

TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2007

The Peer-Group Average

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.46	10.41	10.11	R 10.34	R 10.67
Tier 1 capital / Risk-weighted assets	7.34	8.97	R 8.22	R 9.17	9.48
Liability / Equity (multiple)	16.73	15.81	17.48	15.51	15.58
Equity / Asset	5.25	5.93	5.25	6.17	6.22
【A】					
Non-performing loan ratio					
1. Winsorized mean	2.29	2.60	2.07	2.31	R 3.66
2. Arithmetic mean	2.35	2.46	2.13	2.24	R 3.82
Loan loss reserves / NPLs	52.82	43.61	57.73	47.03	34.13
The possible loss of classified assets / reserves	62.36	69.63	R 56.37	69.63	61.67
【E】					
NIBT / Average equity					
1. Winsorized mean	5.37	5.28	-7.34	4.41	8.81
2. Arithmetic mean	-1.05	-	-0.41	-	-
(NIBT + loan loss provision) / Average equity	9.32	11.37	8.77	13.87	17.87
NIBT / Average asset					
1. Winsorized mean	0.30	0.34	R -0.41	0.34	0.58
2. Arithmetic mean	-0.07	-	-0.03	-	-
(NIBT + loan loss provision) / Average asset	0.61	0.76	0.53	0.94	1.07
Net interest revenues / NIBT	189.56	390.37	87.14	185.58	258.34
NIBT / total net revenues	29.68	26.44	5.49	-	-
NIBT / Employees (in thousand of NT dollars)	653.88	740.42	-359.09	677.11	1,037.55
【L】					
Liquidity ratio (monthly average of daily data)	17.19	19.42	18.99	19.92	17.88
Loans / Deposits	81.89	80.37	R 79.41	79.77	79.54
Time deposits / Deposits	57.80	59.66	R 57.48	64.31	64.20
NCDs / Time deposits	1.86	3.18	2.39	2.80	3.71
Accumulated gap of assets and liabilities(180 days) / Equity	-152.75	-166.87	-212.66	-160.13	-189.63
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.53	88.26	88.85	87.72	87.67
Interest rate sensitivity gap/Equity	-145.67	-133.95	-147.37	-133.78	-123.28
【G】					
Deposit growth rate	7.36	5.77	5.04	7.88	7.61
Loan growth rate	6.96	5.43	4.98	7.24	6.50
Investment growth rate	0.98	30.69	24.27	5.25	10.53
Guarantee growth rate	2.66	-5.65	-5.66	-4.12	-0.37

Note : NIBT means net income before tax.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

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

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	47.09	50.32	40.83	46.97	53.38
Tier 1 capital / Risk-weighted assets	45.67	49.26	39.75	45.88	52.36
Liability / Equity (multiple)	2.95	3.28	3.07	3.40	4.56
Equity / Asset	25.31	23.39	24.59	22.75	17.99
【A】					
Non-performing loan ratio	0.23	0.25	0.24	0.26	0.12
Loan loss reserves / NPLs	352.45	302.91	342.47	291.67	480.58
【E】					
NIBT / Average equity / Average equity	3.01	5.05	3.15	2.90	3.52
(NIBT + loan loss provision) / Average equity	3.10	4.96	3.54	3.07	2.69
NIBT / Average asset (NIBT + loan loss provision)	0.74	1.09	0.74	0.58	0.60
/ Average asset	0.76	1.07	0.83	0.62	0.46
Net interest revenues / NIBT	182.22	106.76	181.85	184.51	141.72
NIBT / total net revenues	55.56	85.38	52.43	—	—
NIBT / Employees (in thousand of NT dollars)	2,660.10	4,374.38	2,768.47	2,500.00	3,004.88
【L】					
Liquidity ratio (monthly average of daily data)	76.88	216.93	89.96	216.42	—
Loans / Deposits	—	—	—	—	—
Time deposits / Deposits	—	—	—	—	—
NCDs / Time deposits	—	—	—	—	—
Accumulated gap of assets and liabilities(180 days) / Equity	1.97	34.57	13.82	58.06	70.13
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	149.56	145.35	150.70	149.48	134.20
Interest rate sensitivity gap/Equity	53.81	66.07	58.81	73.64	84.46
【G】					
Deposit growth rate	—	—	—	—	—
Loan growth rate	-10.38	-16.49	-10.75	-17.31	-9.60
Investment growth rate	8.46	115.73	1.54	-36.22	8.47
Guarantee growth rate	54.89	1.01	17.81	65.72	83.03

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Central Trust of China

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.13	9.56	9.59	8.98	10.90
Tier 1 capital / Risk-weighted assets	7.08	8.90	8.55	8.15	10.99
Liability / Equity (multiple)	42.22	41.16	33.23	35.28	29.63
Equity / Asset	2.31	2.37	2.92	2.76	3.26
【A】					
Non-performing loan ratio	1.59	1.71	1.22	1.80	3.55
Loan loss reserves / NPLs	52.84	69.32	92.85	65.44	42.27
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	42.62	32.54	32.10	26.52	41.68
/ Average equity	38.89	30.07	28.30	21.55	54.76
NIBT / Average asset (NIBT + loan loss provision)	0.90	0.72	0.77	0.63	0.93
/ Average asset	0.82	0.67	0.68	0.51	1.22
Net interest revenues / NIBT	88.13	113.14	122.27	161.59	97.86
NIBT / total net revenues	56.69	50.78	49.04	—	—
NIBT / Employees (in thousand of NT dollars)	3,216.08	2,396.06	2,504.34	1,966.83	2,969.95
【L】					
Liquidity ratio (monthly average of daily data)	8.74	14.71	9.01	20.60	25.23
Loans / Deposits	121.87	112.89	114.17	112.54	115.07
Time deposits / Deposits	52.45	57.05	51.76	63.98	66.38
NCDs / Time deposits	0.14	0.12	0.11	0.09	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	64.16	-114.07	-230.54	-186.78	-161.58
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.32	98.50	100.25	99.39	99.62
Interest rate sensitivity gap/Equity	-25.08	-52.74	6.99	-17.96	-9.43
【G】					
Deposit growth rate	0.02	13.85	9.30	13.68	1.73
Loan growth rate	6.50	8.84	8.64	6.75	9.02
Investment growth rate	-15.77	15.11	-37.62	28.39	13.06
Guarantee growth rate	33.87	17.30	33.59	-1.19	-17.07

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Bank of Taiwan

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.40	12.78	12.85	13.99	13.80
Tier 1 capital / Risk-weighted assets	11.40	16.99	16.51	17.54	15.78
Liability / Equity (multiple)	11.77	11.79	11.84	12.30	13.99
Equity / Asset	7.83	7.82	7.79	7.52	6.67
【A】					
Non-performing loan ratio	1.55	1.40	1.36	1.50	2.00
Loan loss reserves / NPLs	53.56	50.56	55.04	50.95	43.37
【E】					
NIBT / Average equity / Average equity	3.42	6.64	6.88	8.98	9.83
(NIBT + loan loss provision) / Average equity	6.09	6.09	6.98	7.10	9.84
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.27	0.52	0.54	0.61	0.63
Net interest revenues / NIBT	87.28	30.17	32.59	22.71	14.99
NIBT / total net revenues	26.88	50.79	48.90	—	—
NIBT / Employees (in thousand of NT dollars)	1,061.79	1,996.14	2,077.46	2,239.66	2,262.42
【L】					
Liquidity ratio (monthly average of daily data)	35.69	44.71	42.84	50.53	54.46
Loans / Deposits	70.66	66.87	68.38	62.76	61.17
Time deposits / Deposits	61.86	62.75	60.93	69.96	65.46
NCDs / Time deposits	0.12	0.52	0.12	0.26	0.12
Accumulated gap of assets and liabilities(180 days) / Equity	10.09	202.70	181.82	152.37	240.50
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.93	108.46	101.99	95.43	97.28
Interest rate sensitivity gap/Equity	-100.06	46.32	10.74	-29.17	-17.77
【G】					
Deposit growth rate	5.01	4.03	3.56	3.56	3.68
Loan growth rate	9.24	8.77	11.26	5.66	17.29
Investment growth rate	-12.12	-18.36	33.71	-64.94	-7.40
Guarantee growth rate	-6.09	-14.09	-6.02	-5.39	9.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

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

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.47	12.57	11.22	11.59	13.10
Tier 1 capital / Risk-weighted assets	10.12	14.12	11.51	14.55	14.68
Liability / Equity (multiple)	14.17	11.87	14.65	11.59	11.99
Equity / Asset	6.59	7.77	6.39	7.94	7.70
【A】					
Non-performing loan ratio	1.51	2.42	1.94	2.42	2.08
Loan loss reserves / NPLs	56.10	54.76	58.36	44.27	42.06
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	5.59	8.02	-0.23	12.87	10.93
/ Average equity	14.97	17.52	12.45	19.47	12.60
NIBT / Average asset (NIBT + loan loss provision)	0.36	0.64	-0.02	1.03	0.78
/ Average asset	0.96	1.40	0.89	1.56	0.90
Net interest revenues / NIBT	409.70	299.63	-	148.98	115.41
NIBT / total net revenues	17.74	27.59	-0.86	-	-
NIBT / Employees (in thousand of NT dollars)	656.60	1,123.24	-28.40	1,900.44	2,165.20
【L】					
Liquidity ratio (monthly average of daily data)	19.75	22.73	26.26	29.98	51.26
Loans / Deposits	81.28	79.90	76.96	75.94	65.62
Time deposits / Deposits	43.87	43.06	42.97	48.72	45.56
NCDs / Time deposits	0.23	0.39	0.24	0.74	0.72
Accumulated gap of assets and liabilities(180 days) / Equity	4.43	101.65	-44.12	113.98	135.98
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.49	90.83	95.11	88.81	105.01
Interest rate sensitivity gap/Equity	-26.84	-87.56	-53.41	-105.14	46.23
【G】					
Deposit growth rate	11.59	3.89	11.11	50.88	-5.29
Loan growth rate	12.04	24.57	10.93	72.48	-15.00
Investment growth rate	-45.81	-32.86	-23.72	-26.01	19.11
Guarantee growth rate	-9.94	-17.71	-10.48	-4.78	-4.57

