

TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2006

The Peer-Group Average

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.91	10.75	10.34	10.67	10.07
Tier 1 capital / Risk-weighted assets	8.41	9.40	9.17	9.48	9.19
Liability / Equity (multiple)	16.68	15.11	15.51	15.58	15.37
Equity / Asset	5.43	6.29	6.17	6.22	6.16
【A】					
Non-performing loan ratio					
1. Winsorized mean	2.34	2.86	2.31	3.66	5.93
2. Arithmetic mean	-	-	-	-	-
Loan loss reserves / NPLs	43.93	43.80	47.03	34.13	24.53
The possible loss of classified assets / reserves	64.15	67.61	69.63	61.67	69.69
【E】					
NIBT / Average equity					
1. Winsorized mean	-0.99	7.81	4.41	8.81	6.52
2. Arithmetic mean	-	-	-	-	-
(NIBT + loan loss provision) / Average equity	10.09	15.04	13.87	17.87	19.14
NIBT / Average asset	-	-	-	-	-
1. Winsorized mean	-0.02	0.51	0.34	0.58	0.47
2. Arithmetic mean	-	-	-	-	-
(NIBT + loan loss provision) / Average asset	0.62	0.99	0.94	1.07	1.20
Net interest revenues / NIBT	106.59	241.91	185.58	258.34	341.07
NIBT / total net revenues	18.73	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	100.50	886.97	677.11	1,037.55	668.17
【L】					
Liquidity ratio (monthly average of daily data)	19.26	20.08	19.92	17.88	16.55
Loans / Deposits	80.46	80.32	79.77	79.54	80.69
Time deposits / Deposits	58.92	65.00	64.31	64.20	66.00
NCDs / Time deposits	2.96	3.01	2.80	3.71	2.94
Accumulated gap of assets and liabilities(180 days) / Equity	-233.81	-201.53	-160.13	-189.63	-192.86
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.20	88.80	87.72	87.67	80.80
Interest rate sensitivity gap/Equity	-138.71	-125.40	-133.78	-123.28	-180.13
【G】					
Deposit growth rate	6.03	7.02	7.88	7.61	7.00
Loan growth rate	5.51	6.56	7.24	6.50	6.15
n	31.41	1.14	5.25	10.53	7.22
Guarantee growth rate	-2.13	-7.36	-4.12	-0.37	0.09

Note : NIBT means net income before tax.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

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

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	42.59	-	46.97	53.38	51.47
Tier 1 capital / Risk-weighted assets	41.51	-	45.88	52.36	50.46
Liability / Equity (multiple)	2.96	3.52	3.40	4.56	5.04
Equity / Asset	25.22	22.11	22.75	17.99	16.56
【A】					
Non-performing loan ratio	0.53	0.23	0.26	0.12	0.38
Loan loss reserves / NPLs	161.03	318.07	291.67	480.58	235.34
【E】					
NIBT / Average equity / Average equity	3.95	3.14	2.90	3.52	5.47
(NIBT + loan loss provision) / Average equity	4.01	3.39	3.07	2.69	5.75
NIBT / Average asset (NIBT + loan loss provision)	0.91	0.62	0.58	0.60	0.84
/ Average asset	0.92	0.67	0.62	0.46	0.88
Net interest revenues / NIBT	145.71	172.51	184.51	141.72	142.69
NIBT / total net revenues	64.58	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	3,535.35	2,712.87	2,500.00	3,004.88	4,639.02
【L】					
Liquidity ratio (monthly average of daily data)	68.45	283.88	216.42	-	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	7.89	58.42	58.06	70.13	-164.94
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	147.75	139.76	149.48	134.20	138.14
Interest rate sensitivity gap/Equity	53.79	62.53	73.64	84.46	99.38
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-14.37	-16.25	-17.31	-9.60	-11.79
Investment growth rate	39.75	-44.53	-36.22	8.47	28.79
Guarantee growth rate	53.35	116.08	65.72	83.03	-19.10

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Central Trust of China

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.61	-	8.98	10.90	10.84
Tier 1 capital / Risk-weighted assets	9.04	-	8.15	10.99	10.31
Liability / Equity (multiple)	33.36	36.71	35.28	29.63	40.89
Equity / Asset	2.91	2.65	2.76	3.26	2.39
【A】					
Non-performing loan ratio	1.70	2.29	1.80	3.55	4.59
Loan loss reserves / NPLs	74.22	75.09	65.44	42.27	43.84
【E】					
NIBT / Average equity / Average equity	34.22	19.60	26.52	41.68	19.07
(NIBT + loan loss provision) / Average equity	30.50	22.41	21.55	54.76	47.65
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.80 0.71	0.47 0.54	0.63 0.51	0.93 1.22	0.42 1.05
Net interest revenues / NIBT	122.22	222.18	161.59	97.86	276.07
NIBT / total net revenues	52.54	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	2,585.07	1,461.73	1,966.83	2,969.95	1,269.73
【L】					
Liquidity ratio (monthly average of daily data)	11.87	15.15	20.60	25.23	30.77
Loans / Deposits	107.08	115.31	112.54	115.07	105.57
Time deposits / Deposits	54.20	65.09	63.98	66.38	70.08
NCDs / Time deposits	0.11	0.09	0.09	0.08	0.11
Accumulated gap of assets and liabilities(180 days) / Equity	-141.71	-299.99	-186.78	-161.58	-634.75
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.10	97.81	99.39	99.62	99.87
Interest rate sensitivity gap/Equity	-24.96	-68.41	-17.96	-9.43	-4.08
【G】					
Deposit growth rate	8.86	4.12	13.68	1.73	-5.12
Loan growth rate	-0.93	10.41	6.75	9.02	-5.48
Investment growth rate	2.36	-27.26	28.39	13.06	30.12
Guarantee growth rate	17.98	-3.78	-1.19	-17.07	-19.92

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Bank of Taiwan

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	12.42	-	13.99	13.80	14.62
Tier 1 capital / Risk-weighted assets	15.61	-	17.54	15.78	16.35
Liability / Equity (multiple)	11.87	13.50	12.30	13.99	13.89
Equity / Asset	7.77	6.89	7.52	6.67	6.71
【A】					
Non-performing loan ratio	1.42	1.51	1.50	2.00	3.15
Loan loss reserves / NPLs	48.50	56.26	50.95	43.37	30.56
【E】					
NIBT / Average equity / Average equity	4.32	10.39	8.98	9.83	4.33
(NIBT + loan loss provision) / Average equity	3.87	9.54	7.10	9.84	6.78
NIBT / Average asset (NIBT + loan loss provision)	0.34	0.70	0.61	0.63	0.31
/ Average asset	0.30	0.64	0.48	0.63	0.49
Net interest revenues / NIBT	57.13	16.52	22.71	14.99	177.24
NIBT / total net revenues	38.31	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,299.13	2,553.47	2,239.66	2,262.42	1,039.81
【L】					
Liquidity ratio (monthly average of daily data)	42.34	50.69	50.53	54.46	59.23
Loans / Deposits	68.86	62.55	62.76	61.17	53.85
Time deposits / Deposits	61.77	65.73	69.96	65.46	65.97
NCDs / Time deposits	0.13	0.28	0.26	0.12	0.14
Accumulated gap of assets and liabilities(180 days) / Equity	164.43	118.64	152.37	240.50	219.48
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.44	87.38	95.43	97.28	105.02
Interest rate sensitivity gap/Equity	7.70	-80.84	-29.17	-17.77	33.74
【G】					
Deposit growth rate	2.04	1.26	3.56	3.68	4.12
Loan growth rate	10.72	10.54	5.66	17.29	-8.93
Investment growth rate	11.71	-61.12	-64.94	-7.40	25.05
Guarantee growth rate	-12.59	4.22	-5.39	9.17	16.65

