deposits	3.89	5.36	3.04	6.54	4.29
Accumulated gap of assets and liabilities(180 days) / Equity	84.48	1.72	77.80	62.53	-185.00
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	62.93	57.92	65.32	54.99	49.38
Interest rate sensitivity gap/Equity	-454.72	-491.82	-386.56	-527.72	-516.11
【 G 】					
Deposit growth rate	5.48	2.45	1.52	0.17	-6.74
Loan growth rate	-12.48	-3.61	-15.74	-4.12	-8.17
Investment growth rate	-38.57	-21.17	-13.36	-17.42	-19.29
Guarantee growth rate	-39.13	-23.56	-30.28	-28.08	-68.56

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Macoto Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	9.69	9.33	11.28
Tier 1 capital / Risk-weighted assets	-	-	6.39	6.32	7.69
Liability / Equity (multiple)	19.53	17.61	20.04	19.10	15.27
Equity / Asset	4.87	5.37	4.75	4.97	6.15
【 A 】					
Non-performing loan ratio	3.15	4.35	3.51	4.31	4.73
Loans under surveillance/Loans	0.86	1.79	0.75	2.05	5.50
Loan loss reserves / NPLs	25.53	32.28	29.63	30.42	23.27
【 E 】					
Net income before tax(NIBT) / Average equity	33.24	41.60	1.93	1.82	1.82
(NIBT + loan loss provision) / Average equity	37.06	45.44	13.71	20.61	6.73
NIBT / Average asset (NIBT + loan loss provision)	1.60	2.11	0.10	0.11	0.12
/ Average asset	1.79	2.31	0.71	1.21	0.44
Net interest income / NIBT	190.20	132.36	2,916.16	2,767.15	2,675.50
NIBT / Operating revenue	31.48	37.22	2.00	1.80	1.92
NIBT / Employees (in thousand of NT dollars)	1,444.06	1,856.18	87.84	78.86	78.43
【 L 】					
Liquidity ratio (monthly average of daily data)	12.53	14.09	10.56	9.35	16.67
Loans / Deposits	70.93	70.46	71.15	73.84	70.22
Time deposits / Deposits	68.00	68.07	67.48	68.79	71.09
NCDs / Time deposits	10.37	5.38	12.39	6.08	3.56
Accumulated gap of assets and liabilities(180 days) / Equity	-291.88	-50.89	-387.29	-123.18	-55.41
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	37.13	45.32	31.17	38.67	44.13
Interest rate sensitivity gap/Equity	-1,008.25	-845.65	-1,141.19	-888.85	-721.66
【 G 】					
Deposit growth rate	9.70	16.57	12.91	14.13	-2.81
Loan growth rate	9.68	14.09	8.13	20.39	-9.32
Investment growth rate	8.54	3.65	-2.00	86.67	0.77
Guarantee growth rate	-22.00	1.85	-11.42	-12.41	-27.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Sunny Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	9.32	9.22	9.16
Tier 1 capital / Risk-weighted assets	-	-	8.73	8.15	7.98
Liability / Equity (multiple)	15.61	16.58	15.37	16.20	16.78
Equity / Asset	6.02	5.69	6.11	5.81	5.62
【 A 】					
Non-performing loan ratio	1.92	2.51	2.00	2.88	3.84
Loans under surveillance/Loans	0.65	0.94	0.64	1.00	2.20
Loan loss reserves / NPLs	52.31	37.34	54.96	33.67	25.42
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	14.83	14.70	14.42	15.07	12.78
NIBT / Average asset (NIBT + loan loss provision)	15.43	15.15	14.87	13.11	69.60
NIBT / Average equity	0.91	0.82	0.81	0.80	0.72
NIBT / Average asset	0.94	0.85	0.84	0.70	3.92
Net interest income / NIBT	216.92	231.61	246.04	235.82	291.40
NIBT / Operating revenue	23.54	22.91	21.88	21.55	15.35
NIBT / Employees (in thousand of NT dollars)	838.10	721.10	679.88	664.98	663.01
【 L 】					
Liquidity ratio (monthly average of daily data)	12.08	12.61	10.07	9.80	15.06
Loans / Deposits	82.89	85.33	85.10	86.06	80.96
Time deposits / Deposits	67.95	67.01	66.66	67.58	71.07
NCDs / Time deposits	8.05	4.94	8.14	4.29	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-699.72	-628.97	-726.67	-590.04	-484.89
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	78.38	37.11	85.19	38.71	49.10
Interest rate sensitivity gap/Equity	-295.39	-941.40	-188.23	-886.95	-768.64
【 G 】					
Deposit growth rate	12.09	8.74	9.53	9.61	16.02
Loan growth rate	9.28	13.81	9.14	16.49	23.47
Investment growth rate	23.32	-13.65	33.55	-13.19	0.97
Guarantee growth rate	-20.08	30.79	-5.84	41.89	3.15