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Bank of Kaohsiung

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.38	10.83	9.91	10.93	11.73
Tier 1 capital / Risk-weighted assets	9.38	11.82	10.97	12.00	12.68
Liability / Equity (multiple)	12.98	13.08	12.83	13.59	13.58
Equity / Asset	7.16	7.10	7.23	6.86	6.86
【A】					
Non-performing loan ratio	1.74	1.57	1.81	1.67	1.86
Loan loss reserves / NPLs	54.36	49.94	50.64	55.20	41.49
【E】					
NIBT / Average equity / Average equity	6.01	4.35	5.36	5.02	5.29
(NIBT + loan loss provision) / Average equity	9.37	7.67	8.50	8.13	9.99
NIBT / Average asset (NIBT + loan loss provision)	0.43	0.30	0.38	0.34	0.35
/ Average asset	0.67	0.54	0.60	0.56	0.66
Net interest revenues / NIBT	295.60	383.33	345.45	266.47	343.44
NIBT / total net revenues	23.80	20.47	22.26	—	—
NIBT / Employees (in thousand of NT dollars)	742.12	537.74	654.61	612.03	629.07
【L】					
Liquidity ratio (monthly average of daily data)	17.24	18.84	19.62	25.52	21.51
Loans / Deposits	84.65	86.62	80.76	80.45	83.63
Time deposits / Deposits	49.50	50.31	49.22	54.88	53.46
NCDs / Time deposits	0.86	0.99	0.92	0.82	0.77
Accumulated gap of assets and liabilities(180 days) / Equity	3.96	-187.74	-132.66	-90.80	-94.11
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.39	100.79	103.97	100.58	104.51
Interest rate sensitivity gap/Equity	15.02	8.77	43.04	6.63	50.82
【G】					
Deposit growth rate	6.28	0.86	0.79	3.85	1.73
Loan growth rate	0.35	-1.39	-2.78	-2.10	-8.41
Investment growth rate	7.67	5.10	31.54	61.93	1.97
Guarantee growth rate	-1.53	17.46	-6.77	12.20	-37.23

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Land Bank of Taiwan

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.38	11.26	11.40	11.27	10.86
Tier 1 capital / Risk-weighted assets	8.17	8.93	8.71	8.89	8.85
Liability / Equity (multiple)	17.61	17.69	17.54	18.80	21.11
Equity / Asset	5.37	5.35	5.39	5.05	4.52
【A】					
Non-performing loan ratio	1.39	3.14	1.90	3.12	4.62
Loan loss reserves / NPLs	66.75	35.76	52.22	37.97	26.41
【E】					
NIBT / Average equity / Average equity	5.89	4.88	5.45	5.73	5.03
(NIBT + loan loss provision) / Average equity	9.02	8.10	10.73	10.71	16.61
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.31 0.48	0.27 0.45	0.29 0.57	0.27 0.51	0.23 0.75
Net interest revenues / NIBT	251.47	370.86	314.22	375.38	485.64
NIBT / total net revenues	29.69	22.02	20.81	—	—
NIBT / Employees (in thousand of NT dollars)	1,029.84	793.16	898.82	839.71	689.92
【L】					
Liquidity ratio (monthly average of daily data)	17.30	17.00	20.18	18.55	20.32
Loans / Deposits	84.24	85.79	84.57	87.10	84.08
Time deposits / Deposits	64.48	65.05	64.84	72.44	67.90
NCDs / Time deposits	0.76	0.64	0.70	0.57	0.55
Accumulated gap of assets and liabilities(180 days) / Equity	-513.42	-427.83	-510.07	-472.05	-454.20
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.09	99.23	100.17	100.62	98.38
Interest rate sensitivity gap/Equity	-14.46	-12.34	2.72	10.46	-31.14
【G】					
Deposit growth rate	9.02	2.57	6.28	1.72	5.17
Loan growth rate	3.72	-2.43	0.65	4.01	7.52
Investment growth rate	9.97	38.58	54.12	-8.43	4.73
Guarantee growth rate	-4.16	3.28	0.56	3.36	16.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Taiwan Cooperative Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.14	8.36	10.70	8.46	9.67
Tier 1 capital / Risk-weighted assets	6.30	6.15	6.80	5.92	6.20
Liability / Equity (multiple)	22.63	27.60	23.39	29.73	32.10
Equity / Asset	4.23	3.50	4.10	3.25	3.02
【A】					
Non-performing loan ratio	2.22	2.27	2.16	2.23	4.70
Loan loss reserves / NPLs	51.91	40.11	55.66	41.80	27.91
【E】					
NIBT / Average equity / Average equity	12.75	11.25	13.39	4.47	2.37
(NIBT + loan loss provision) / Average equity	16.03	15.06	20.78	14.26	19.22
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.50 0.63	0.36 0.49	0.47 0.73	0.14 0.45	0.08 0.61
Net interest revenues / NIBT	190.57	235.67	203.95	521.11	1,075.57
NIBT / total net revenues	38.12	31.22	32.36	-	-
NIBT / Employees (in thousand of NT dollars)	1,428.64	1,134.78	1,235.38	443.43	225.86
【L】					
Liquidity ratio (monthly average of daily data)	10.71	20.28	15.41	23.81	32.74
Loans / Deposits	93.08	85.55	90.47	79.98	75.61
Time deposits / Deposits	58.32	64.95	57.84	69.66	71.88
NCDs / Time deposits	3.20	0.19	2.09	0.25	0.16
Accumulated gap of assets and liabilities(180 days) / Equity	-421.54	-411.78	-468.87	-521.00	-384.16
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.24	96.24	105.34	99.25	102.10
Interest rate sensitivity gap/Equity	78.68	-88.47	101.69	-19.16	57.81
【G】					
Deposit growth rate	24.95	-6.93	18.95	-3.15	2.22
Loan growth rate	36.00	4.18	34.81	1.22	2.68
Investment growth rate	54.54	-43.98	4.25	-30.94	34.53
Guarantee growth rate	11.89	-8.88	7.80	-1.52	-13.75

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : First Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.03	10.38	11.00	10.29	10.35
Tier 1 capital / Risk-weighted assets	7.65	8.65	8.38	8.16	8.01
Liability / Equity (multiple)	17.82	17.71	18.40	18.60	21.09
Equity / Asset	5.31	5.34	5.15	5.10	4.53
【A】					
Non-performing loan ratio	1.63	1.74	1.57	1.72	2.19
Loan loss reserves / NPLs	50.65	50.30	52.16	51.45	43.15
【E】					
NIBT / Average equity / Average equity	16.81	15.24	17.56	18.22	19.46
(NIBT + loan loss provision) / Average equity	23.00	21.84	22.66	23.99	30.98
NIBT / Average asset (NIBT + loan loss provision)	0.83	0.77	0.89	0.89	0.80
/ Average asset	1.13	1.10	1.15	1.17	1.27
Net interest revenues / NIBT	149.26	157.88	142.83	146.60	177.32
NIBT / total net revenues	42.72	42.97	44.55	—	—
NIBT / Employees (in thousand of NT dollars)	1,976.92	1,763.21	2,017.10	1,896.55	1,735.69
【L】					
Liquidity ratio (monthly average of daily data)	26.69	30.08	27.21	31.22	30.50
Loans / Deposits	78.92	75.07	78.23	75.75	73.78
Time deposits / Deposits	39.74	40.46	38.98	47.38	48.08
NCDs / Time deposits	1.82	2.25	1.92	1.81	1.81
Accumulated gap of assets and liabilities(180 days) / Equity	-70.00	-21.30	-22.85	-80.65	-45.56
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.62	99.27	113.62	94.02	88.98
Interest rate sensitivity gap/Equity	149.41	-8.16	153.38	-72.43	-152.27
【G】					
Deposit growth rate	8.04	4.08	6.58	3.70	1.49
Loan growth rate	12.49	5.40	9.05	5.74	-2.10
Investment growth rate	9.05	-61.86	-53.80	1.82	18.14
Guarantee growth rate	-4.21	-11.21	-8.51	-9.09	-6.54

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Hua Nan Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.52	12.74	12.26	12.13	11.91
Tier 1 capital / Risk-weighted assets	6.61	8.47	7.89	8.03	8.08
Liability / Equity (multiple)	19.22	20.00	20.10	21.25	22.35
Equity / Asset	4.95	4.76	4.74	4.49	4.28
【A】					
Non-performing loan ratio	2.17	2.12	1.99	2.12	2.59
Loan loss reserves / NPLs	46.55	46.20	50.31	47.14	36.46
【E】					
NIBT / Average equity / Average equity	14.32	17.10	15.31	17.74	21.60
(NIBT + loan loss provision) / Average equity	22.37	28.05	27.17	29.65	31.72
NIBT / Average asset (NIBT + loan loss provision)	0.65	0.76	0.67	0.77	0.88
/ Average asset	1.02	1.24	1.19	1.28	1.29
Net interest revenues / NIBT	209.58	173.16	203.57	144.69	128.29
NIBT / total net revenues	35.38	42.13	34.08	—	—
NIBT / Employees (in thousand of NT dollars)	1,553.01	1,652.51	1,551.94	1,544.71	1,793.23
【L】					
Liquidity ratio (monthly average of daily data)	18.27	24.38	18.64	26.64	30.27
Loans / Deposits	78.80	75.37	78.75	73.91	73.51
Time deposits / Deposits	36.96	41.00	37.00	48.21	46.06
NCDs / Time deposits	1.30	1.35	1.31	1.26	1.46
Accumulated gap of assets and liabilities(180 days) / Equity	29.56	104.98	16.35	84.41	84.16
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.97	100.27	99.88	100.43	99.93
Interest rate sensitivity gap/Equity	-28.32	3.85	-1.71	6.56	-1.11
【G】					
Deposit growth rate	3.80	6.49	2.51	6.89	8.30
Loan growth rate	7.04	8.93	7.98	6.72	2.88
Investment growth rate	-33.93	72.74	-2.65	16.73	39.58
Guarantee growth rate	-6.71	-12.02	-8.54	-8.78	0.24

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Chang Hwa Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.11	10.82	11.17	11.03	10.18
Tier 1 capital / Risk-weighted assets	7.75	7.77	8.42	7.40	8.34
Liability / Equity (multiple)	14.91	15.61	14.98	19.54	16.56
Equity / Asset	6.29	6.02	6.26	4.87	5.69
【A】					
Non-performing loan ratio	1.93	1.81	1.63	1.67	7.77
Loan loss reserves / NPLs	68.49	91.45	81.73	99.84	15.73
【E】					
NIBT / Average equity / Average equity	14.48	19.21	18.24	-63.71	2.28
(NIBT + loan loss provision) / Average equity	20.47	26.23	23.97	24.19	20.35
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.85	1.11	1.10	-3.74	0.13
Net interest revenues / NIBT	141.39	122.10	123.13	-	998.01
NIBT / total net revenues	43.93	49.57	48.96	-	-
NIBT / Employees (in thousand of NT dollars)	2,034.93	2,568.39	2,410.90	-7,880.81	284.50
【L】					
Liquidity ratio (monthly average of daily data)	20.79	22.02	21.78	22.53	19.67
Loans / Deposits	81.80	82.82	82.52	80.91	86.64
Time deposits / Deposits	41.00	42.82	40.92	48.82	49.81
NCDs / Time deposits	1.49	1.75	1.54	1.51	1.90
Accumulated gap of assets and liabilities(180 days) / Equity	-38.89	-6.82	-32.40	42.14	362.01
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.41	96.95	99.39	100.55	79.17
Interest rate sensitivity gap/Equity	-28.32	-34.58	-6.54	7.74	-245.14
【G】					
Deposit growth rate	4.82	2.25	2.34	2.71	1.93
Loan growth rate	2.36	-1.25	3.18	-4.72	5.53
Investment growth rate	4.25	63.18	51.06	15.53	-36.41
Guarantee growth rate	-3.21	8.56	-6.02	17.55	-4.06

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Mega International Commercial Bank Co., Ltd.