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

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

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	10.64	-	11.59	13.10	13.12
Tier 1 capital / Risk-weighted assets	11.98	-	14.55	14.68	13.86
Liability / Equity (multiple)	14.89	11.68	11.59	11.99	12.97
Equity / Asset	6.29	7.89	7.94	7.70	7.16
【A】					
Non-performing loan ratio	2.35	2.20	2.42	2.08	3.09
Loan loss reserves / NPLs	46.12	42.20	44.27	42.06	25.31
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-0.87	14.86	12.87	10.93	11.06
/ Average equity	12.51	20.28	19.47	12.60	15.93
NIBT / Average asset (NIBT + loan loss provision)	-0.06	1.20	1.03	0.78	0.81
/ Average asset	0.92	1.63	1.56	0.90	1.17
Net interest revenues / NIBT	-	124.39	148.98	115.41	137.47
NIBT / total net revenues	-3.27	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-109.07	2,277.80	1,900.44	2,165.20	1,687.99
【L】					
Liquidity ratio (monthly average of daily data)	27.33	31.32	29.98	51.26	42.12
Loans / Deposits	78.07	71.10	75.94	65.62	72.85
Time deposits / Deposits	44.22	47.38	48.72	45.56	47.62
NCDs / Time deposits	0.25	0.79	0.74	0.72	0.75
Accumulated gap of assets and liabilities(180 days) / Equity	142.95	100.11	113.98	135.98	-32.67
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.11	88.99	88.81	105.01	109.67
Interest rate sensitivity gap/Equity	-86.54	-102.77	-105.14	46.23	86.02
【G】					
Deposit growth rate	6.79	45.52	50.88	-5.29	4.67
Loan growth rate	15.64	65.96	72.48	-15.00	0.99
Investment growth rate	-42.09	13.12	-26.01	19.11	17.27
Guarantee growth rate	-9.78	-5.81	-4.78	-4.57	9.01

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Bank of Kaohsiung

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.94	-	10.93	11.73	12.65
Tier 1 capital / Risk-weighted assets	11.21	-	12.00	12.68	12.77
Liability / Equity (multiple)	12.86	13.86	13.59	13.58	14.15
Equity / Asset	7.22	6.73	6.86	6.86	6.60
【A】					
Non-performing loan ratio	1.65	1.68	1.67	1.86	2.43
Loan loss reserves / NPLs	46.75	51.52	55.20	41.49	31.59
【E】					
NIBT / Average equity / Average equity	5.42	4.69	5.02	5.29	5.85
(NIBT + loan loss provision) / Average equity	7.92	8.11	8.13	9.99	13.39
NIBT / Average asset (NIBT + loan loss provision)	0.38	0.32	0.34	0.35	0.35
/ Average asset	0.56	0.56	0.56	0.66	0.81
Net interest revenues / NIBT	342.59	292.01	266.47	343.44	381.52
NIBT / total net revenues	23.15	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	669.03	567.41	612.03	629.07	681.18
【L】					
Liquidity ratio (monthly average of daily data)	19.98	26.68	25.52	21.51	16.71
Loans / Deposits	85.04	79.93	80.45	83.63	90.93
Time deposits / Deposits	50.62	52.16	54.88	53.46	59.09
NCDs / Time deposits	0.98	0.92	0.82	0.77	1.00
Accumulated gap of assets and liabilities(180 days) / Equity	-113.93	-81.09	-90.80	-94.11	-58.42
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.44	101.79	100.58	104.51	104.01
Interest rate sensitivity gap/Equity	58.29	20.92	6.63	50.82	45.39
【G】					
Deposit growth rate	-1.49	3.92	3.85	1.73	-11.86
Loan growth rate	0.49	-2.75	-2.10	-8.41	-17.04
Investment growth rate	4.42	89.15	61.93	1.97	-36.74
Guarantee growth rate	7.43	-17.44	12.20	-37.23	3.53

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Land Bank of Taiwan

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	11.07	-	11.27	10.86	10.25
Tier 1 capital / Risk-weighted assets	8.81	-	8.89	8.85	8.92
Liability / Equity (multiple)	17.84	18.88	18.80	21.11	21.05
Equity / Asset	5.31	5.03	5.05	4.52	4.54
【A】					
Non-performing loan ratio	2.28	3.53	3.12	4.62	6.56
Loan loss reserves / NPLs	45.64	33.47	37.97	26.41	17.24
【E】					
NIBT / Average equity / Average equity	5.25	5.92	5.73	5.03	4.00
(NIBT + loan loss provision) / Average equity	8.47	11.55	10.71	16.61	25.77
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.28	0.28	0.27	0.23	0.20
Net interest revenues / NIBT	336.80	361.49	375.38	485.64	684.51
NIBT / total net revenues	22.05	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	853.11	851.72	839.71	689.92	532.19
【L】					
Liquidity ratio (monthly average of daily data)	21.39	19.00	18.55	20.32	20.52
Loans / Deposits	82.85	85.58	87.10	84.08	81.87
Time deposits / Deposits	65.01	66.87	72.44	67.90	67.96
NCDs / Time deposits	0.72	0.59	0.57	0.55	0.61
Accumulated gap of assets and liabilities(180 days) / Equity	-487.10	-498.76	-472.05	-454.20	-432.38
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.94	98.64	100.62	98.38	97.40
Interest rate sensitivity gap/Equity	-1.00	-23.29	10.46	-31.14	-49.03
【G】					
Deposit growth rate	5.24	3.47	1.72	5.17	8.95
Loan growth rate	0.36	4.98	4.01	7.52	9.12
Investment growth rate	48.56	-2.75	-8.43	4.73	30.47
Guarantee growth rate	10.39	8.67	3.36	16.33	23.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Taiwan Cooperative Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.48	-	8.46	9.67	8.88
Tier 1 capital / Risk-weighted assets	6.05	-	5.92	6.20	6.29
Liability / Equity (multiple)	26.15	29.70	29.73	32.10	31.27
Equity / Asset	3.68	3.26	3.25	3.02	3.10
【A】					
Non-performing loan ratio	2.62	3.38	2.23	4.70	6.97
Loan loss reserves / NPLs	49.65	37.70	41.80	27.91	18.55
【E】					
NIBT / Average equity / Average equity	13.20	3.77	4.47	2.37	1.18
(NIBT + loan loss provision) / Average equity	19.29	16.03	14.26	19.22	6.69
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.45 0.66	0.12 0.50	0.14 0.45	0.08 0.61	0.18 1.02
Net interest revenues / NIBT	207.21	616.54	521.11	1,075.57	460.07
NIBT / total net revenues	33.87	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,171.88	375.86	443.43	225.86	559.16
【L】					
Liquidity ratio (monthly average of daily data)	17.48	26.15	23.81	32.74	32.93
Loans / Deposits	87.70	79.04	79.98	75.61	75.45
Time deposits / Deposits	59.94	70.11	69.66	71.88	74.39
NCDs / Time deposits	1.08	0.19	0.25	0.16	0.23
Accumulated gap of assets and liabilities(180 days) / Equity	-519.81	-393.84	-521.00	-384.16	-411.60
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.54	99.53	99.25	102.10	99.57
Interest rate sensitivity gap/Equity	54.40	-12.17	-19.16	57.81	-11.13
【G】					
Deposit growth rate	18.50	-1.83	-3.15	2.22	5.93
Loan growth rate	32.02	0.68	1.22	2.68	1.31
Investment growth rate	-19.25	-8.21	-30.94	34.53	-0.95
Guarantee growth rate	11.49	-0.48	-1.52	-13.75	8.71