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Bank of Panhsin

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	8.76	8.88	9.38
Tier 1 capital / Risk-weighted assets	-	-	5.96	6.30	9.24
Liability / Equity (multiple)	21.24	18.80	19.49	19.66	11.27
Equity / Asset	4.50	5.05	4.88	4.84	8.15
【 A 】					
Non-performing loan ratio	3.90	3.64	2.71	3.96	8.55
Loans under surveillance/Loans	1.31	2.53	1.96	3.49	3.91
Loan loss reserves / NPLs	40.38	52.56	52.15	52.63	13.18
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	11.13	20.27	9.19	-31.87	1.83
NIBT / Average asset (NIBT + loan loss provision)	21.45	22.82	14.56	-3.64	11.80
NIBT / Average equity	0.54	0.99	0.46	-2.28	0.15
Net interest income / NIBT	1.03	1.12	0.73	-0.26	0.99
NIBT / Operating revenue	373.53	172.16	380.49	-	1,273.25
NIBT / Employees	14.49	26.13	13.04	-61.76	3.12
(in thousand of NT dollars)	509.36	1,044.57	449.90	-2,161.62	154.38
【 L 】					
Liquidity ratio (monthly average of daily data)	10.89	10.87	9.86	11.49	10.11
Loans / Deposits	90.00	91.30	90.41	87.89	85.52
Time deposits / Deposits	74.06	74.29	75.00	73.66	73.47
NCDs / Time deposits	13.73	17.97	16.76	15.49	10.49
Accumulated gap of assets and liabilities(180 days) / Equity	-790.38	-715.37	-618.71	-597.54	-327.54
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.74	93.29	94.38	92.92	89.15
Interest rate sensitivity gap/Equity	-119.60	-114.78	-99.60	-125.58	-112.97
【 G 】					
Deposit growth rate	18.23	25.46	14.76	22.69	3.50
Loan growth rate	15.78	32.81	17.22	24.09	9.97
Investment growth rate	-30.73	-32.21	-6.13	-22.28	6.99
Guarantee growth rate	-14.22	12.10	2.01	-25.29	-35.50

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Lucky Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	9.34	9.78	8.86
Tier 1 capital / Risk-weighted assets	-	-	9.23	9.24	8.51
Liability / Equity (multiple)	21.53	21.46	20.14	20.53	22.43
Equity / Asset	4.44	4.45	4.73	4.64	4.27
【 A 】					
Non-performing loan ratio	2.36	3.40	2.59	3.84	6.77
Loans under surveillance/Loans	0.49	0.94	0.47	0.92	2.79
Loan loss reserves / NPLs	39.13	27.29	35.53	24.97	15.58
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	12.46	17.23	12.16	10.64	-36.30
NIBT / Average asset (NIBT + loan loss provision)	13.49	18.60	14.19	13.94	10.63
NIBT / Average equity	0.59	0.80	0.56	0.48	-2.22
Net interest income / NIBT	0.64	0.86	0.65	0.63	0.65
NIBT / Operating revenue	222.73	165.91	238.38	287.89	-
NIBT / Employees	25.73	33.27	24.42	16.66	-56.36
(in thousand of NT dollars)	737.43	994.35	682.76	521.46	-2,643.05
【 L 】					
Liquidity ratio (monthly average of daily data)	20.96	15.10	20.70	9.02	17.54
Loans / Deposits	73.69	74.11	75.21	73.18	63.77
Time deposits / Deposits	58.60	60.35	57.98	61.19	66.23
NCDs / Time deposits	1.84	1.89	2.07	1.81	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-91.62	-123.91	-39.40	-10.46	112.63
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.72	93.60	98.26	94.60	82.01
Interest rate sensitivity gap/Equity	-67.18	-130.93	-33.37	-105.55	-373.05
【 G 】					
Deposit growth rate	2.78	3.53	3.37	2.71	-0.68
Loan growth rate	2.19	15.77	6.24	17.86	-10.82
Investment growth rate	-17.17	-89.33	-77.17	-61.84	25.83
Guarantee growth rate	28.71	-1.13	19.62	1.36	1.58