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.42	10.63	10.34	10.93	10.82
Tier 1 capital / Risk-weighted assets	9.66	9.97	11.48	10.23	9.75
Liability / Equity (multiple)	9.83	13.25	10.99	14.38	14.89
Equity / Asset	9.23	7.02	8.34	6.50	6.29
【A】					
Non-performing loan ratio	1.49	0.56	0.88	0.50	1.22
Loan loss reserves / NPLs	67.12	176.42	104.84	182.37	94.75
【E】					
NIBT / Average equity / Average equity	8.70	14.14	13.56	16.42	15.95
(NIBT + loan loss provision) / Average equity	13.87	15.27	16.34	16.21	20.06
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.78 1.24	0.99 1.07	1.07 1.29	1.10 1.09	1.06 1.33
Net interest revenues / NIBT	143.79	106.07	127.12	109.02	118.44
NIBT / total net revenues	38.17	53.47	44.96	—	—
NIBT / Employees (in thousand of NT dollars)	2,721.35	3,523.65	3,164.83	3,700.42	3,491.92
【L】					
Liquidity ratio (monthly average of daily data)	19.90	49.81	28.92	53.47	51.27
Loans / Deposits	100.69	80.96	100.85	79.49	81.37
Time deposits / Deposits	30.37	26.71	31.00	52.54	51.54
NCDs / Time deposits	0.81	0.53	0.87	0.32	0.66
Accumulated gap of assets and liabilities(180 days) / Equity	-200.55	8.24	-259.47	-20.97	3.85
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	126.46	109.48	113.56	111.87	108.37
Interest rate sensitivity gap/Equity	124.75	54.11	63.19	68.89	51.28
【G】					
Deposit growth rate	34.66	14.45	34.12	12.48	10.82
Loan growth rate	68.13	10.72	70.89	8.64	14.41
Investment growth rate	-8.19	6.08	-3.74	6.12	6.42
Guarantee growth rate	65.17	-11.37	63.88	-10.23	3.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Cathay United Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	12.24	13.81	12.32	14.24	11.69
Tier 1 capital / Risk-weighted assets	9.26	11.07	9.58	10.98	11.96
Liability / Equity (multiple)	15.32	12.75	15.23	13.29	11.21
Equity / Asset	6.13	7.27	6.16	7.00	8.19
【A】					
Non-performing loan ratio	1.71	2.10	1.82	1.73	1.38
Loan loss reserves / NPLs	113.29	96.67	128.64	144.14	74.05
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	14.61	13.94	-7.36	6.04	22.98
/ Average equity	12.59	21.72	15.65	26.53	32.41
NIBT / Average asset (NIBT + loan loss provision)	0.85	1.01	-0.51	0.49	1.85
/ Average asset	0.74	1.57	1.08	2.15	2.61
Net interest revenues / NIBT	178.73	230.12	-	525.41	136.13
NIBT / total net revenues	51.24	34.81	-30.57	-	-
NIBT / Employees (in thousand of NT dollars)	2,119.00	2,723.32	-1,269.03	1,219.09	4,362.96
【L】					
Liquidity ratio (monthly average of daily data)	31.01	27.70	30.17	24.01	23.43
Loans / Deposits	73.31	75.16	74.03	76.35	75.96
Time deposits / Deposits	44.97	47.61	43.46	49.38	47.38
NCDs / Time deposits	0.93	5.43	0.81	1.59	9.54
Accumulated gap of assets and liabilities(180 days) / Equity	546.86	13.73	127.01	-118.40	-39.16
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.09	99.78	100.09	95.88	94.58
Interest rate sensitivity gap/Equity	-46.90	-2.08	1.04	-40.93	-49.37
【G】					
Deposit growth rate	20.04	8.00	11.19	6.52	12.91
Loan growth rate	15.74	6.37	6.78	6.78	6.55
Investment growth rate	21.23	21.10	-27.73	3.39	46.21
Guarantee growth rate	15.62	-6.47	17.51	-14.33	4.50

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Bank Of Overseas Chinese

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	6.31	8.56	7.82	8.83	10.50
Tier 1 capital / Risk-weighted assets	4.93	6.72	6.36	6.85	7.36
Liability / Equity (multiple)	27.39	22.15	24.92	22.82	20.52
Equity / Asset	3.52	4.32	3.86	4.20	4.65
【A】					
Non-performing loan ratio	3.59	2.67	3.23	2.41	6.98
Loan loss reserves / NPLs	33.36	35.29	28.17	43.58	26.56
【E】					
NIBT / Average equity					
/ Average equity	-26.11	0.11	-7.12	-6.79	-28.50
(NIBT + loan loss provision) / Average equity	-9.15	3.49	-4.24	-5.28	4.69
NIBT / Average asset	-0.98	-	-0.29	-0.30	-0.95
(NIBT + loan loss provision) / Average asset	-0.34	0.14	-0.17	-0.23	0.16
Net interest revenues / NIBT	-	32,666.67	-	-	-
NIBT / total net revenues	-125.42	0.35	-25.85	-	-
NIBT / Employees					
(in thousand of NT dollars)	-1,246.63	5.66	-363.35	-356.41	-1,292.66
【L】					
Liquidity ratio					
(monthly average of daily data)	16.91	10.29	16.02	13.33	16.97
Loans / Deposits	75.05	77.56	75.22	75.39	71.04
Time deposits / Deposits	45.61	47.27	46.63	55.92	55.47
NCDs / Time deposits	3.23	3.21	3.13	3.08	3.52
Accumulated gap of assets and liabilities(180 days) / Equity	17.12	-116.60	-105.39	-95.86	-95.50
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	77.48	71.51	77.86	69.06	70.65
Interest rate sensitivity gap/Equity	-454.33	-477.39	-399.79	-531.37	-448.29
【G】					
Deposit growth rate	3.93	7.84	3.32	6.41	-2.88
Loan growth rate	-1.41	12.28	1.31	11.61	-10.33
Investment growth rate	16.16	-28.37	9.17	-24.39	6.66
Guarantee growth rate	-17.70	-20.09	-11.47	-23.13	-33.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : The Shanghai Commercial & Savings Bank

Unit: %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.50	10.95	10.26	10.32	10.02
Tier 1 capital / Risk-weighted assets	10.50	18.71	17.84	18.01	16.85
Liability / Equity (multiple)	7.76	7.91	8.13	8.54	8.19
Equity / Asset	11.42	11.22	10.95	10.48	10.88
【A】					
Non-performing loan ratio	1.24	1.37	1.15	1.13	1.29
Loan loss reserves / NPLs	125.82	147.30	135.35	183.40	105.64
【E】					
NIBT / Average equity / Average equity	6.61	6.52	12.24	11.18	9.47
(NIBT + loan loss provision) / Average equity	7.33	7.13	12.91	13.73	12.07
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.19	1.10	2.05	1.80	1.50
Net interest revenues / NIBT	113.04	138.98	71.73	88.37	99.16
NIBT / total net revenues	55.60	52.26	66.33	—	—
NIBT / Employees (in thousand of NT dollars)	2,741.45	2,341.05	4,373.40	3,747.47	3,195.32
【L】					
Liquidity ratio (monthly average of daily data)	24.86	25.43	23.35	26.21	22.46
Loans / Deposits	70.89	67.46	71.95	65.61	66.17
Time deposits / Deposits	36.62	36.19	35.00	51.78	49.12
NCDs / Time deposits	2.16	2.44	2.36	1.52	2.83
Accumulated gap of assets and liabilities(180 days) / Equity	-20.31	-181.26	-184.15	-156.48	-133.01
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.69	104.91	104.01	102.66	99.58
Interest rate sensitivity gap/Equity	13.24	24.88	19.32	13.50	-2.21
【G】					
Deposit growth rate	12.51	5.08	4.61	7.95	9.41
Loan growth rate	17.75	8.62	14.34	6.32	2.25
Investment growth rate	43.01	56.70	79.24	6.42	26.36
Guarantee growth rate	11.10	12.76	10.49	26.92	-0.31

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Union Bank of Taiwan

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.36	8.05	9.47	8.88	12.40
Tier 1 capital / Risk-weighted assets	5.99	6.91	7.31	7.42	11.29
Liability / Equity (multiple)	18.31	18.60	18.49	18.56	12.12
Equity / Asset	5.18	5.10	5.13	5.11	7.62
【A】					
Non-performing loan ratio	3.27	4.26	2.41	3.76	3.78
Loan loss reserves / NPLs	28.45	21.25	34.02	21.25	21.47
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-4.91	-28.21	2.08	-21.56	9.60
/ Average equity	1.05	-13.53	5.78	-14.67	24.30
NIBT / Average asset (NIBT + loan loss provision)	-0.25	-1.37	0.11	-1.60	0.76
/ Average asset	0.05	-0.66	0.30	-1.09	1.91
Net interest revenues / NIBT	-	-	2,447.04	-	501.76
NIBT / total net revenues	-14.96	-35.87	4.86	-	-
NIBT / Employees (in thousand of NT dollars)	-255.94	-1,325.90	102.28	-1,288.66	613.31
【L】					
Liquidity ratio (monthly average of daily data)	9.06	11.33	11.77	11.56	13.02
Loans / Deposits	72.98	67.73	70.39	67.52	69.59
Time deposits / Deposits	62.71	65.69	62.83	69.85	70.10
NCDs / Time deposits	1.25	3.43	1.81	3.27	7.74
Accumulated gap of assets and liabilities(180 days) / Equity	-441.36	-260.71	-217.15	-162.13	-89.15
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.07	68.72	76.43	71.24	91.35
Interest rate sensitivity gap/Equity	-312.91	-476.18	-352.11	-426.82	-80.79
【G】					
Deposit growth rate	6.63	11.40	10.02	35.52	19.99
Loan growth rate	14.19	13.08	13.78	28.61	17.24
Investment growth rate	-1.85	21.39	6.38	62.07	29.19
Guarantee growth rate	-3.22	-15.39	-4.46	6.80	30.45