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : First Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	10.69	-	10.29	10.35	8.96
Tier 1 capital / Risk-weighted assets	8.71	-	8.16	8.01	6.22
Liability / Equity (multiple)	18.41	19.12	18.60	21.09	26.30
Equity / Asset	5.15	4.97	5.10	4.53	3.66
【A】					
Non-performing loan ratio	1.65	1.81	1.72	2.19	2.45
Loan loss reserves / NPLs	50.40	51.17	51.45	43.15	23.21
【E】					
NIBT / Average equity / Average equity	16.13	18.36	18.22	19.46	-34.02
(NIBT + loan loss provision) / Average equity	21.37	24.62	23.99	30.98	32.79
NIBT / Average asset (NIBT + loan loss provision)	0.82	0.88	0.89	0.80	-1.35
/ Average asset	1.09	1.18	1.17	1.27	1.30
Net interest revenues / NIBT	154.47	150.00	146.60	177.32	-
NIBT / total net revenues	42.63	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,860.76	1,837.70	1,896.55	1,735.69	-2,808.22
【L】					
Liquidity ratio (monthly average of daily data)	27.29	34.01	31.22	30.50	28.13
Loans / Deposits	77.83	74.69	75.75	73.78	76.41
Time deposits / Deposits	39.85	48.38	47.38	48.08	51.07
NCDs / Time deposits	2.06	1.92	1.81	1.81	1.83
Accumulated gap of assets and liabilities(180 days) / Equity	-76.51	-58.13	-80.65	-45.56	-248.66
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.63	93.84	94.02	88.98	92.58
Interest rate sensitivity gap/Equity	30.78	-77.75	-72.43	-152.27	-130.17
【G】					
Deposit growth rate	4.56	2.15	3.70	1.49	5.37
Loan growth rate	8.13	1.37	5.74	-2.10	1.49
Investment growth rate	-50.76	0.87	1.82	18.14	77.46
Guarantee growth rate	-9.01	-9.14	-9.09	-6.54	8.39

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Hua Nan Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	10.99	-	12.13	11.91	11.22
Tier 1 capital / Risk-weighted assets	7.63	-	8.03	8.08	7.66
Liability / Equity (multiple)	20.82	21.25	21.25	22.35	22.95
Equity / Asset	4.58	4.49	4.49	4.28	4.18
【A】					
Non-performing loan ratio	2.04	2.36	2.12	2.59	3.89
Loan loss reserves / NPLs	47.00	41.59	47.14	36.46	30.23
【E】					
NIBT / Average equity / Average equity	15.94	17.77	17.74	21.60	21.48
(NIBT + loan loss provision) / Average equity	27.41	27.37	29.65	31.72	41.26
NIBT / Average asset	0.70	0.76	0.77	0.88	0.85
(NIBT + loan loss provision) / Average asset	1.19	1.17	1.28	1.29	1.64
Net interest revenues / NIBT	193.67	143.48	144.69	128.29	149.24
NIBT / total net revenues	35.79	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	1,601.29	1,577.64	1,544.71	1,793.23	1,748.56
【L】					
Liquidity ratio					
(monthly average of daily data)	21.45	31.39	26.64	30.27	27.74
Loans / Deposits	78.15	72.61	73.91	73.51	76.80
Time deposits / Deposits	38.55	48.84	48.21	46.06	49.31
NCDs / Time deposits	1.22	1.37	1.26	1.46	1.70
Accumulated gap of assets and liabilities(180 days) / Equity	-6.93	-10.93	84.41	84.16	89.91
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.16	99.96	100.43	99.93	101.53
Interest rate sensitivity gap/Equity	-27.06	-0.56	6.56	-1.11	24.95
【G】					
Deposit growth rate	4.84	5.21	6.89	8.30	6.44
Loan growth rate	11.68	3.02	6.72	2.88	6.50
Investment growth rate	10.93	27.06	16.73	39.58	-57.55
Guarantee growth rate	-5.67	-9.90	-8.78	0.24	22.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Chang Hwa Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	11.30	-	11.03	10.18	11.21
Tier 1 capital / Risk-weighted assets	8.42	-	7.40	8.34	8.51
Liability / Equity (multiple)	15.67	19.66	19.54	16.56	16.98
Equity / Asset	6.00	4.84	4.87	5.69	5.56
【A】					
Non-performing loan ratio	1.79	5.40	1.67	7.77	10.20
Loan loss reserves / NPLs	79.71	32.92	99.84	15.73	12.74
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	17.16	-27.27	-63.71	2.28	6.65
/ Average equity	22.88	26.88	24.19	20.35	38.22
NIBT / Average asset (NIBT + loan loss provision)	1.04	-1.54	-3.74	0.13	0.28
/ Average asset	1.38	1.52	1.42	1.17	1.64
Net interest revenues / NIBT	132.05	-	-	998.01	536.65
NIBT / total net revenues	47.96	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	2,268.90	-3,225.16	-7,880.81	284.50	605.31
【L】					
Liquidity ratio (monthly average of daily data)	23.06	18.30	22.53	19.67	24.62
Loans / Deposits	80.10	86.32	80.91	86.64	83.39
Time deposits / Deposits	41.71	49.79	48.82	49.81	53.49
NCDs / Time deposits	1.48	1.57	1.51	1.90	1.86
Accumulated gap of assets and liabilities(180 days) / Equity	12.82	-33.96	42.14	362.01	33.97
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.96	94.99	100.55	79.17	81.85
Interest rate sensitivity gap/Equity	-22.71	-73.25	7.74	-245.14	-208.92
【G】					
Deposit growth rate	3.70	0.82	2.71	1.93	4.33
Loan growth rate	-4.74	-0.67	-4.72	5.53	4.61
Investment growth rate	57.90	-8.13	15.53	-36.41	-4.42
Guarantee growth rate	-2.76	12.90	17.55	-4.06	5.58