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Kao Shin Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	10.92	10.44	11.59
Tier 1 capital / Risk-weighted assets	-	-	8.44	7.97	8.78
Liability / Equity (multiple)	17.42	19.45	17.88	19.76	18.74
Equity / Asset	5.43	4.89	5.30	4.82	5.06
【 A 】					
Non-performing loan ratio	4.78	10.70	4.97	9.60	16.47
Loans under surveillance/Loans	1.21	1.38	1.56	2.21	2.66
Loan loss reserves / NPLs	18.50	21.01	18.04	20.11	16.36
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	3.54	-7.35	11.33	2.70	-3.26
NIBT / Average asset (NIBT + loan loss provision)	8.56	5.06	26.75	15.74	15.68
Net interest income / NIBT	0.19	-0.35	0.55	0.13	-0.18
NIBT / Operating revenue	0.46	0.24	1.29	0.76	0.87
NIBT / Employees (in thousand of NT dollars)	733.33	-	254.38	957.35	-
	7.32	-13.39	16.40	3.91	-4.07
	175.82	-320.28	497.28	117.65	-158.25
【 L 】					
Liquidity ratio (monthly average of daily data)	21.66	21.14	19.35	20.79	17.98
Loans / Deposits	72.91	71.76	73.55	74.65	76.73
Time deposits / Deposits	68.67	70.33	67.32	69.41	75.40
NCDs / Time deposits	0.58	0.19	0.35	0.24	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-575.10	-634.07	-603.14	-642.09	-505.82
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.15	93.24	93.55	92.60	86.21
Interest rate sensitivity gap/Equity	-104.73	-110.37	-99.78	-123.06	-228.88
【 G 】					
Deposit growth rate	0.17	-1.68	-1.56	2.61	-3.41
Loan growth rate	2.31	-6.05	-2.52	-0.17	3.46
Investment growth rate	-41.19	-86.80	-84.85	-29.95	-17.98
Guarantee growth rate	-72.85	162.16	-21.97	62.96	6.58

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Taiwan Business Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.43	10.10	10.49
Tier 1 capital / Risk-weighted assets	-	-	6.41	6.72	6.64
Liability / Equity (multiple)	26.10	23.92	26.45	23.75	22.46
Equity / Asset	3.69	4.01	3.64	4.04	4.26
【A】					
Non-performing loan ratio	4.70	9.22	4.73	9.44	9.76
Loans under surveillance/Loans	0.58	1.13	0.73	1.21	1.97
Loan loss reserves / NPLs	21.81	18.94	21.07	17.62	17.67
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	2.49	2.33	-16.06	2.38	0.33
/ Average equity	3.43	11.44	11.10	10.76	15.72
NIBT / Average asset (NIBT + loan loss provision)	0.09	0.09	-0.70	0.10	0.01
/ Average asset	0.13	0.46	0.48	0.44	0.67
Net interest income / NIBT	1,375.21	1,508.58	-	1,590.06	12,921.09
NIBT / Operating revenue	3.48	3.36	-25.50	3.15	0.35
NIBT / Employees (in thousand of NT dollars)	193.85	187.37	-1,455.00	189.54	26.66
【L】					
Liquidity ratio (monthly average of daily data)	14.73	15.74	17.25	13.94	12.82
Loans / Deposits	86.57	86.13	85.31	86.92	88.54
Time deposits / Deposits	54.34	56.32	52.21	56.00	60.98
NCDs / Time deposits	2.62	1.47	2.27	1.72	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-12.66	31.55	96.99	-54.26	-95.26
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.91	87.08	89.06	87.25	83.92
Interest rate sensitivity gap/Equity	-248.81	-241.07	-225.67	-232.65	-287.12
【G】					
Deposit growth rate	5.39	4.29	8.84	3.90	8.88
Loan growth rate	3.68	4.02	4.61	1.57	0.15
Investment growth rate	7.91	37.72	36.08	39.55	-28.50
Guarantee growth rate	11.14	3.48	15.36	-3.06	-13.05

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : International Bank of Taipei