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : The Chinese Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	-19.84	8.52	6.66	9.63	9.37
Tier 1 capital / Risk-weighted assets	-19.49	8.36	6.20	9.29	9.91
Liability / Equity (multiple)	-7.13	16.42	18.75	12.79	13.67
Equity / Asset	-16.32	5.74	5.06	7.25	6.81
【A】					
Non-performing loan ratio	16.81	8.35	8.13	5.96	8.90
Loan loss reserves / NPLs	32.47	20.66	27.47	28.93	13.46
【E】					
NIBT / Average equity / Average equity	-1,270.39	-36.74	-37.39	-3.55	-7.92
(NIBT + loan loss provision) / Average equity	-1,077.97	-14.43	-29.25	5.82	0.17
NIBT / Average asset	-69.23	-2.26	-2.25	-0.25	-0.60
(NIBT + loan loss provision) / Average asset	-58.75	-0.89	-1.76	0.42	0.01
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	121.51	650.23	547.97	-	-
NIBT / Employees					
(in thousand of NT dollars)	-48,703.08	-2,024.39	-1,920.50	-183.50	-446.10
【L】					
Liquidity ratio					
(monthly average of daily data)	3.23	11.32	10.10	9.03	10.62
Loans / Deposits	97.47	79.18	73.45	77.66	77.38
Time deposits / Deposits	84.12	79.78	78.61	81.91	81.66
NCDs / Time deposits	4.73	5.01	3.62	5.53	5.45
Accumulated gap of assets and liabilities(180 days) / Equity	116.65	-339.88	-235.55	-188.70	-454.11
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	70.99	90.26	88.03	82.89	87.22
Interest rate sensitivity gap/Equity	192.51	-111.66	-186.75	-191.62	-144.29
【G】					
Deposit growth rate	-45.72	-6.50	-6.19	-4.10	3.30
Loan growth rate	-23.88	-2.08	-10.61	-1.89	0.69
Investment growth rate	-21.62	-6.71	14.09	-18.77	-6.93
Guarantee growth rate	-38.94	-62.58	-29.82	-63.58	-14.94

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Far Eastern International Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.89	9.87	8.89	10.32	10.66
Tier 1 capital / Risk-weighted assets	7.18	9.69	8.29	9.76	10.25
Liability / Equity (multiple)	16.58	13.57	16.41	12.16	11.74
Equity / Asset	5.69	6.86	5.74	7.60	7.85
【A】					
Non-performing loan ratio	2.22	2.02	2.13	1.83	2.49
Loan loss reserves / NPLs	40.58	40.22	43.85	46.66	47.70
【E】					
NIBT / Average equity / Average equity	2.42	6.43	-10.13	13.87	19.63
(NIBT + loan loss provision) / Average equity	7.71	15.25	1.06	20.57	24.94
NIBT / Average asset	0.14	0.46	-0.67	1.08	1.46
(NIBT + loan loss provision) / Average asset	0.44	1.10	0.07	1.60	1.86
Net interest revenues / NIBT	902.54	391.26	-	207.93	175.71
NIBT / total net revenues	9.16	31.97	-50.76	-	-
NIBT / Employees					
(in thousand of NT dollars)	202.23	616.42	-944.64	1,282.48	1,679.05
【L】					
Liquidity ratio					
(monthly average of daily data)	24.95	23.97	22.09	20.93	16.27
Loans / Deposits	87.26	94.81	84.60	93.94	87.53
Time deposits / Deposits	66.39	67.19	64.89	76.13	73.57
NCDs / Time deposits	18.29	4.36	18.78	5.47	11.03
Accumulated gap of assets and liabilities(180 days) / Equity	-407.78	-90.60	-106.53	-25.26	-119.10
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.06	106.48	104.33	101.56	101.82
Interest rate sensitivity gap/Equity	77.68	63.52	53.17	14.22	15.64
【G】					
Deposit growth rate	22.47	20.46	19.27	17.09	17.53
Loan growth rate	10.01	21.76	5.16	23.12	6.65
Investment growth rate	-33.59	85.14	-20.33	51.90	25.76
Guarantee growth rate	24.02	29.37	47.97	32.23	-9.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Fuhwa Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.07	9.85	9.21	8.14	9.07
Tier 1 capital / Risk-weighted assets	5.42	7.48	5.40	7.53	7.46
Liability / Equity (multiple)	23.14	16.27	23.45	15.50	16.26
Equity / Asset	4.14	5.79	4.09	6.06	5.79
【A】					
Non-performing loan ratio	1.50	2.90	1.22	2.49	3.51
Loan loss reserves / NPLs	107.52	36.32	128.50	42.26	30.80
【E】					
NIBT / Average equity / Average equity	8.01	-1.71	-30.77	0.60	12.90
(NIBT + loan loss provision) / Average equity	14.04	8.27	7.87	15.23	22.83
NIBT / Average asset	0.36	-0.10	-1.63	0.04	0.75
(NIBT + loan loss provision) / Average asset	0.63	0.48	0.42	0.90	1.32
Net interest revenues / NIBT	433.54	-	-	5,558.10	274.51
NIBT / total net revenues	18.86	-6.38	-100.29	-	-
NIBT / Employees					
(in thousand of NT dollars)	446.94	-111.81	-1,895.43	37.30	794.19
【L】					
Liquidity ratio					
(monthly average of daily data)	20.91	13.19	19.99	12.36	12.70
Loans / Deposits	81.08	91.45	81.73	89.85	86.67
Time deposits / Deposits	59.39	59.67	60.60	66.77	68.28
NCDs / Time deposits	5.00	13.82	6.66	10.21	13.02
Accumulated gap of assets and liabilities(180 days) / Equity	-57.27	-531.01	-340.88	-491.81	-85.62
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	67.08	68.84	67.60	69.16	74.67
Interest rate sensitivity gap/Equity	-635.65	-414.86	-629.01	-414.31	-334.06
【G】					
Deposit growth rate	15.59	5.12	10.34	15.06	21.85
Loan growth rate	1.08	10.56	-0.65	17.26	15.07
Investment growth rate	-8.11	22.90	18.56	10.46	75.97
Guarantee growth rate	11.36	13.34	-5.28	7.09	10.73

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Bank SinoPac Company Limited

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.23	12.83	12.38	13.01	12.64
Tier 1 capital / Risk-weighted assets	9.91	9.40	11.00	9.42	10.40
Liability / Equity (multiple)	14.34	18.54	14.54	17.65	15.37
Equity / Asset	6.52	5.12	6.43	5.36	6.11
【A】					
Non-performing loan ratio	2.32	1.23	2.13	1.01	1.06
Loan loss reserves / NPLs	40.49	50.82	44.99	49.41	42.49
【E】					
NIBT / Average equity / Average equity	11.27	17.03	7.29	8.94	18.23
(NIBT + loan loss provision) / Average equity	18.08	22.75	17.74	11.32	20.24
NIBT / Average asset	0.71	0.89	0.40	0.54	1.06
(NIBT + loan loss provision) / Average asset	1.14	1.19	0.96	0.69	1.18
Net interest revenues / NIBT	186.86	143.41	324.30	221.96	101.07
NIBT / total net revenues	32.96	44.62	20.90	-	-
NIBT / Employees					
(in thousand of NT dollars)	1,528.57	2,231.38	528.69	1,187.47	2,351.81
【L】					
Liquidity ratio					
(monthly average of daily data)	31.98	34.83	29.88	31.94	29.36
Loans / Deposits	75.39	74.61	77.67	76.26	79.55
Time deposits / Deposits	51.35	50.58	50.10	62.20	59.03
NCDs / Time deposits	10.19	10.54	9.77	8.83	13.44
Accumulated gap of assets and liabilities(180 days) / Equity	-16.89	-195.86	-186.10	-199.88	-89.03
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.55	111.66	100.27	95.76	86.02
Interest rate sensitivity gap/Equity	44.62	145.16	2.73	-53.48	-137.11
【G】					
Deposit growth rate	88.33	22.56	91.54	21.34	8.58
Loan growth rate	91.08	11.45	95.94	15.97	23.46
Investment growth rate	89.91	69.63	128.25	-10.16	-16.38
Guarantee growth rate	90.60	-9.48	77.36	-5.26	20.43

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

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

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.14	10.87	10.79	9.55	11.63
Tier 1 capital / Risk-weighted assets	7.39	8.29	7.62	7.39	9.09
Liability / Equity (multiple)	17.65	17.12	17.05	15.40	11.93
Equity / Asset	5.36	5.52	5.54	6.10	7.74
【A】					
Non-performing loan ratio	0.98	0.87	0.99	0.79	1.16
Loan loss reserves / NPLs	50.33	49.05	54.33	54.80	56.09
【E】					
NIBT / Average equity / Average equity	8.89	11.28	1.37	14.34	34.34
(NIBT + loan loss provision) / Average equity	9.66	15.82	8.10	11.86	28.88
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.47	0.58	0.07	0.99	2.23
Net interest revenues / NIBT	236.06	260.15	1,958.25	221.51	119.90
NIBT / total net revenues	33.85	29.64	4.62	—	—
NIBT / Employees (in thousand of NT dollars)	986.63	1,154.25	127.39	1,527.24	3,447.91
【L】					
Liquidity ratio (monthly average of daily data)	11.40	12.61	11.44	12.42	11.81
Loans / Deposits	86.84	83.03	82.28	83.92	83.74
Time deposits / Deposits	54.45	55.48	52.27	61.71	59.47
NCDs / Time deposits	7.53	7.66	6.84	6.41	7.73
Accumulated gap of assets and liabilities(180 days) / Equity	-475.88	-549.06	-507.91	-500.93	-379.46
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.75	82.12	74.85	79.45	82.35
Interest rate sensitivity gap/Equity	-75.45	-204.24	-296.06	-242.07	-159.69
【G】					
Deposit growth rate	18.46	39.30	22.70	34.39	35.03
Loan growth rate	23.27	30.32	19.51	33.34	37.73
Investment growth rate	39.31	53.42	40.62	37.82	24.60
Guarantee growth rate	32.52	16.76	62.13	30.92	-19.47