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

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

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	10.35	-	10.93	10.82	10.22
Tier 1 capital / Risk-weighted assets	11.44	-	10.23	9.75	9.96
Liability / Equity (multiple)	11.38	14.42	14.38	14.89	14.47
Equity / Asset	8.08	6.48	6.50	6.29	6.46
【A】					
Non-performing loan ratio	1.19	0.68	0.50	1.22	2.25
Loan loss reserves / NPLs	97.60	174.84	182.37	94.75	55.51
【E】					
NIBT / Average equity / Average equity	17.43	15.53	16.42	15.95	13.90
(NIBT + loan loss provision) / Average equity	20.03	17.74	16.21	20.06	20.51
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.29 1.49	1.05 1.20	1.10 1.09	1.06 1.33	0.86 1.26
Net interest revenues / NIBT	115.64	117.12	109.02	118.44	158.44
NIBT / total net revenues	50.21	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	3,692.84	3,462.92	3,700.42	3,491.92	2,710.66
【L】					
Liquidity ratio (monthly average of daily data)	32.83	54.32	53.47	51.27	50.37
Loans / Deposits	95.08	82.91	79.49	81.37	78.17
Time deposits / Deposits	33.17	52.74	52.54	51.54	52.33
NCDs / Time deposits	5.26	0.44	0.32	0.66	0.90
Accumulated gap of assets and liabilities(180 days) / Equity	-263.63	-30.99	-20.97	3.85	-75.77
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.35	111.64	111.87	108.37	103.60
Interest rate sensitivity gap/Equity	26.41	69.25	68.89	51.28	21.53
【G】					
Deposit growth rate	45.16	8.75	12.48	10.82	10.00
Loan growth rate	68.12	10.08	8.64	14.41	5.78
Investment growth rate	11.97	18.32	6.12	6.42	39.18
Guarantee growth rate	53.15	-9.68	-10.23	3.46	35.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Cathay United Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	13.02	-	14.24	11.69	11.15
Tier 1 capital / Risk-weighted assets	10.71	-	10.98	11.96	11.24
Liability / Equity (multiple)	13.49	10.91	13.29	11.21	11.54
Equity / Asset	6.90	8.40	7.00	8.19	7.97
【A】					
Non-performing loan ratio	2.15	1.65	1.73	1.38	2.69
Loan loss reserves / NPLs	79.79	62.74	144.14	74.05	48.89
【E】					
NIBT / Average equity / Average equity	4.16	20.01	6.04	22.98	4.08
(NIBT + loan loss provision) / Average equity	18.49	28.23	26.53	32.41	29.16
NIBT / Average asset	0.29	1.62	0.49	1.85	0.37
(NIBT + loan loss provision) / Average asset	1.29	2.28	2.15	2.61	2.63
Net interest revenues / NIBT	757.22	160.84	525.41	136.13	661.77
NIBT / total net revenues	10.09	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	727.96	4,060.52	1,219.09	4,362.96	710.48
【L】					
Liquidity ratio					
(monthly average of daily data)	28.33	24.07	24.01	23.43	21.95
Loans / Deposits	75.55	79.26	76.35	75.96	79.46
Time deposits / Deposits	45.69	50.49	49.38	47.38	49.15
NCDs / Time deposits	1.05	2.52	1.59	9.54	3.40
Accumulated gap of assets and liabilities(180 days) / Equity	46.95	-140.01	-118.40	-39.16	229.88
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.88	96.87	95.88	94.58	82.29
Interest rate sensitivity gap/Equity	-43.81	-26.82	-40.93	-49.37	-92.15
【G】					
Deposit growth rate	11.82	7.68	6.52	12.91	28.24
Loan growth rate	6.21	3.08	6.78	6.55	38.50
Investment growth rate	2.40	7.37	3.39	46.21	47.28
Guarantee growth rate	17.43	-12.53	-14.33	4.50	29.20

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Bank Of Overseas Chinese

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	8.13	-	8.83	10.50	8.04
Tier 1 capital / Risk-weighted assets	6.60	-	6.85	7.36	5.50
Liability / Equity (multiple)	24.23	22.16	22.82	20.52	27.63
Equity / Asset	3.96	4.32	4.20	4.65	3.49
【A】					
Non-performing loan ratio	3.06	2.48	2.41	6.98	13.81
Loan loss reserves / NPLs	31.73	49.85	43.58	26.56	17.40
【E】					
NIBT / Average equity / Average equity	-5.89	-9.40	-6.79	-28.50	-14.05
(NIBT + loan loss provision) / Average equity	-2.10	-7.24	-5.28	4.69	21.75
NIBT / Average asset	-0.24	-0.42	-0.30	-0.95	-0.52
(NIBT + loan loss provision) / Average asset	-0.09	-0.32	-0.23	0.16	0.81
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	-21.31	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	-301.81	-499.69	-356.41	-1,292.66	-730.99
【L】					
Liquidity ratio					
(monthly average of daily data)	16.16	15.71	13.33	16.97	16.94
Loans / Deposits	74.21	77.33	75.39	71.04	76.68
Time deposits / Deposits	47.21	57.20	55.92	55.47	58.19
NCDs / Time deposits	2.72	4.76	3.08	3.52	3.33
Accumulated gap of assets and liabilities(180 days) / Equity	-156.51	-179.56	-95.86	-95.50	-80.17
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	77.27	68.33	69.06	70.65	61.62
Interest rate sensitivity gap/Equity	-409.29	-533.65	-531.37	-448.29	-781.27
【G】					
Deposit growth rate	8.36	4.71	6.41	-2.88	2.11
Loan growth rate	2.53	3.03	11.61	-10.33	0.99
Investment growth rate	4.90	-5.18	-24.39	6.66	-15.84
Guarantee growth rate	-17.64	-26.40	-23.13	-33.22	-25.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : The Shanghai Commercial & Savings Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	10.91	-	10.32	10.02	9.90
Tier 1 capital / Risk-weighted assets	18.67	-	18.01	16.85	18.12
Liability / Equity (multiple)	7.73	8.00	8.54	8.19	7.79
Equity / Asset	11.45	11.11	10.48	10.88	11.38
【A】					
Non-performing loan ratio	1.29	1.15	1.13	1.29	2.88
Loan loss reserves / NPLs	132.50	158.99	183.40	105.64	39.29
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	11.41	11.86	11.18	9.47	6.26
/ Average equity	11.92	12.45	13.73	12.07	12.72
NIBT / Average asset (NIBT + loan loss provision)	1.90	1.89	1.80	1.50	0.86
/ Average asset	1.98	1.99	2.22	1.91	1.75
Net interest revenues / NIBT	79.69	84.40	88.37	99.16	182.11
NIBT / total net revenues	66.19	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	4,003.05	3,938.95	3,747.47	3,195.32	1,731.73
【L】					
Liquidity ratio (monthly average of daily data)	24.43	28.70	26.21	22.46	20.26
Loans / Deposits	73.42	67.66	65.61	66.17	70.44
Time deposits / Deposits	35.44	51.38	51.78	49.12	51.03
NCDs / Time deposits	2.52	1.82	1.52	2.83	2.34
Accumulated gap of assets and liabilities(180 days) / Equity	-172.53	-136.51	-156.48	-133.01	-113.62
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.65	103.98	102.66	99.58	102.82
Interest rate sensitivity gap/Equity	31.70	20.62	13.50	-2.21	13.27
【G】					
Deposit growth rate	5.36	3.15	7.95	9.41	5.71
Loan growth rate	13.81	5.47	6.32	2.25	9.81
Investment growth rate	70.95	-1.85	6.42	26.36	6.97
Guarantee growth rate	9.24	8.98	26.92	-0.31	-3.93