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	13.30	13.29	13.37
Tier 1 capital / Risk-weighted assets	-	-	13.28	13.30	12.49
Liability / Equity (multiple)	10.23	10.26	10.15	9.83	9.54
Equity / Asset	8.91	8.88	8.97	9.24	9.49
【 A 】					
Non-performing loan ratio	1.58	2.14	1.45	2.41	4.30
Loans under surveillance/Loans	0.22	0.45	0.21	0.61	1.26
Loan loss reserves / NPLs	32.06	33.94	29.04	27.33	29.51
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	11.04	12.53	11.83	9.26	8.69
/ Average equity	14.49	15.75	14.65	14.15	15.30
NIBT / Average asset (NIBT + loan loss provision)	0.97	1.10	1.05	0.89	0.80
/ Average asset	1.28	1.38	1.30	1.35	1.40
Net interest income / NIBT	168.97	115.78	138.60	164.12	207.18
NIBT / Operating revenue	26.24	32.69	30.78	24.15	17.51
NIBT / Employees (in thousand of NT dollars)	1,584.70	1,906.54	1,644.01	1,344.25	1,261.56
【 L 】					
Liquidity ratio (monthly average of daily data)	18.99	24.61	17.90	24.68	27.90
Loans / Deposits	89.01	82.20	86.81	79.89	78.48
Time deposits / Deposits	58.89	60.01	57.99	59.99	64.53
NCDs / Time deposits	15.89	10.72	16.64	5.76	2.68
Accumulated gap of assets and liabilities(180 days) / Equity	-75.82	-34.81	-69.47	-47.00	-15.84
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	83.17	52.07	83.71	50.80	80.40
Interest rate sensitivity gap/Equity	-143.06	-406.45	-134.81	-397.01	-157.51
【 G 】					
Deposit growth rate	5.91	15.76	6.04	9.41	3.43
Loan growth rate	10.01	14.86	10.74	10.04	3.02
Investment growth rate	-4.92	21.65	4.06	8.60	25.15
Guarantee growth rate	-23.02	15.93	-17.15	10.23	-30.29

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Hsinchu International Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	8.97	9.54	9.86
Tier 1 capital / Risk-weighted assets	-	-	7.96	7.36	6.56
Liability / Equity (multiple)	19.27	21.02	19.57	19.99	22.08
Equity / Asset	4.93	4.54	4.86	4.76	4.33
【 A 】					
Non-performing loan ratio	2.34	3.64	2.63	4.39	4.46
Loans under surveillance/Loans	0.35	1.01	0.20	0.48	3.31
Loan loss reserves / NPLs	58.75	36.07	50.91	34.66	23.08
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	16.42	19.51	17.32	17.18	-18.74
/ Average equity	28.08	37.60	30.74	38.05	30.13
NIBT / Average asset (NIBT + loan loss provision)	0.81	0.83	0.80	0.78	-1.04
/ Average asset	1.39	1.60	1.42	1.72	1.67
Net interest income / NIBT	203.86	214.88	218.35	237.22	-
NIBT / Operating revenue	20.78	22.88	22.67	18.57	-20.89
NIBT / Employees (in thousand of NT dollars)	1,082.46	1,356.14	1,052.61	1,138.21	-1,556.31
【 L 】					
Liquidity ratio (monthly average of daily data)	26.31	17.62	19.98	16.06	15.83
Loans / Deposits	74.59	80.50	76.82	79.14	79.41
Time deposits / Deposits	59.63	59.31	58.69	61.16	66.34
NCDs / Time deposits	2.05	1.19	2.43	1.96	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-151.51	-288.29	-93.11	-238.52	-258.03
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.17	83.21	91.96	89.87	86.14
Interest rate sensitivity gap/Equity	-135.39	-314.84	-137.73	-178.15	-275.47
【 G 】					
Deposit growth rate	12.31	6.70	13.11	5.41	2.70
Loan growth rate	3.50	10.71	9.38	5.21	0.37
Investment growth rate	9.02	44.09	27.78	33.47	49.00
Guarantee growth rate	-13.53	-9.01	-24.51	-12.55	51.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Taichung Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	8.52	8.46	8.61
Tier 1 capital / Risk-weighted assets	-	-	8.54	8.41	8.47
Liability / Equity (multiple)	16.72	16.55	16.64	17.09	16.29
Equity / Asset	5.64	5.70	5.67	5.53	5.78
【 A 】					
Non-performing loan ratio	4.45	9.28	4.70	9.79	11.47
Loans under surveillance/Loans	1.56	4.17	2.06	4.88	10.85
Loan loss reserves / NPLs	32.16	18.77	31.22	18.18	14.57
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	7.24	9.24	5.48	4.13	-29.56
/ Average equity	14.66	13.84	15.44	18.35	17.00
NIBT / Average asset (NIBT + loan loss provision)	0.41	0.51	0.31	0.23	-1.98
/ Average asset	0.82	0.76	0.87	1.03	1.14
Net interest income / NIBT	473.52	365.80	631.90	870.40	-
NIBT / Operating revenue	12.18	15.84	9.38	6.32	-42.75
NIBT / Employees (in thousand of NT dollars)	478.94	600.78	356.60	262.68	-2,271.68
【 L 】					
Liquidity ratio (monthly average of daily data)	13.38	19.83	13.96	18.46	18.04
Loans / Deposits	81.19	75.69	80.64	75.95	77.58
Time deposits / Deposits	59.33	61.54	58.47	61.76	66.90
NCDs / Time deposits	0.25	0.27	0.24	0.26	0.44
Accumulated gap of assets and liabilities(180 days) / Equity	-813.20	-464.95	-796.55	-459.07	-361.29
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.75	58.01	80.01	57.20	61.16
Interest rate sensitivity gap/Equity	-294.55	-625.10	-303.10	-651.61	-577.40
【 G 】					
Deposit growth rate	3.88	4.99	2.44	7.46	3.07
Loan growth rate	11.34	3.22	8.70	4.94	1.07
Investment growth rate	-5.71	9.15	-9.91	33.29	-53.90
Guarantee growth rate	9.58	0.85	24.17	0.30	1.70