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Cosmos Bank, Taiwan

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	7.51	9.49	9.36	10.00	9.76
Tier 1 capital / Risk-weighted assets	5.18	9.91	6.60	10.46	9.88
Liability / Equity (multiple)	21.74	11.15	14.13	11.08	11.13
Equity / Asset	4.40	8.23	6.61	8.28	8.25
【A】					
Non-performing loan ratio	8.65	3.78	2.88	3.37	3.65
Loan loss reserves / NPLs	80.19	38.02	77.49	35.42	21.21
【E】					
NIBT / Average equity / Average equity	-40.59	4.69	-40.03	4.41	5.78
(NIBT + loan loss provision) / Average equity	-60.36	4.79	-23.98	11.62	29.99
NIBT / Average asset	-2.56	0.38	-3.07	0.36	0.47
(NIBT + loan loss provision) / Average asset	-3.81	0.39	-1.84	0.95	2.45
Net interest revenues / NIBT	-	1,322.76	-	1,551.96	1,113.19
NIBT / total net revenues	435.50	13.20	-184.94	-	-
NIBT / Employees					
(in thousand of NT dollars)	-1,957.37	285.05	-2,372.04	265.05	381.33
【L】					
Liquidity ratio					
(monthly average of daily data)	18.37	13.39	15.39	12.93	11.42
Loans / Deposits	68.74	71.25	66.87	70.95	72.56
Time deposits / Deposits	73.59	76.28	73.60	77.64	78.11
NCDs / Time deposits	0.12	0.17	0.16	0.17	0.22
Accumulated gap of assets and liabilities(180 days) / Equity	-161.56	-178.42	-83.70	-130.35	-60.87
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.44	71.59	78.55	71.34	76.28
Interest rate sensitivity gap/Equity	-382.90	-287.54	-257.74	-289.07	-222.88
【G】					
Deposit growth rate	-5.89	0.12	-5.41	2.32	4.18
Loan growth rate	-9.45	-1.25	-11.04	-0.58	3.00
Investment growth rate	-51.62	34.04	-37.25	17.63	48.94
Guarantee growth rate	-54.78	-13.35	-59.69	-17.27	3.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Bowa Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	-1.17	7.91	1.12	8.26	3.76
Tier 1 capital / Risk-weighted assets	-1.17	5.69	0.67	6.33	3.87
Liability / Equity (multiple)	153.68	20.28	46.80	18.44	25.28
Equity / Asset	0.65	4.70	2.09	5.14	3.80
【A】					
Non-performing loan ratio	13.72	7.51	10.83	7.44	24.70
Loan loss reserves / NPLs	39.19	51.72	37.07	52.80	16.08
【E】					
NIBT / Average equity / Average equity	-349.89	-49.90	-87.06	-26.76	-25.89
(NIBT + loan loss provision) / Average equity	-196.70	-49.35	-76.38	-36.17	-21.64
NIBT / Average asset	-6.48	-2.38	-3.29	-1.17	-1.17
(NIBT + loan loss provision) / Average asset	-3.64	-2.35	-2.89	-1.58	-0.98
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	283.23	217.06	213.18	-	-
NIBT / Employees					
(in thousand of NT dollars)	-6,892.86	-3,054.92	-3,790.44	-1,446.14	-1,342.02
【L】					
Liquidity ratio					
(monthly average of daily data)	3.28	10.79	9.57	8.75	8.12
Loans / Deposits	74.92	65.63	66.61	68.55	83.46
Time deposits / Deposits	77.61	79.28	77.21	80.92	81.38
NCDs / Time deposits	1.64	1.71	2.36	2.46	1.08
Accumulated gap of assets and liabilities(180 days) / Equity	-3,195.89	54.82	-547.84	243.47	298.26
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	43.65	61.30	49.44	63.45	66.04
Interest rate sensitivity gap/Equity	-7,646.25	-697.84	-1,906.78	-568.12	-705.93
【G】					
Deposit growth rate	-23.32	-2.15	-3.22	2.99	17.22
Loan growth rate	-12.58	-22.30	-7.25	-16.30	6.77
Investment growth rate	-79.80	11.28	2.18	6.08	35.67
Guarantee growth rate	-41.35	-37.23	-44.62	-28.84	30.81

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Taishin International Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.66	10.53	7.47	10.11	11.57
Tier 1 capital / Risk-weighted assets	6.42	6.81	5.39	6.73	9.33
Liability / Equity (multiple)	16.73	16.50	20.71	12.11	11.12
Equity / Asset	5.64	5.71	4.61	7.63	8.25
【A】					
Non-performing loan ratio	2.59	2.02	2.18	1.34	1.18
Loan loss reserves / NPLs	86.98	95.72	82.24	54.50	61.95
【E】					
NIBT / Average equity / Average equity	10.94	22.22	-39.61	19.95	25.82
(NIBT + loan loss provision) / Average equity	36.78	52.48	16.21	49.78	41.63
NIBT / Average asset	0.49	1.46	-2.36	1.61	2.00
(NIBT + loan loss provision) / Average asset	1.64	3.45	0.97	4.02	3.23
Net interest revenues / NIBT	445.82	269.17	-	278.44	206.53
NIBT / total net revenues	15.10	28.99	-115.10	-	-
NIBT / Employees					
(in thousand of NT dollars)	574.98	1,705.12	-2,830.35	1,599.76	1,763.48
【L】					
Liquidity ratio					
(monthly average of daily data)	16.59	21.07	17.24	15.91	12.19
Loans / Deposits	81.14	78.35	79.35	83.57	85.88
Time deposits / Deposits	51.07	57.18	52.25	69.46	65.38
NCDs / Time deposits	3.73	10.63	7.00	6.18	3.72
Accumulated gap of assets and liabilities(180 days) / Equity	-235.81	-611.93	-858.63	-312.84	-387.70
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.60	79.46	66.17	81.54	73.20
Interest rate sensitivity gap/Equity	-123.32	-249.59	-483.55	-162.28	-219.00
【G】					
Deposit growth rate	-6.57	23.42	0.26	22.12	31.71
Loan growth rate	-3.04	7.41	-5.13	16.35	19.84
Investment growth rate	-59.95	61.51	-31.81	30.88	53.24
Guarantee growth rate	8.77	3.91	10.93	7.46	-3.86

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Ta Chong Bank Ltd.

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.37	8.19	8.41	8.95	9.46
Tier 1 capital / Risk-weighted assets	5.79	5.94	6.06	7.95	7.27
Liability / Equity (multiple)	22.94	23.51	26.70	13.94	16.08
Equity / Asset	4.18	4.08	3.61	6.70	5.86
【A】					
Non-performing loan ratio	3.06	3.28	2.82	3.78	4.45
Loan loss reserves / NPLs	20.09	54.89	43.68	17.94	15.57
【E】					
NIBT / Average equity / Average equity	-5.14	-91.61	-35.49	7.29	1.87
(NIBT + loan loss provision) / Average equity	25.68	5.19	24.50	16.71	15.36
NIBT / Average asset	-0.20	-4.58	-1.21	0.50	0.12
(NIBT + loan loss provision) / Average asset	1.02	0.26	0.83	1.16	0.95
Net interest revenues / NIBT	-	-	-	525.55	2,059.08
NIBT / total net revenues	-8.83	-160.60	-63.99	-	-
NIBT / Employees					
(in thousand of NT dollars)	-279.84	-7,572.67	-2,092.45	517.89	120.33
【L】					
Liquidity ratio					
(monthly average of daily data)	10.91	15.93	13.06	13.79	12.04
Loans / Deposits	86.57	90.76	89.72	87.09	91.69
Time deposits / Deposits	62.02	61.98	60.38	72.96	67.77
NCDs / Time deposits	2.58	7.68	3.06	8.27	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-395.82	-279.48	-486.35	-219.18	-278.15
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	75.47	90.33	82.63	86.38	91.07
Interest rate sensitivity gap/Equity	-382.59	-129.71	-282.84	-141.09	-107.67
【G】					
Deposit growth rate	5.50	20.07	4.15	25.28	7.26
Loan growth rate	0.14	11.79	6.91	16.78	12.42
Investment growth rate	2.39	31.98	46.49	-11.98	200.22
Guarantee growth rate	42.75	19.76	52.52	4.29	18.78

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Jih Sun International Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.64	8.45	9.04	8.65	10.07
Tier 1 capital / Risk-weighted assets	7.06	6.05	6.63	5.67	6.53
Liability / Equity (multiple)	17.84	20.54	20.37	19.76	19.21
Equity / Asset	5.31	4.64	4.68	4.82	4.95
【A】					
Non-performing loan ratio	6.07	3.91	5.36	2.73	6.25
Loan loss reserves / NPLs	26.79	24.40	34.09	55.74	18.46
【E】					
NIBT / Average equity / Average equity	-21.27	-9.66	-111.86	-36.68	5.73
(NIBT + loan loss provision) / Average equity	10.11	-8.85	-75.88	-6.55	16.32
NIBT / Average asset	-1.03	-0.43	-5.00	-1.95	0.30
(NIBT + loan loss provision) / Average asset	0.49	-0.40	-3.39	-0.35	0.85
Net interest revenues / NIBT	-	-	-	-	938.22
NIBT / total net revenues	-50.23	-33.07	244.76	-	-
NIBT / Employees	-	-	-	-	-
(in thousand of NT dollars)	-1,219.70	-481.62	-6,348.67	-1,840.03	252.78
【L】					
Liquidity ratio					
(monthly average of daily data)	14.17	9.83	15.00	11.19	10.32
Loans / Deposits	84.96	87.80	84.91	85.78	84.02
Time deposits / Deposits	60.44	69.57	62.36	71.80	70.40
NCDs / Time deposits	2.24	6.54	4.41	5.71	9.04
Accumulated gap of assets and liabilities(180 days) / Equity	-300.23	-669.24	-556.11	-812.59	-491.68
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	74.98	53.99	68.22	49.99	54.48
Interest rate sensitivity gap/Equity	-378.59	-757.21	-561.84	-825.64	-710.16
【G】					
Deposit growth rate	-12.59	-4.66	-5.82	3.07	17.96
Loan growth rate	-15.15	0.76	-6.96	5.22	9.66
Investment growth rate	-18.38	56.23	-11.28	41.41	118.00
Guarantee growth rate	-61.79	5.09	-59.14	66.96	66.80