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Union Bank of Taiwan

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.54	-	8.88	12.40	10.29
Tier 1 capital / Risk-weighted assets	7.80	-	7.42	11.29	11.52
Liability / Equity (multiple)	17.31	12.99	18.56	12.12	11.11
Equity / Asset	5.46	7.15	5.11	7.62	8.26
【A】					
Non-performing loan ratio	2.71	3.72	3.76	3.78	5.67
Loan loss reserves / NPLs	30.20	20.70	21.25	21.47	12.74
【E】					
NIBT / Average equity / Average equity	3.77	5.16	-21.56	9.60	9.33
(NIBT + loan loss provision) / Average equity	8.06	11.05	-14.67	24.30	12.80
NIBT / Average asset	0.19	0.39	-1.60	0.76	0.80
(NIBT + loan loss provision) / Average asset	0.41	0.83	-1.09	1.91	1.10
Net interest revenues / NIBT	1,430.51	969.36	-	501.76	418.21
NIBT / total net revenues	8.79	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	182.57	302.00	-1,288.66	613.31	566.30
【L】					
Liquidity ratio					
(monthly average of daily data)	9.78	8.71	11.56	13.02	11.60
Loans / Deposits	69.54	69.26	67.52	69.59	70.14
Time deposits / Deposits	64.97	70.41	69.85	70.10	69.03
NCDs / Time deposits	3.77	1.39	3.27	7.74	6.59
Accumulated gap of assets and liabilities(180 days) / Equity	-238.45	-151.55	-162.13	-89.15	-269.83
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	73.44	75.29	71.24	91.35	75.19
Interest rate sensitivity gap/Equity	-377.35	-246.78	-426.82	-80.79	-231.80
【G】					
Deposit growth rate	13.45	35.79	35.52	19.99	17.23
Loan growth rate	13.19	27.01	28.61	17.24	10.25
Investment growth rate	13.61	80.32	62.07	29.19	23.40
Guarantee growth rate	-10.43	20.04	6.80	30.45	-17.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : The Chinese Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	8.01	-	9.63	9.37	8.40
Tier 1 capital / Risk-weighted assets	7.29	-	9.29	9.91	10.49
Liability / Equity (multiple)	19.17	12.04	12.79	13.67	12.27
Equity / Asset	4.96	7.67	7.25	6.81	7.54
【A】					
Non-performing loan ratio	8.99	7.43	5.96	8.90	11.71
Loan loss reserves / NPLs	21.69	17.77	28.93	13.46	15.24
【E】					
NIBT / Average equity / Average equity	-31.65	2.94	-3.55	-7.92	0.83
(NIBT + loan loss provision) / Average equity	-24.26	6.92	5.82	0.17	2.62
NIBT / Average asset	-1.88	0.21	-0.25	-0.60	0.06
(NIBT + loan loss provision) / Average asset	-1.44	0.48	0.42	0.01	0.20
Net interest revenues / NIBT	-	1,700.00	-	-	4,052.59
NIBT / total net revenues	915.16	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	-1,698.00	151.73	-183.50	-446.10	53.96
【L】					
Liquidity ratio					
(monthly average of daily data)	9.21	8.83	9.03	10.62	9.02
Loans / Deposits	75.16	81.31	77.66	77.38	78.04
Time deposits / Deposits	78.18	82.96	81.91	81.66	83.38
NCDs / Time deposits	4.41	6.45	5.53	5.45	9.30
Accumulated gap of assets and liabilities(180 days) / Equity	-253.31	-125.40	-188.70	-454.11	-44.54
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.37	83.77	82.89	87.22	89.34
Interest rate sensitivity gap/Equity	-142.32	-169.69	-191.62	-144.29	-101.05
【G】					
Deposit growth rate	-4.57	-2.32	-4.10	3.30	-0.68
Loan growth rate	-9.14	0.75	-1.89	0.69	-7.87
Investment growth rate	4.95	-12.70	-18.77	-6.93	2.24
Guarantee growth rate	-23.11	-68.40	-63.58	-14.94	4.02