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Tainan Business Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	9.82	10.12	10.04
Tier 1 capital / Risk-weighted assets	-	-	8.48	7.98	7.23
Liability / Equity (multiple)	17.99	17.99	18.02	18.47	18.91
Equity / Asset	5.26	5.27	5.26	5.14	5.02
【 A 】					
Non-performing loan ratio	4.07	7.88	4.48	7.99	9.50
Loans under surveillance/Loans	1.38	2.18	1.42	2.56	3.65
Loan loss reserves / NPLs	22.10	15.66	19.34	14.64	11.03
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	9.47	9.27	9.74	7.73	-22.86
NIBT / Average asset (NIBT + loan loss provision)	27.62	29.31	29.00	27.26	18.04
Net interest income / NIBT	0.50	0.48	0.52	0.39	-1.45
NIBT / Operating revenue	1.46	1.51	1.55	1.38	1.14
NIBT / Employees (in thousand of NT dollars)	353.63	391.30	368.86	510.22	-
	14.70	13.19	14.62	10.13	-30.62
	527.63	506.69	529.10	399.84	-1,524.82
【 L 】					
Liquidity ratio (monthly average of daily data)	13.04	15.16	11.01	13.60	12.03
Loans / Deposits	86.51	84.18	86.96	85.48	85.35
Time deposits / Deposits	62.50	63.79	62.04	64.60	68.85
NCDs / Time deposits	6.37	0.69	4.89	0.75	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-505.24	20.54	-555.93	-63.67	-188.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.01	96.63	99.84	96.88	93.28
Interest rate sensitivity gap/Equity	16.27	-54.17	-2.56	-51.05	-114.42
【 G 】					
Deposit growth rate	9.04	4.67	7.79	3.72	-1.01
Loan growth rate	11.91	1.73	9.54	3.80	1.38
Investment growth rate	-28.09	-28.25	-11.50	-63.35	18.43
Guarantee growth rate	-12.57	32.00	34.27	16.79	-17.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Enterprise Bank of Hualien

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	3.14	4.07	3.51
Tier 1 capital / Risk-weighted assets	-	-	2.10	4.23	3.70
Liability / Equity (multiple)	98.45	20.30	72.35	23.20	20.70
Equity / Asset	1.01	4.69	1.36	4.13	4.61
【A】					
Non-performing loan ratio	19.76	25.51	17.65	23.99	27.87
Loans under surveillance/Loans	9.88	9.75	9.55	12.14	16.73
Loan loss reserves / NPLs	36.87	13.94	39.43	14.25	9.88
【E】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	-133.54	39.49	-65.24	-3.25	13.95
/ Average equity	-105.53	46.15	-21.30	47.09	43.47
NIBT / Average asset (NIBT + loan loss provision)	-1.50	1.60	-2.03	-0.15	0.61
/ Average asset	-1.18	1.87	-0.66	2.15	1.89
Net interest income / NIBT	-	238.76	-	-	459.18
NIBT / Operating revenue	-26.09	28.25	-35.86	-2.49	9.86
NIBT / Employees (in thousand of NT dollars)	-830.19	1,020.06	-1,175.81	-98.21	428.57
【L】					
Liquidity ratio (monthly average of daily data)	25.85	20.71	22.13	18.63	19.56
Loans / Deposits	51.89	65.06	53.31	64.95	73.10
Time deposits / Deposits	69.87	70.29	69.15	72.88	75.90
NCDs / Time deposits	0.18	0.24	0.23	0.25	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	-1,071.43	-455.31	-858.97	-256.01	-488.21
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	43.67	33.49	45.40	39.07	43.17
Interest rate sensitivity gap/Equity	-4,617.66	-1,177.86	-3,238.55	-1,221.76	-1,016.64
【G】					
Deposit growth rate	-3.28	-3.81	-3.68	-3.74	-1.85
Loan growth rate	-23.21	-14.27	-21.70	-14.66	-1.96
Investment growth rate	-65.99	-1.27	-29.32	-68.58	-24.38
Guarantee growth rate	8.00	-54.82	-	-54.55	-7.30