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : EnTie Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	7.49	9.27	8.88	9.86	11.18
Tier 1 capital / Risk-weighted assets	5.05	8.55	6.13	8.29	8.88
Liability / Equity (multiple)	23.69	13.89	18.22	16.25	14.34
Equity / Asset	4.05	6.71	5.20	5.80	6.52
【A】					
Non-performing loan ratio	5.85	5.90	4.87	2.49	2.31
Loan loss reserves / NPLs	45.72	22.08	31.81	50.14	52.47
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-62.61	3.28	-25.47	0.78	6.35
/ Average equity	-12.60	5.41	-7.35	23.34	15.23
NIBT / Average asset (NIBT + loan loss provision)	-3.18	0.19	-1.59	0.05	0.49
/ Average asset	-0.64	0.32	-0.46	1.51	1.17
Net interest revenues / NIBT	-	1,110.26	-	5,044.44	471.53
NIBT / total net revenues	-911.51	15.07	-283.92	-	-
NIBT / Employees (in thousand of NT dollars)	-6,303.48	367.06	-3,154.90	80.65	532.52
【L】					
Liquidity ratio (monthly average of daily data)	14.60	24.54	11.64	21.92	13.38
Loans / Deposits	91.53	86.12	97.49	86.70	84.39
Time deposits / Deposits	68.90	73.55	68.79	74.05	69.82
NCDs / Time deposits	7.85	6.50	7.49	5.22	6.95
Accumulated gap of assets and liabilities(180 days) / Equity	-367.79	-200.93	-461.77	-347.30	-713.98
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.06	74.10	82.60	66.16	53.43
Interest rate sensitivity gap/Equity	-289.83	-289.52	-248.04	-440.75	-582.57
【G】					
Deposit growth rate	0.56	0.07	-2.85	5.75	35.55
Loan growth rate	6.32	8.26	9.00	7.82	29.48
Investment growth rate	19.75	-53.22	-44.84	16.52	213.00
Guarantee growth rate	-5.18	-16.01	-46.56	-0.60	92.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Chinatrust Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.90	12.28	11.31	12.39	10.70
Tier 1 capital / Risk-weighted assets	6.53	8.47	7.85	8.78	7.99
Liability / Equity (multiple)	19.77	17.27	20.07	15.81	12.45
Equity / Asset	4.81	5.47	4.75	5.95	7.44
【A】					
Non-performing loan ratio	1.65	1.78	1.61	1.50	1.86
Loan loss reserves / NPLs	110.30	70.76	136.70	75.96	79.89
【E】					
NIBT / Average equity / Average equity	16.27	-2.31	-22.15	17.24	18.94
(NIBT + loan loss provision) / Average equity	23.63	26.14	17.62	26.96	29.34
NIBT / Average asset	0.74	-0.13	-1.17	1.19	1.40
(NIBT + loan loss provision) / Average asset	1.07	1.51	0.93	1.86	2.17
Net interest revenues / NIBT	212.17	-	-	218.09	179.78
NIBT / total net revenues	26.04	-4.20	-42.99	-	-
NIBT / Employees					
(in thousand of NT dollars)	1,480.86	-271.19	-2,305.34	2,200.26	2,487.47
【L】					
Liquidity ratio					
(monthly average of daily data)	24.68	15.21	20.13	14.05	18.16
Loans / Deposits	65.45	72.91	68.10	73.02	78.52
Time deposits / Deposits	47.93	52.95	49.13	62.89	61.65
NCDs / Time deposits	3.92	7.08	5.33	2.94	7.51
Accumulated gap of assets and liabilities(180 days) / Equity	17.07	-132.63	-27.23	-86.79	-105.59
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	76.60	73.17	74.06	72.51	70.54
Interest rate sensitivity gap/Equity	-331.46	-339.65	-375.64	-313.67	-277.45
【G】					
Deposit growth rate	2.02	14.90	-1.16	22.35	11.88
Loan growth rate	-8.96	7.78	-8.31	12.19	19.51
Investment growth rate	28.24	15.80	21.80	34.37	7.67
Guarantee growth rate	-23.11	-28.36	-27.04	-18.97	7.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Chinfon Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	6.31	10.44	7.48	11.94	11.75
Tier 1 capital / Risk-weighted assets	4.43	7.13	5.49	7.95	8.59
Liability / Equity (multiple)	18.77	15.54	18.46	14.54	14.47
Equity / Asset	5.06	6.05	5.14	6.44	6.46
【A】					
Non-performing loan ratio	18.09	15.71	16.17	11.80	17.46
Loan loss reserves / NPLs	12.98	13.02	15.34	14.35	13.33
【E】					
NIBT / Average equity / Average equity	-56.24	-34.93	-27.96	2.28	1.47
(NIBT + loan loss provision) / Average equity	-54.08	-22.98	-16.08	19.62	19.87
NIBT / Average asset	-2.93	-2.16	-1.45	0.14	0.09
(NIBT + loan loss provision) / Average asset	-2.82	-1.42	-0.84	1.20	1.24
Net interest revenues / NIBT	-	-	-	2,142.40	3,314.18
NIBT / total net revenues	3,286.67	-99.17	-53.03	-	-
NIBT / Employees					
(in thousand of NT dollars)	-3,145.14	-2,625.69	-1,829.64	170.20	111.29
【L】					
Liquidity ratio (monthly average of daily data)	9.62	17.65	22.60	16.13	16.84
Loans / Deposits	74.15	72.06	65.92	73.13	67.00
Time deposits / Deposits	69.19	72.34	69.59	76.08	77.34
NCDs / Time deposits	1.26	3.82	2.50	3.44	3.04
Accumulated gap of assets and liabilities(180 days) / Equity	49.56	-141.06	-149.83	-28.04	77.80
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	46.66	60.14	55.04	60.20	65.32
Interest rate sensitivity gap/Equity	-847.80	-516.02	-719.55	-486.19	-386.56
【G】					
Deposit growth rate	-16.35	-10.24	-3.70	-1.49	1.52
Loan growth rate	-11.30	0.74	-13.47	8.52	-15.74
Investment growth rate	5.95	54.93	52.41	-33.58	-13.36
Guarantee growth rate	-34.53	-4.45	-30.16	-3.24	-30.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Taiwan Shin Kong Commercial Bank Co., Ltd.

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	12.41	10.45	12.49	10.56	9.69
Tier 1 capital / Risk-weighted assets	7.81	8.12	7.77	8.27	6.39
Liability / Equity (multiple)	16.82	16.78	16.66	16.47	20.04
Equity / Asset	5.61	5.62	5.66	5.73	4.75
【A】					
Non-performing loan ratio	2.01	2.36	1.70	2.39	4.26
Loan loss reserves / NPLs	72.48	43.67	84.12	47.05	24.42
【E】					
NIBT / Average equity / Average equity	2.27	-25.41	-40.16	-2.78	1.93
(NIBT + loan loss provision) / Average equity	6.65	-13.10	-19.10	16.35	13.71
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.12	-1.47	-2.30	-0.14	0.10
Net interest revenues / NIBT	1,492.79	-	-	-	2,916.16
NIBT / total net revenues	6.28	-149.16	-346.47	-	-
NIBT / Employees (in thousand of NT dollars)	135.04	-1,475.74	-2,288.67	-92.94	87.84
【L】					
Liquidity ratio (monthly average of daily data)	12.05	22.33	11.15	17.64	10.56
Loans / Deposits	80.50	69.29	80.96	71.54	71.15
Time deposits / Deposits	62.27	67.70	60.88	67.82	67.48
NCDs / Time deposits	1.29	5.09	1.12	6.19	12.39
Accumulated gap of assets and liabilities(180 days) / Equity	-200.72	-257.83	-49.75	-51.81	-387.29
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	69.15	43.40	32.37	43.70	31.17
Interest rate sensitivity gap/Equity	-432.94	-828.95	-937.75	-766.78	-1,141.19
【G】					
Deposit growth rate	2.83	50.46	0.88	53.02	12.91
Loan growth rate	18.87	45.81	13.82	52.56	8.13
Investment growth rate	-44.67	157.20	82.78	-16.14	-2.00
Guarantee growth rate	37.13	272.96	23.08	231.53	-11.42

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Sunny Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.18	8.45	8.76	8.48	9.32
Tier 1 capital / Risk-weighted assets	6.63	7.66	7.33	7.53	8.73
Liability / Equity (multiple)	17.19	16.79	17.41	18.42	15.37
Equity / Asset	5.50	5.62	5.43	5.15	6.11
【A】					
Non-performing loan ratio	2.66	3.76	2.65	3.09	2.64
Loan loss reserves / NPLs	41.22	36.55	43.70	41.48	41.71
【E】					
NIBT / Average equity / Average equity	4.42	8.41	0.20	7.37	14.42
(NIBT + loan loss provision) / Average equity	6.67	12.36	7.96	12.71	14.87
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.24	0.44	0.01	0.44	0.81
Net interest revenues / NIBT	569.54	348.36	14,438.46	409.79	246.04
NIBT / total net revenues	15.35	24.91	0.64	—	—
NIBT / Employees (in thousand of NT dollars)	232.31	409.38	10.00	314.45	679.88
【L】					
Liquidity ratio (monthly average of daily data)	10.16	13.83	10.17	13.77	10.07
Loans / Deposits	88.14	82.93	86.27	81.75	85.10
Time deposits / Deposits	65.87	67.08	64.96	66.74	66.66
NCDs / Time deposits	7.04	7.68	7.17	7.22	8.14
Accumulated gap of assets and liabilities(180 days) / Equity	-277.59	-366.20	-300.30	-237.28	-726.67
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.15	87.15	87.10	89.56	85.19
Interest rate sensitivity gap/Equity	-201.73	-197.61	-203.77	-161.03	-188.23
【G】					
Deposit growth rate	6.36	33.13	4.92	38.98	9.53
Loan growth rate	12.80	32.20	10.52	32.07	9.14
Investment growth rate	-5.16	79.66	23.86	61.81	33.55
Guarantee growth rate	10.47	7.91	-7.03	-0.40	-5.84

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Bank of Panhsin

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.06	7.61	8.44	8.19	8.76
Tier 1 capital / Risk-weighted assets	5.44	5.54	5.54	6.21	5.96
Liability / Equity (multiple)	18.82	19.29	18.80	17.78	19.49
Equity / Asset	5.04	4.93	5.05	5.33	4.88
【A】					
Non-performing loan ratio	4.59	4.04	4.52	3.89	4.67
Loan loss reserves / NPLs	42.59	26.55	38.44	40.24	30.24
【E】					
NIBT / Average equity / Average equity	4.51	0.38	-5.60	5.86	9.19
(NIBT + loan loss provision) / Average equity	13.78	16.62	14.86	17.59	14.56
NIBT / Average asset	0.23	0.02	-0.27	0.30	0.46
(NIBT + loan loss provision) / Average asset	0.70	0.85	0.71	0.91	0.73
Net interest revenues / NIBT	608.26	8,311.11	-	594.55	380.49
NIBT / total net revenues	12.56	0.93	-13.79	-	-
NIBT / Employees (in thousand of NT dollars)	284.60	21.33	-316.28	291.69	449.90
【L】					
Liquidity ratio (monthly average of daily data)	10.51	9.53	10.56	9.50	9.86
Loans / Deposits	94.40	94.98	91.92	96.46	90.41
Time deposits / Deposits	71.89	73.54	72.75	73.78	75.00
NCDs / Time deposits	8.97	16.59	13.83	14.64	16.76
Accumulated gap of assets and liabilities(180 days) / Equity	-627.90	-649.11	-492.19	-624.72	-618.71
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.00	97.02	95.31	98.81	94.38
Interest rate sensitivity gap/Equity	-83.11	-51.47	-76.95	-18.50	-99.60
【G】					
Deposit growth rate	1.27	11.01	8.40	15.75	14.76
Loan growth rate	0.18	17.38	3.38	22.83	17.22
Investment growth rate	24.93	87.97	245.58	-36.98	-6.13
Guarantee growth rate	5.53	20.80	11.75	36.74	2.01