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Far Eastern International Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	8.73	-	10.32	10.66	10.41
Tier 1 capital / Risk-weighted assets	9.05	-	9.76	10.25	9.76
Liability / Equity (multiple)	14.93	12.00	12.16	11.74	13.03
Equity / Asset	6.28	7.69	7.60	7.85	7.13
【A】					
Non-performing loan ratio	2.46	1.99	1.83	2.49	2.80
Loan loss reserves / NPLs	33.97	47.04	46.66	47.70	46.29
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-3.03	17.96	13.87	19.63	26.02
/ Average equity	6.74	24.94	20.57	24.94	38.69
NIBT / Average asset (NIBT + loan loss provision)	-0.21	1.42	1.08	1.46	1.85
/ Average asset	0.46	1.97	1.60	1.86	2.75
Net interest revenues / NIBT	-	165.26	207.93	175.71	139.36
NIBT / total net revenues	-15.80	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-283.52	1,687.02	1,282.48	1,679.05	2,042.69
【L】					
Liquidity ratio (monthly average of daily data)	24.21	21.93	20.93	16.27	17.17
Loans / Deposits	88.08	91.90	93.94	87.53	97.38
Time deposits / Deposits	67.38	75.38	76.13	73.57	76.74
NCDs / Time deposits	16.44	5.00	5.47	11.03	28.89
Accumulated gap of assets and liabilities(180 days) / Equity	-148.55	-14.24	-25.26	-119.10	-216.46
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.16	110.35	101.56	101.82	94.92
Interest rate sensitivity gap/Equity	92.37	85.95	14.22	15.64	-49.48
【G】					
Deposit growth rate	20.47	18.92	17.09	17.53	6.43
Loan growth rate	13.15	10.17	23.12	6.65	17.65
Investment growth rate	-37.30	36.76	51.90	25.76	7.18
Guarantee growth rate	72.60	-14.98	32.23	-9.34	88.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Fuhwa Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	8.58	-	8.14	9.07	8.72
Tier 1 capital / Risk-weighted assets	6.69	-	7.53	7.46	6.36
Liability / Equity (multiple)	19.11	14.71	15.50	16.26	18.58
Equity / Asset	4.97	6.37	6.06	5.79	5.11
【A】					
Non-performing loan ratio	2.65	2.69	2.49	3.51	4.96
Loan loss reserves / NPLs	39.88	46.87	42.26	30.80	33.15
【E】					
NIBT / Average equity / Average equity	-11.01	3.62	0.60	12.90	10.07
(NIBT + loan loss provision) / Average equity	7.43	18.03	15.23	22.83	24.70
NIBT / Average asset	-0.61	0.21	0.04	0.75	0.54
(NIBT + loan loss provision) / Average asset	0.41	1.04	0.90	1.32	1.34
Net interest revenues / NIBT	-	942.08	5,558.10	274.51	313.31
NIBT / total net revenues	-38.84	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-683.98	229.52	37.30	794.19	569.87
【L】					
Liquidity ratio (monthly average of daily data)	16.40	12.57	12.36	12.70	14.30
Loans / Deposits	86.52	92.09	89.85	86.67	89.85
Time deposits / Deposits	61.29	69.18	66.77	68.28	68.30
NCDs / Time deposits	10.57	8.71	10.21	13.02	4.70
Accumulated gap of assets and liabilities(180 days) / Equity	-253.51	-357.68	-491.81	-85.62	-186.23
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	68.61	68.47	69.16	74.67	76.46
Interest rate sensitivity gap/Equity	-480.70	-392.62	-414.31	-334.06	-361.04
【G】					
Deposit growth rate	11.46	28.50	15.06	21.85	33.69
Loan growth rate	3.55	21.75	17.26	15.07	40.73
Investment growth rate	14.39	0.04	10.46	75.97	-22.34
Guarantee growth rate	6.43	-12.29	7.09	10.73	38.60

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Bank SinoPac Company Limited

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	12.57	-	13.01	12.64	12.39
Tier 1 capital / Risk-weighted assets	9.64	-	9.42	10.40	12.06
Liability / Equity (multiple)	19.21	16.10	17.65	15.37	14.58
Equity / Asset	4.95	5.85	5.36	6.11	6.42
【A】					
Non-performing loan ratio	1.33	1.02	1.01	1.06	2.15
Loan loss reserves / NPLs	47.75	47.04	49.41	42.49	33.81
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	15.70	13.94	8.94	18.23	11.82
/ Average equity	19.85	16.16	11.32	20.24	17.73
NIBT / Average asset (NIBT + loan loss provision)	0.80	0.86	0.54	1.06	0.81
/ Average asset	1.01	1.00	0.69	1.18	1.22
Net interest revenues / NIBT	162.89	138.96	221.96	101.07	150.76
NIBT / total net revenues	41.70	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,988.06	1,846.20	1,187.47	2,351.81	1,485.69
【L】					
Liquidity ratio (monthly average of daily data)	38.55	28.63	31.94	29.36	39.37
Loans / Deposits	72.21	81.71	76.26	79.55	69.78
Time deposits / Deposits	51.86	62.48	62.20	59.03	62.04
NCDs / Time deposits	13.99	11.77	8.83	13.44	13.73
Accumulated gap of assets and liabilities(180 days) / Equity	-272.18	-128.46	-199.88	-89.03	-337.02
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.16	103.51	95.76	86.02	90.89
Interest rate sensitivity gap/Equity	157.90	35.76	-53.48	-137.11	-81.29
【G】					
Deposit growth rate	20.83	9.31	21.34	8.58	31.27
Loan growth rate	6.50	13.45	15.97	23.46	12.52
Investment growth rate	64.45	-2.03	-10.16	-16.38	29.16
Guarantee growth rate	-24.05	-9.05	-5.26	20.43	12.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

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

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.94	-	9.55	11.63	9.97
Tier 1 capital / Risk-weighted assets	7.09	-	7.39	9.09	9.14
Liability / Equity (multiple)	19.27	14.27	15.40	11.93	13.44
Equity / Asset	4.93	6.55	6.10	7.74	6.92
【A】					
Non-performing loan ratio	1.01	0.83	0.79	1.16	1.59
Loan loss reserves / NPLs	65.07	60.71	54.80	56.09	70.24
【E】					
NIBT / Average equity / Average equity	-3.11	16.65	14.34	34.34	20.51
(NIBT + loan loss provision) / Average equity	5.66	14.51	11.86	28.88	18.13
NIBT / Average asset (NIBT + loan loss provision) / Average asset	-0.16	1.18	0.99	2.23	1.41
Net interest revenues / NIBT	0.29	1.03	0.82	1.88	1.25
NIBT / total net revenues	-	193.30	221.51	119.90	173.59
NIBT / Employees (in thousand of NT dollars)	-11.87	-	-	-	-
	-296.62	1,936.97	1,527.24	3,447.91	2,289.10
【L】					
Liquidity ratio (monthly average of daily data)	12.10	11.31	12.42	11.81	13.12
Loans / Deposits	85.25	87.21	83.92	83.74	81.45
Time deposits / Deposits	54.51	62.66	61.71	59.47	60.50
NCDs / Time deposits	7.39	8.74	6.41	7.73	6.40
Accumulated gap of assets and liabilities(180 days) / Equity	-612.42	-508.45	-500.93	-379.46	-471.99
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.03	76.50	79.45	82.35	84.48
Interest rate sensitivity gap/Equity	-310.39	-258.10	-242.07	-159.69	-144.53
【G】					
Deposit growth rate	24.79	22.13	34.39	35.03	9.88
Loan growth rate	21.06	28.48	33.34	37.73	16.77
Investment growth rate	25.50	44.15	37.82	24.60	-1.27
Guarantee growth rate	27.32	-5.24	30.92	-19.47	34.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Cosmos Bank, Taiwan