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Taitung Business Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	7.02	3.99	1.04
Tier 1 capital / Risk-weighted assets	-	-	6.34	3.33	0.89
Liability / Equity (multiple)	18.91	30.50	20.43	41.17	51.46
Equity / Asset	5.02	3.17	4.67	2.37	1.91
【 A 】					
Non-performing loan ratio	10.14	12.80	9.41	11.67	20.07
Loans under surveillance/Loans	4.33	8.49	4.64	9.19	11.44
Loan loss reserves / NPLs	49.72	48.58	49.83	56.82	32.55
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	40.69	87.06	69.88	115.40	-107.41
/ Average equity	63.68	87.61	103.14	222.53	6.92
NIBT / Average asset (NIBT + loan loss provision)	1.94	2.22	2.33	1.89	-6.73
/ Average asset	3.04	2.23	3.44	3.64	0.43
Net interest income / NIBT	220.55	175.24	169.24	173.62	-
NIBT / Operating revenue	26.62	32.54	33.02	26.40	-138.70
NIBT / Employees (in thousand of NT dollars)	1,180.99	1,333.33	1,397.93	989.72	-3,774.07
【 L 】					
Liquidity ratio (monthly average of daily data)	23.15	17.46	20.86	14.71	10.24
Loans / Deposits	73.15	79.41	73.29	80.91	85.00
Time deposits / Deposits	83.67	84.13	83.72	84.54	83.70
NCDs / Time deposits	0.16	0.10	0.12	0.11	0.02
Accumulated gap of assets and liabilities(180 days) / Equity	-260.18	-561.86	-705.87	-1,137.87	-1,630.70
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	59.10	42.64	27.58	39.38	45.21
Interest rate sensitivity gap/Equity	-701.45	-1,401.84	-1,344.15	-2,014.32	-2,236.81
【 G 】					
Deposit growth rate	9.27	17.80	10.49	21.90	7.73
Loan growth rate	0.05	10.05	-0.51	14.94	12.40
Investment growth rate	-1.91	-5.56	1.24	-76.58	-15.22
Guarantee growth rate	5.56	-58.53	3.16	-67.13	-56.61

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : China Development Industrial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	34.98	32.03	35.02
Tier 1 capital / Risk-weighted assets	-	-	122.28	117.97	106.77
Liability / Equity (multiple)	0.56	0.59	0.59	0.58	0.47
Equity / Asset	63.97	63.01	63.00	63.35	68.16
【 A 】					
Non-performing loan ratio	1.21	1.66	1.55	1.22	1.80
Loans under surveillance/Loans	2.47	-	1.08	0.58	0.56
Loan loss reserves / NPLs	639.82	446.39	519.91	719.24	91.91
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	6.75	9.15	-3.93	-9.66	5.10
NIBT / Average asset (NIBT + loan loss provision)	6.86	9.11	-3.98	-5.19	6.13
NIBT / Average equity	4.32	5.44	-2.44	-6.01	3.26
Net interest income / NIBT	4.39	5.41	-2.47	-3.23	3.92
NIBT / Operating revenue	16.43	11.74	-	-	29.73
NIBT / Employees (in thousand of NT dollars)	81.13	204.34	-89.35	-278.60	89.71
	18,442.55	23,785.85	-11,185.65	-24,156.58	12,016.81
【 L 】					
Liquidity ratio (monthly average of daily data)	110.20	99.57	121.39	67.27	37.53
Loans / Deposits	172.87	152.71	151.29	154.07	176.28
Time deposits / Deposits	73.88	79.72	67.59	79.48	84.31
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	8.72	4.62	2.41	3.84	0.81
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	181.77	170.78	170.95	173.62	170.94
Interest rate sensitivity gap/Equity	25.37	22.34	24.37	22.68	23.14
【 G 】					
Deposit growth rate	-17.50	-11.62	-3.48	-5.92	37.93
Loan growth rate	-9.70	-21.07	-12.53	-19.33	2.33
Investment growth rate	-4.03	1.54	0.04	-2.94	13.01
Guarantee growth rate	-7.34	7.85	-9.55	6.15	37.45