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Taiwan Business Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.67	10.73	10.25	10.09	11.43
Tier 1 capital / Risk-weighted assets	6.52	5.61	7.04	5.29	6.41
Liability / Equity (multiple)	25.07	31.75	26.24	34.89	26.45
Equity / Asset	3.84	3.05	3.67	2.79	3.64
【A】					
Non-performing loan ratio	2.50	2.53	2.55	2.35	5.46
Loan loss reserves / NPLs	35.96	38.22	35.57	40.52	18.26
【E】					
NIBT / Average equity / Average equity	2.35	3.30	3.43	-35.31	-16.06
(NIBT + loan loss provision) / Average equity	-0.04	0.30	-0.40	-1.94	11.10
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.09	0.10	0.10	-1.41	-0.70
Net interest revenues / NIBT	1,292.27	1,285.37	1,209.85	-	-
NIBT / total net revenues	8.65	9.58	9.53	-	-
NIBT / Employees (in thousand of NT dollars)	185.69	196.76	203.33	-2,806.64	-1,455.00
【L】					
Liquidity ratio (monthly average of daily data)	13.09	13.20	15.65	18.63	17.25
Loans / Deposits	88.83	87.49	85.64	85.87	85.31
Time deposits / Deposits	47.14	48.30	47.72	51.14	52.21
NCDs / Time deposits	1.32	3.33	1.68	3.07	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-63.09	-55.48	-168.13	-218.62	96.99
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.30	87.18	94.10	91.51	89.06
Interest rate sensitivity gap/Equity	-53.45	-327.46	-120.38	-226.74	-225.67
【G】					
Deposit growth rate	6.31	-1.88	5.16	-0.56	8.84
Loan growth rate	5.61	-0.80	2.93	-0.07	4.61
Investment growth rate	-46.40	-11.18	7.34	-1.11	36.08
Guarantee growth rate	8.68	-4.55	-7.27	-4.56	15.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Hsinchu International Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.99	11.65	9.07	11.98	8.97
Tier 1 capital / Risk-weighted assets	4.49	7.85	4.70	8.03	7.96
Liability / Equity (multiple)	26.84	16.98	27.59	17.51	19.57
Equity / Asset	3.59	5.56	3.50	5.40	4.86
【A】					
Non-performing loan ratio	2.91	3.67	2.18	2.46	2.83
Loan loss reserves / NPLs	39.29	25.91	48.69	43.55	47.40
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	12.13	6.10	-27.32	16.06	17.32
/ Average equity	52.52	23.90	24.93	28.00	30.74
NIBT / Average asset (NIBT + loan loss provision)	0.43	0.33	-1.30	0.82	0.80
/ Average asset	1.84	1.31	1.19	1.43	1.42
Net interest revenues / NIBT	394.10	563.69	-	221.96	218.35
NIBT / total net revenues	12.05	10.80	-42.18	-	-
NIBT / Employees (in thousand of NT dollars)	540.41	412.02	-1,620.54	956.36	1,052.61
【L】					
Liquidity ratio (monthly average of daily data)	18.21	14.55	14.04	17.46	19.98
Loans / Deposits	80.15	85.76	81.44	82.90	76.82
Time deposits / Deposits	52.70	52.47	53.10	54.72	58.69
NCDs / Time deposits	1.19	1.64	3.04	1.81	2.43
Accumulated gap of assets and liabilities(180 days) / Equity	-581.60	-347.59	-542.62	-299.28	-93.11
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.05	87.16	84.68	89.39	91.96
Interest rate sensitivity gap/Equity	-342.48	-197.67	-386.05	-167.22	-137.73
【G】					
Deposit growth rate	11.07	-4.32	9.99	-0.43	13.11
Loan growth rate	3.28	9.93	7.41	7.21	9.38
Investment growth rate	14.21	-7.73	26.53	1.58	27.78
Guarantee growth rate	5.70	18.17	-0.09	14.58	-24.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Taichung Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.40	8.16	5.35	8.21	8.52
Tier 1 capital / Risk-weighted assets	8.33	8.08	5.36	8.18	8.54
Liability / Equity (multiple)	17.04	18.99	34.42	19.06	16.64
Equity / Asset	5.54	5.00	2.82	4.99	5.67
【A】					
Non-performing loan ratio	1.63	2.19	1.72	2.01	6.76
Loan loss reserves / NPLs	56.98	38.03	54.87	41.58	21.69
【E】					
NIBT / Average equity / Average equity	21.91	-1.28	-50.27	-6.89	5.48
(NIBT + loan loss provision) / Average equity	43.21	13.93	-23.40	8.51	15.44
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.78	-0.06	-2.22	-0.38	0.31
Net interest revenues / NIBT	1.53	0.69	-1.03	0.48	0.87
NIBT / total net revenues	244.31	-	-	-	631.90
NIBT / Employees	34.22	-3.60	-4,617.74	-	-
(in thousand of NT dollars)	1,012.12	-84.10	-2,908.08	-501.04	356.60
【L】					
Liquidity ratio (monthly average of daily data)	15.60	15.84	15.87	17.32	13.96
Loans / Deposits	79.76	78.71	77.39	76.15	80.64
Time deposits / Deposits	55.56	58.21	55.60	58.75	58.47
NCDs / Time deposits	-	-	-	0.18	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-213.49	-884.23	-1,488.84	-898.05	-796.55
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	69.15	82.91	69.21	81.55	80.01
Interest rate sensitivity gap/Equity	-479.64	-300.55	-962.13	-320.41	-303.10
【G】					
Deposit growth rate	2.07	3.72	1.84	5.43	2.44
Loan growth rate	3.26	0.23	3.32	-0.79	8.70
Investment growth rate	-10.69	28.04	45.10	-13.22	-9.91
Guarantee growth rate	-0.57	-18.26	-13.61	-22.06	24.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : King's Town Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.23	12.24	11.03	12.53	9.82
Tier 1 capital / Risk-weighted assets	9.67	11.30	10.09	11.96	8.48
Liability / Equity (multiple)	15.59	12.92	16.77	13.10	18.02
Equity / Asset	6.03	7.18	5.63	7.09	5.26
【A】					
Non-performing loan ratio	2.11	2.82	2.14	2.90	5.90
Loan loss reserves / NPLs	52.57	26.21	48.23	21.67	14.70
【E】					
NIBT / Average equity / Average equity	3.79	4.40	1.42	-2.63	9.74
(NIBT + loan loss provision) / Average equity	14.42	10.58	10.98	21.23	29.00
NIBT / Average asset	0.22	0.32	0.10	-0.15	0.52
(NIBT + loan loss provision) / Average asset	0.85	0.77	0.74	1.24	1.55
Net interest revenues / NIBT	652.83	504.13	1,650.63	-	368.86
NIBT / total net revenues	13.10	15.61	4.89	-	-
NIBT / Employees (in thousand of NT dollars)	258.54	292.09	93.33	-144.98	529.10
【L】					
Liquidity ratio (monthly average of daily data)	15.03	15.51	18.12	19.67	11.01
Loans / Deposits	87.71	87.02	83.22	82.08	86.96
Time deposits / Deposits	64.82	61.17	66.18	60.26	62.04
NCDs / Time deposits	-	-	-	1.38	4.89
Accumulated gap of assets and liabilities(180 days) / Equity	-402.71	-337.36	-316.11	-315.87	-555.93
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.13	106.24	105.19	107.06	99.84
Interest rate sensitivity gap/Equity	-26.82	71.79	77.68	81.16	-2.56
【G】					
Deposit growth rate	15.22	3.62	21.87	5.09	7.79
Loan growth rate	19.67	4.15	27.03	-0.90	9.54
Investment growth rate	211.34	41.03	168.86	41.05	-11.50
Guarantee growth rate	-2.75	-9.44	-13.45	-24.19	34.27

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Enterprise Bank of Hualien

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	-30.10	-9.77	-95.39	-6.28	3.14
Tier 1 capital / Risk-weighted assets	-29.92	-9.52	-94.88	-6.07	2.10
Liability / Equity (multiple)	-6.61	-28.60	-10.16	-49.32	72.35
Equity / Asset	-17.81	-3.62	-10.91	-2.07	1.36
【A】					
Non-performing loan ratio	32.90	17.27	26.81	13.07	27.20
Loan loss reserves / NPLs	23.83	43.40	25.25	52.53	25.58
【E】					
NIBT / Average equity / Average equity	-	-	-	-854.21	-65.24
(NIBT + loan loss provision) / Average equity	-	-	-	-803.66	-21.30
NIBT / Average asset (NIBT + loan loss provision)	-10.21	-5.24	-6.93	-4.66	-2.03
/ Average asset	-9.82	-5.06	-5.92	-4.38	-0.66
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	147.88	199.15	214.07	-	-
NIBT / Employees (in thousand of NT dollars)	-3,782.61	-2,805.97	-3,577.51	-2,515.45	-1,175.81
【L】					
Liquidity ratio (monthly average of daily data)	19.02	34.71	32.27	37.15	22.13
Loans / Deposits	33.82	33.73	30.02	33.80	53.31
Time deposits / Deposits	66.56	67.97	62.10	69.00	69.15
NCDs / Time deposits	0.15	0.16	0.21	0.15	0.23
Accumulated gap of assets and liabilities(180 days) / Equity	209.45	392.12	285.36	379.31	-858.97
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	10.46	42.46	26.78	48.80	45.40
Interest rate sensitivity gap/Equity	523.90	1,493.99	669.85	2,153.98	-3,238.55
【G】					
Deposit growth rate	-34.40	-10.88	-22.63	-4.54	-3.68
Loan growth rate	-34.19	-42.03	-31.33	-39.47	-21.70
Investment growth rate	-60.42	58.72	97.23	21.75	-29.32
Guarantee growth rate	-100.00	-20.99	-87.50	-14.67	-