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	8.87	-	10.00	9.76	9.79
Tier 1 capital / Risk-weighted assets	9.02	-	10.46	9.88	9.81
Liability / Equity (multiple)	11.91	10.88	11.08	11.13	10.82
Equity / Asset	7.75	8.42	8.28	8.25	8.46
【A】					
Non-performing loan ratio	3.12	4.08	3.37	3.65	5.07
Loan loss reserves / NPLs	27.77	26.20	35.42	21.21	20.03
【E】					
NIBT / Average equity / Average equity	-31.83	9.12	4.41	5.78	9.38
(NIBT + loan loss provision) / Average equity	-11.66	15.49	11.62	29.99	42.59
NIBT / Average asset	-2.51	0.74	0.36	0.47	0.81
(NIBT + loan loss provision) / Average asset	-0.92	1.26	0.95	2.45	3.67
Net interest revenues / NIBT	-	762.43	1,551.96	1,113.19	649.02
NIBT / total net revenues	-137.73	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	-1,915.20	563.92	265.05	381.33	644.84
【L】					
Liquidity ratio					
(monthly average of daily data)	11.74	13.33	12.93	11.42	10.45
Loans / Deposits	72.36	72.49	70.95	72.56	73.11
Time deposits / Deposits	75.21	78.11	77.64	78.11	79.66
NCDs / Time deposits	0.16	0.19	0.17	0.22	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-142.97	-99.44	-130.35	-60.87	-50.34
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	66.01	73.00	71.34	76.28	74.08
Interest rate sensitivity gap/Equity	-345.43	-266.30	-289.07	-222.88	-235.70
【G】					
Deposit growth rate	-3.70	0.01	2.32	4.18	11.17
Loan growth rate	-4.15	1.40	-0.58	3.00	8.09
Investment growth rate	-18.21	29.94	17.63	48.94	27.28
Guarantee growth rate	-20.26	-34.22	-17.27	3.17	-69.24

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Bowa Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	4.34	-	8.26	3.76	4.71
Tier 1 capital / Risk-weighted assets	3.57	-	6.33	3.87	5.65
Liability / Equity (multiple)	31.83	16.97	18.44	25.28	19.32
Equity / Asset	3.05	5.56	5.14	3.80	4.92
【A】					
Non-performing loan ratio	9.99	6.98	7.44	24.70	33.00
Loan loss reserves / NPLs	38.81	54.82	52.80	16.08	9.91
【E】					
NIBT / Average equity / Average equity	-71.85	-20.99	-26.76	-25.89	-7.69
(NIBT + loan loss provision) / Average equity	-65.26	-35.00	-36.17	-21.64	-5.67
NIBT / Average asset	-3.01	-0.84	-1.17	-1.17	-0.39
(NIBT + loan loss provision) / Average asset	-2.73	-1.40	-1.58	-0.98	-0.29
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	213.30	-	-	-	-
NIBT / Employees	-	-	-	-	-
(in thousand of NT dollars)	-3,486.76	-1,012.47	-1,446.14	-1,342.02	-473.84
【L】					
Liquidity ratio (monthly average of daily data)	9.84	9.42	8.75	8.12	8.71
Loans / Deposits	67.53	70.08	68.55	83.46	89.62
Time deposits / Deposits	78.20	82.28	80.92	81.38	79.99
NCDs / Time deposits	2.27	1.14	2.46	1.08	2.64
Accumulated gap of assets and liabilities(180 days) / Equity	-539.45	156.68	243.47	298.26	-293.79
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	38.91	62.75	63.45	66.04	38.82
Interest rate sensitivity gap/Equity	-1,502.36	-554.42	-568.12	-705.93	-1,010.93
【G】					
Deposit growth rate	-3.32	8.64	2.99	17.22	2.67
Loan growth rate	-7.21	-13.40	-16.30	6.77	5.01
Investment growth rate	9.53	4.04	6.08	35.67	-3.28
Guarantee growth rate	-45.08	-20.76	-28.84	30.81	-40.23

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Taishin International Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	8.43	-	10.11	11.57	10.12
Tier 1 capital / Risk-weighted assets	6.15	-	6.73	9.33	7.90
Liability / Equity (multiple)	16.01	12.34	12.11	11.12	11.97
Equity / Asset	5.88	7.50	7.63	8.25	7.71
【A】					
Non-performing loan ratio	2.50	0.94	1.34	1.18	1.78
Loan loss reserves / NPLs	43.48	91.16	54.50	61.95	41.00
【E】					
NIBT / Average equity / Average equity	9.29	22.36	19.95	25.82	20.10
(NIBT + loan loss provision) / Average equity	44.55	47.14	49.78	41.63	38.12
NIBT / Average asset	0.58	1.84	1.61	2.00	1.58
(NIBT + loan loss provision) / Average asset	2.77	3.87	4.02	3.23	2.99
Net interest revenues / NIBT	529.72	242.11	278.44	206.53	263.96
NIBT / total net revenues	15.66	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	698.28	1,756.75	1,599.76	1,763.48	1,267.69
【L】					
Liquidity ratio					
(monthly average of daily data)	19.73	13.66	15.91	12.19	12.77
Loans / Deposits	82.55	86.06	83.57	85.88	92.82
Time deposits / Deposits	54.64	67.29	69.46	65.38	65.76
NCDs / Time deposits	8.63	3.16	6.18	3.72	7.44
Accumulated gap of assets and liabilities(180 days) / Equity	-633.42	-309.93	-312.84	-387.70	-181.84
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	74.54	82.34	81.54	73.20	89.73
Interest rate sensitivity gap/Equity	-293.26	-152.64	-162.28	-219.00	-92.16
【G】					
Deposit growth rate	0.24	30.15	22.12	31.71	16.21
Loan growth rate	-4.20	29.43	16.35	19.84	16.44
Investment growth rate	36.68	27.38	30.88	53.24	6.25
Guarantee growth rate	1.39	6.77	7.46	-3.86	-15.76

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Ta Chong Bank Ltd.