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Hwatai Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	11.30	11.09	12.09
Tier 1 capital / Risk-weighted assets	-	-	12.13	12.07	11.74
Liability / Equity (multiple)	11.68	11.51	11.82	11.51	11.33
Equity / Asset	7.88	8.00	7.80	7.99	8.11
【 A 】					
Non-performing loan ratio	1.88	3.77	1.87	4.06	4.67
Loans under surveillance/Loans	0.45	1.88	0.56	2.14	4.40
Loan loss reserves / NPLs	64.92	23.42	60.36	23.41	21.61
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	6.57	4.76	3.20	0.13	6.65
NIBT / Average asset (NIBT + loan loss provision)	10.11	6.63	7.77	12.65	13.45
NIBT / Average equity	0.51	0.38	0.25	0.01	0.56
NIBT / Average asset	0.79	0.52	0.61	1.03	1.13
Net interest income / NIBT	309.43	443.24	631.19	18,500.00	438.93
NIBT / Operating revenue	16.75	12.35	7.57	0.28	11.19
NIBT / Employees (in thousand of NT dollars)	558.63	401.08	265.79	10.91	593.93
【 L 】					
Liquidity ratio (monthly average of daily data)	16.71	14.67	18.37	14.49	12.58
Loans / Deposits	81.96	82.80	82.24	83.04	84.05
Time deposits / Deposits	65.77	67.59	65.30	67.87	72.36
NCDs / Time deposits	5.19	4.90	5.29	4.68	9.87
Accumulated gap of assets and liabilities(180 days) / Equity	-283.95	-417.53	-240.72	-451.71	-477.75
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.62	36.84	92.28	41.43	49.58
Interest rate sensitivity gap/Equity	-100.37	-647.80	-82.66	-583.11	-512.64
【 G 】					
Deposit growth rate	4.21	8.42	6.44	0.18	0.73
Loan growth rate	2.71	5.48	4.91	-1.46	2.31
Investment growth rate	-33.17	-13.73	-32.21	-30.65	3.88
Guarantee growth rate	-16.38	-36.26	-22.09	-30.16	-18.65

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Cota Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	11.05	12.69	12.73
Tier 1 capital / Risk-weighted assets	-	-	11.28	13.01	12.86
Liability / Equity (multiple)	14.87	13.25	14.52	13.50	11.74
Equity / Asset	6.30	7.02	6.44	6.90	7.85
【 A 】					
Non-performing loan ratio	2.63	3.75	2.68	3.78	6.27
Loans under surveillance/Loans	0.96	1.03	0.84	1.09	2.26
Loan loss reserves / NPLs	44.07	34.37	41.81	30.23	23.63
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	5.26	5.45	5.55	5.41	4.85
/ Average equity	10.68	10.90	9.15	11.10	11.93
NIBT / Average asset (NIBT + loan loss provision)	0.34	0.38	0.38	0.39	0.38
/ Average asset	0.68	0.76	0.62	0.80	0.93
Net interest income / NIBT	458.82	439.71	430.00	466.29	564.94
NIBT / Operating revenue	10.71	12.19	12.26	11.13	8.43
NIBT / Employees (in thousand of NT dollars)	305.27	378.83	312.50	362.64	349.47
【 L 】					
Liquidity ratio (monthly average of daily data)	14.60	10.81	13.32	10.52	11.47
Loans / Deposits	82.62	88.26	83.91	87.70	83.21
Time deposits / Deposits	69.01	68.82	68.00	67.32	69.84
NCDs / Time deposits	8.13	4.69	7.38	4.58	0.80
Accumulated gap of assets and liabilities(180 days) / Equity	-569.70	-424.75	-623.92	-383.11	-273.28
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	84.37	86.42	87.12	85.53	86.38
Interest rate sensitivity gap/Equity	-222.59	-172.35	-179.09	-186.60	-153.03
【 G 】					
Deposit growth rate	16.06	13.24	13.10	15.38	4.35
Loan growth rate	8.58	11.72	8.16	21.52	31.14
Investment growth rate	-5.38	-57.67	-43.52	-41.47	-45.08
Guarantee growth rate	90.55	-27.74	27.11	75.26	-8.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Industrial Bank of Taiwan