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Taitung Business Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	-10.08	3.50	-10.02	4.88	7.02
Tier 1 capital / Risk-weighted assets	-10.08	3.64	-9.24	5.27	6.34
Liability / Equity (multiple)	-14.05	34.09	-23.12	24.95	20.43
Equity / Asset	-7.66	2.85	-4.52	3.85	4.67
【A】					
Non-performing loan ratio	26.32	17.44	23.61	13.42	14.06
Loan loss reserves / NPLs	68.99	29.43	63.28	22.13	33.37
【E】					
NIBT / Average equity / Average equity	-	-66.30	-618.47	-14.30	69.88
(NIBT + loan loss provision) / Average equity	-	98.16	51.41	28.71	103.14
NIBT / Average asset	-7.48	-2.18	-6.97	-0.68	2.33
(NIBT + loan loss provision) / Average asset	-0.47	3.23	0.58	1.36	3.44
Net interest revenues / NIBT	-	-	-	-	169.24
NIBT / total net revenues	-720.34	-84.30	-386.35	-	-
NIBT / Employees	-	-	-	-	-
(in thousand of NT dollars)	-5,872.19	-1,480.00	-6,418.53	-451.54	1,397.93
【L】					
Liquidity ratio					
(monthly average of daily data)	10.00	27.25	17.34	28.89	20.86
Loans / Deposits	84.75	68.07	78.22	66.03	73.29
Time deposits / Deposits	82.77	84.40	83.66	84.03	83.72
NCDs / Time deposits	0.04	0.04	0.03	0.13	0.12
Accumulated gap of assets and liabilities(180 days) / Equity	400.53	-1,087.96	1,096.39	-878.42	-705.87
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	41.19	57.17	32.72	59.44	27.58
Interest rate sensitivity gap/Equity	794.14	-1,360.51	1,468.27	-941.24	-1,344.15
【G】					
Deposit growth rate	-28.89	-1.62	-20.96	3.24	10.49
Loan growth rate	-11.84	-8.68	-6.63	-7.35	-0.51
Investment growth rate	-14.59	243.82	103.66	42.93	1.24
Guarantee growth rate	-96.97	-30.53	-60.61	-32.65	3.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : China Development Industrial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	29.00	32.81	33.14	37.16	34.98
Tier 1 capital / Risk-weighted assets	29.00	108.98	102.48	108.52	122.28
Liability / Equity (multiple)	0.83	0.64	0.77	0.54	0.59
Equity / Asset	54.75	61.01	56.60	64.81	63.00
【A】					
Non-performing loan ratio	1.42	1.42	1.33	2.35	2.63
Loan loss reserves / NPLs	152.62	322.07	303.77	233.24	306.31
【E】					
NIBT / Average equity / Average equity	7.84	16.45	9.75	8.07	-3.93
(NIBT + loan loss provision) / Average equity	8.00	16.48	9.91	7.71	-3.98
NIBT / Average asset (NIBT + loan loss provision)	4.79	10.84	6.40	5.25	-2.44
/ Average asset	4.89	10.85	6.51	5.02	-2.47
Net interest revenues / NIBT	17.71	6.04	12.25	15.99	-
NIBT / total net revenues	86.27	97.42	91.27	-	-
NIBT / Employees (in thousand of NT dollars)	20,994.85	45,043.48	26,627.78	21,408.91	-11,185.65
【L】					
Liquidity ratio (monthly average of daily data)	98.09	134.26	159.97	167.22	121.39
Loans / Deposits	354.29	278.14	378.39	265.13	151.29
Time deposits / Deposits	9.13	12.85	10.91	50.12	67.59
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	2.84	6.08	19.40	-0.16	2.41
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	159.50	176.07	239.27	238.51	170.95
Interest rate sensitivity gap/Equity	22.48	23.69	34.31	32.43	24.37
【G】					
Deposit growth rate	41.64	-32.00	14.60	-45.07	-3.48
Loan growth rate	31.93	8.05	23.80	6.32	-12.53
Investment growth rate	14.81	23.56	35.39	-4.08	0.04
Guarantee growth rate	-16.14	-21.26	-25.68	-5.36	-9.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Hwatai Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.96	10.69	9.95	10.92	11.30
Tier 1 capital / Risk-weighted assets	8.92	11.28	10.13	11.71	12.13
Liability / Equity (multiple)	12.61	10.94	12.74	11.72	11.82
Equity / Asset	7.35	8.38	7.28	7.86	7.80
【A】					
Non-performing loan ratio	1.63	2.29	1.48	1.80	2.43
Loan loss reserves / NPLs	50.16	40.13	49.48	56.67	46.38
【E】					
NIBT / Average equity					
/ Average equity	4.62	1.10	-6.99	4.33	3.20
(NIBT + loan loss provision) / Average equity	8.73	8.37	9.00	10.77	7.77
NIBT / Average asset	0.34	0.09	-0.54	0.34	0.25
(NIBT + loan loss provision) / Average asset	0.64	0.69	0.70	0.85	0.61
Net interest revenues / NIBT	454.88	2,021.05	-	522.54	631.19
NIBT / total net revenues	16.63	4.66	-24.86	-	-
NIBT / Employees					
(in thousand of NT dollars)	342.02	90.80	-491.30	363.17	265.79
【L】					
Liquidity ratio					
(monthly average of daily data)	8.21	14.55	11.32	14.63	18.37
Loans / Deposits	90.68	85.78	88.64	82.80	82.24
Time deposits / Deposits	69.72	66.71	69.34	66.32	65.30
NCDs / Time deposits	7.64	5.57	8.80	5.38	5.29
Accumulated gap of assets and liabilities(180 days) / Equity	-337.07	-261.23	-371.18	-270.73	-240.72
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.04	92.88	91.56	94.55	92.28
Interest rate sensitivity gap/Equity	-103.54	-71.55	-98.51	-57.77	-82.66
【G】					
Deposit growth rate	16.74	0.58	15.83	2.49	6.44
Loan growth rate	24.10	4.83	24.65	2.77	4.91
Investment growth rate	4.02	0.33	49.79	-29.09	-32.21
Guarantee growth rate	25.31	-31.12	13.30	-36.06	-22.09

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Cota Commercial Bank

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.50	12.50	11.42	9.42	11.05
Tier 1 capital / Risk-weighted assets	7.67	8.60	7.83	9.62	11.28
Liability / Equity (multiple)	18.95	17.00	19.30	15.88	14.52
Equity / Asset	5.01	5.56	4.93	5.92	6.44
【A】					
Non-performing loan ratio	2.92	2.87	2.95	2.78	3.52
Loan loss reserves / NPLs	27.86	34.00	27.08	32.93	31.82
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	1.35	5.40	1.61	5.87	5.55
/ Average equity	10.05	12.94	8.73	11.61	9.15
NIBT / Average asset (NIBT + loan loss provision)	0.07	0.30	0.09	0.37	0.38
/ Average asset	0.50	0.72	0.47	0.72	0.62
Net interest revenues / NIBT	2,155.56	482.19	1,702.30	429.64	430.00
NIBT / total net revenues	3.95	16.08	4.99	—	—
NIBT / Employees (in thousand of NT dollars)	65.40	272.64	77.89	319.46	312.50
【L】					
Liquidity ratio (monthly average of daily data)	11.33	11.47	10.58	11.22	13.32
Loans / Deposits	84.97	83.30	84.84	82.85	83.91
Time deposits / Deposits	67.18	68.31	64.91	67.44	68.00
NCDs / Time deposits	7.06	8.30	7.84	8.62	7.38
Accumulated gap of assets and liabilities(180 days) / Equity	-244.37	-159.54	-182.90	-636.59	-623.92
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	77.34	82.20	79.59	80.18	87.12
Interest rate sensitivity gap/Equity	-384.53	-274.29	-350.50	-295.00	-179.09
【G】					
Deposit growth rate	7.25	16.66	15.93	12.58	13.10
Loan growth rate	9.41	17.58	18.71	11.13	8.16
Investment growth rate	48.81	69.56	180.90	-20.81	-43.52
Guarantee growth rate	12.02	-60.73	-32.10	-26.81	27.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Industrial Bank of Taiwan

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	14.80	14.70	15.40	16.54	20.45
Tier 1 capital / Risk-weighted assets	14.80	30.66	27.03	28.27	37.99
Liability / Equity (multiple)	3.09	3.08	3.23	3.34	1.87
Equity / Asset	24.42	24.49	23.62	23.06	34.82
【A】					
Non-performing loan ratio	0.33	0.25	0.33	0.20	0.51
Loan loss reserves / NPLs	430.49	392.66	317.07	422.77	160.00
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	12.48	8.58	3.91	6.01	6.10
/ Average equity	15.26	8.73	4.33	6.52	6.27
NIBT / Average asset (NIBT + loan loss provision)	2.73	2.09	0.90	1.67	2.39
/ Average asset	3.34	2.12	1.00	1.81	2.46
Net interest revenues / NIBT	10.79	21.55	45.21	64.52	54.10
NIBT / total net revenues	65.62	89.56	57.46	-	-
NIBT / Employees (in thousand of NT dollars)	11,829.79	8,293.04	3,567.94	5,938.93	5,781.95
【L】					
Liquidity ratio (monthly average of daily data)	54.46	64.67	52.90	60.40	55.44
Loans / Deposits	105.80	106.13	115.65	97.63	103.57
Time deposits / Deposits	69.08	74.45	76.70	95.20	90.16
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-56.29	-48.92	-68.60	-48.15	-73.52
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	149.25	138.15	141.58	134.09	99.05
Interest rate sensitivity gap/Equity	91.87	79.12	80.61	73.56	-0.95
【G】					
Deposit growth rate	18.66	33.46	-14.62	43.95	85.90
Loan growth rate	14.52	7.34	-0.34	28.57	22.88
Investment growth rate	5.71	52.13	41.52	18.23	-4.93
Guarantee growth rate	1.49	28.80	0.81	39.54	-11.95

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2007

Bank's name : Agricultural Bank of Taiwan

Unit : %

Items	31/03/07	31/03/06	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	12.11	58.11	22.69	71.42	-
Tier 1 capital / Risk-weighted assets	12.11	58.08	22.97	71.42	-
Liability / Equity (multiple)	18.55	8.74	16.38	4.79	-
Equity / Asset	5.12	10.27	5.75	17.28	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss reserves / NPLs	-	-	-	-	-
【E】					
NIBT / Average equity / Average equity	1.09	0.52	0.76	0.56	-
(NIBT + loan loss provision) / Average equity	1.25	0.52	0.86	0.56	-
NIBT / Average asset (NIBT + loan loss provision)	0.06	0.07	0.06	0.16	-
/ Average asset	0.07	0.07	0.07	0.16	-
Net interest revenues / NIBT	121.82	-161.54	225.49	186.57	-
NIBT / total net revenues	35.26	31.71	26.06	-	-
NIBT / Employees (in thousand of NT dollars)	1,594.20	852.46	1,116.79	638.10	-
【L】					
Liquidity ratio (monthly average of daily data)	72.68	71.65	74.73	83.19	-
Loans / Deposits	4.88	2.33	4.25	3.21	-
Time deposits / Deposits	99.56	99.50	99.50	99.14	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	859.95	509.66	535.17	202.67	-
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	60.62	70.64	56.29	73.22	-
Interest rate sensitivity gap/Equity	-724.42	-255.46	-709.42	-127.33	-
【G】					
Deposit growth rate	106.57	-	231.78	-	-
Loan growth rate	332.26	-	339.24	-	-
Investment growth rate	147.83	-	440.46	-	-
Guarantee growth rate	30.43	-	187.50	-	-