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-	-	20.45	18.07	23.02
Tier 1 capital / Risk-weighted assets	-	-	37.99	36.79	45.61
Liability / Equity (multiple)	2.37	1.36	1.87	1.34	1.13
Equity / Asset	29.65	42.36	34.82	42.82	46.89
【A】					
Non-performing loan ratio	0.31	-	0.29	0.92	-
Loans under surveillance/Loans	0.22	0.31	0.23	0.30	2.18
Loan loss reserves / NPLs	280.95	-	288.29	166.44	-
【E】					
Net income before tax(NIBT) / Average equity	6.16	9.90	6.10	5.66	-6.32
(NIBT + loan loss provision) / Average equity	6.34	10.05	6.27	6.46	-5.96
NIBT / Average asset (NIBT + loan loss provision)	1.97	4.15	2.39	2.69	-3.17
/ Average asset	2.03	4.22	2.46	3.08	-2.99
Net interest income / NIBT	51.00	32.13	54.10	62.95	-
NIBT / Operating revenue	40.32	58.77	48.20	50.91	-79.85
NIBT / Employees (in thousand of NT dollars)	6,137.40	9,918.70	5,781.95	5,520.66	-7,156.68
【L】					
Liquidity ratio (monthly average of daily data)	65.87	42.37	55.44	10.65	12.62
Loans / Deposits	125.93	112.85	103.57	134.05	124.62
Time deposits / Deposits	91.89	92.05	90.16	90.66	88.09
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-22.90	-13.67	-73.52	-33.55	-25.24
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.82	76.06	99.05	46.14	38.73
Interest rate sensitivity gap/Equity	-23.39	-17.70	-0.95	-57.13	-62.45
【G】					
Deposit growth rate	33.33	72.99	85.90	12.98	5.95
Loan growth rate	34.15	25.19	22.88	5.78	5.29
Investment growth rate	-1.14	7.26	-4.93	24.20	-6.19
Guarantee growth rate	-1.74	-8.20	-11.95	-19.28	-32.56

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2005

Bank's name : Shin Kong Commercial Bank

Unit : %

Items	31/03/05	31/03/04	31/12/04	31/12/03	31/12/02
【 C 】					
Total risk based capital / Risk-weighted assets	-	-	19.12	10.73	13.67
Tier 1 capital / Risk-weighted assets	-	-	19.20	10.89	13.87
Liability / Equity (multiple)	7.46	11.79	7.22	12.07	10.17
Equity / Asset	11.83	7.82	12.16	7.65	8.96
【 A 】					
Non-performing loan ratio	2.13	4.07	2.29	4.23	13.16
Loans under surveillance/Loans	0.33	0.57	0.39	1.39	2.46
Loan loss reserves / NPLs	51.40	24.61	48.36	23.67	8.77
【 E 】					
Net income before tax(NIBT) / Average equity (NIBT + loan loss provision)	-0.64	15.85	0.60	3.90	3.27
/ Average equity	0.49	15.85	8.89	11.42	14.64
NIBT / Average asset (NIBT + loan loss provision)	-0.08	1.22	0.05	0.34	0.30
/ Average asset	0.06	1.22	0.71	0.99	1.33
Net interest income / NIBT	-	148.42	3,663.89	628.44	783.33
NIBT / Operating revenue	-2.78	35.99	1.55	9.18	6.17
NIBT / Employees (in thousand of NT dollars)	-82.32	1,349.62	44.78	329.91	277.61
【 L 】					
Liquidity ratio (monthly average of daily data)	25.03	13.59	28.41	12.61	10.55
Loans / Deposits	76.42	78.81	72.76	80.75	84.47
Time deposits / Deposits	66.74	68.51	66.44	67.62	68.51
NCDs / Time deposits	3.37	6.33	4.00	6.94	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-135.42	-367.53	-127.08	-393.07	-320.38
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	84.64	67.83	86.83	65.33	32.34
Interest rate sensitivity gap/Equity	-108.29	-365.63	-90.74	-400.31	-655.94
【 G 】					
Deposit growth rate	16.29	15.83	15.53	16.31	-4.43
Loan growth rate	12.77	8.16	4.10	11.20	2.15
Investment growth rate	28.22	-40.21	-28.83	-2.62	-0.61
Guarantee growth rate	-45.03	261.64	-2.13	819.55	35.03