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	7.88	-	8.95	9.46	8.77
Tier 1 capital / Risk-weighted assets	5.97	-	7.95	7.27	6.87
Liability / Equity (multiple)	45.20	13.59	13.94	16.08	13.47
Equity / Asset	2.16	6.85	6.70	5.86	6.91
【A】					
Non-performing loan ratio	3.15	3.79	3.78	4.45	5.28
Loan loss reserves / NPLs	22.79	15.47	17.94	15.57	14.95
【E】					
NIBT / Average equity / Average equity	-32.53	8.49	7.29	1.87	17.17
(NIBT + loan loss provision) / Average equity	22.59	16.80	16.71	15.36	18.18
NIBT / Average asset	-1.23	0.59	0.50	0.12	1.17
(NIBT + loan loss provision) / Average asset	0.85	1.16	1.16	0.95	1.24
Net interest revenues / NIBT	-	451.72	525.55	2,059.08	192.09
NIBT / total net revenues	-64.50	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	-2,084.82	564.15	517.89	120.33	1,188.90
【L】					
Liquidity ratio					
(monthly average of daily data)	10.95	12.94	13.79	12.04	11.57
Loans / Deposits	92.81	94.36	87.09	91.69	88.52
Time deposits / Deposits	61.50	71.40	72.96	67.77	67.06
NCDs / Time deposits	8.94	11.66	8.27	3.92	4.12
Accumulated gap of assets and liabilities(180 days) / Equity	-608.21	-219.19	-219.18	-278.15	-187.91
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.54	88.90	86.38	91.07	87.97
Interest rate sensitivity gap/Equity	-306.46	-111.74	-141.09	-107.67	-126.15
【G】					
Deposit growth rate	9.04	14.00	25.28	7.26	12.12
Loan growth rate	6.45	14.18	16.78	12.42	10.14
Investment growth rate	77.50	-9.04	-11.98	200.22	-12.90
Guarantee growth rate	27.77	0.73	4.29	18.78	43.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Jih Sun International Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.56	-	8.65	10.07	9.30
Tier 1 capital / Risk-weighted assets	7.23	-	5.67	6.53	6.82
Liability / Equity (multiple)	17.99	16.74	19.76	19.21	17.57
Equity / Asset	5.27	5.64	4.82	4.95	5.38
【A】					
Non-performing loan ratio	6.26	4.31	2.73	6.25	6.93
Loan loss reserves / NPLs	23.15	29.71	55.74	18.46	15.01
【E】					
NIBT / Average equity / Average equity	-131.48	-6.46	-36.68	5.73	2.09
(NIBT + loan loss provision) / Average equity	-102.38	2.82	-6.55	16.32	7.71
NIBT / Average asset	-5.54	-0.34	-1.95	0.30	0.10
(NIBT + loan loss provision) / Average asset	-4.31	0.15	-0.35	0.85	0.36
Net interest revenues / NIBT	-	-	-	938.22	2,464.50
NIBT / total net revenues	175.23	-	-	-	-
NIBT / Employees	-	-	-	-	-
(in thousand of NT dollars)	-7,062.18	-320.79	-1,840.03	252.78	86.99
【L】					
Liquidity ratio					
(monthly average of daily data)	14.36	10.19	11.19	10.32	10.38
Loans / Deposits	85.51	89.05	85.78	84.02	89.07
Time deposits / Deposits	66.79	73.80	71.80	70.40	72.16
NCDs / Time deposits	6.17	6.23	5.71	9.04	6.03
Accumulated gap of assets and liabilities(180 days) / Equity	-655.79	-747.28	-812.59	-491.68	-48.35
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	65.77	48.27	49.99	54.48	56.45
Interest rate sensitivity gap/Equity	-513.26	-721.00	-825.64	-710.16	-612.64
【G】					
Deposit growth rate	-2.99	9.29	3.07	17.96	9.94
Loan growth rate	-7.17	10.01	5.22	9.66	11.27
Investment growth rate	15.95	103.29	41.41	118.00	22.75
Guarantee growth rate	-43.57	33.54	66.96	66.80	53.96

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : EnTie Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.41	-	9.86	11.18	10.43
Tier 1 capital / Risk-weighted assets	6.82	-	8.29	8.88	10.34
Liability / Equity (multiple)	16.33	14.37	16.25	14.34	12.49
Equity / Asset	5.77	6.51	5.80	6.52	7.42
【A】					
Non-performing loan ratio	4.97	3.86	2.49	2.31	7.24
Loan loss reserves / NPLs	35.08	41.49	50.14	52.47	20.60
【E】					
NIBT / Average equity / Average equity	-22.74	6.51	0.78	6.35	4.95
(NIBT + loan loss provision) / Average equity	-5.82	25.67	23.34	15.23	13.92
NIBT / Average asset (NIBT + loan loss provision)	-1.46	0.42	0.05	0.49	0.40
/ Average asset	-0.37	1.66	1.51	1.17	1.13
Net interest revenues / NIBT	-	634.70	5,044.44	471.53	618.77
NIBT / total net revenues	-210.06	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,871.73	624.81	80.65	532.52	507.43
【L】					
Liquidity ratio (monthly average of daily data)	16.88	20.44	21.92	13.38	9.28
Loans / Deposits	94.09	87.41	86.70	84.39	86.84
Time deposits / Deposits	68.77	75.10	74.05	69.82	66.14
NCDs / Time deposits	6.15	3.53	5.22	6.95	4.26
Accumulated gap of assets and liabilities(180 days) / Equity	-578.88	-451.28	-347.30	-713.98	-448.27
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.93	59.87	66.16	53.43	61.16
Interest rate sensitivity gap/Equity	-229.06	-485.48	-440.75	-582.57	-421.54
【G】					
Deposit growth rate	-1.99	17.64	5.75	35.55	9.33
Loan growth rate	5.21	13.62	7.82	29.48	3.26
Investment growth rate	-38.73	35.67	16.52	213.00	35.53
Guarantee growth rate	-40.03	-3.22	-0.60	92.17	-7.96

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Chinatrust Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	10.65	-	12.39	10.70	10.37
Tier 1 capital / Risk-weighted assets	8.57	-	8.78	7.99	8.00
Liability / Equity (multiple)	17.45	15.36	15.81	12.45	11.97
Equity / Asset	5.42	6.11	5.95	7.44	7.71
【A】					
Non-performing loan ratio	1.83	1.49	1.50	1.86	2.45
Loan loss reserves / NPLs	87.45	73.80	75.96	79.89	50.76
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-11.82	20.08	17.24	18.94	9.44
/ Average equity	20.88	27.88	26.96	29.34	25.07
NIBT / Average asset (NIBT + loan loss provision)	-0.64	1.42	1.19	1.40	0.86
/ Average asset	1.12	1.98	1.86	2.17	2.27
Net interest revenues / NIBT	-	183.09	218.09	179.78	355.32
NIBT / total net revenues	-21.99	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-1,264.09	2,622.35	2,200.26	2,487.47	1,129.27
【L】					
Liquidity ratio (monthly average of daily data)	18.66	21.91	14.05	18.16	18.75
Loans / Deposits	71.31	76.15	73.02	78.52	72.50
Time deposits / Deposits	49.08	65.45	62.89	61.65	59.76
NCDs / Time deposits	2.20	4.74	2.94	7.51	5.60
Accumulated gap of assets and liabilities(180 days) / Equity	-94.43	-174.17	-86.79	-105.59	-202.12
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.60	70.72	72.51	70.54	82.79
Interest rate sensitivity gap/Equity	-331.61	-336.04	-313.67	-277.45	-150.99
【G】					
Deposit growth rate	0.72	18.78	22.35	11.88	29.21
Loan growth rate	-6.14	17.03	12.19	19.51	17.03
Investment growth rate	11.04	14.22	34.37	7.67	35.75
Guarantee growth rate	-24.96	-15.06	-18.97	7.55	-0.98

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Chinfon Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.21	-	11.94	11.75	10.81
Tier 1 capital / Risk-weighted assets	6.32	-	7.95	8.59	7.91
Liability / Equity (multiple)	18.64	14.80	14.54	14.47	14.07
Equity / Asset	5.09	6.33	6.44	6.46	6.64
【A】					
Non-performing loan ratio	17.62	11.25	11.80	17.46	22.44
Loan loss reserves / NPLs	17.88	16.65	14.35	13.33	9.84
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-35.36	-0.31	2.28	1.47	3.75
/ Average equity	-11.96	22.07	19.62	19.87	25.60
NIBT / Average asset (NIBT + loan loss provision)	-1.86	-0.02	0.14	0.09	0.24
/ Average asset	-0.63	1.34	1.20	1.24	1.64
Net interest revenues / NIBT	-	-	2,142.40	3,314.18	1,207.69
NIBT / total net revenues	-94.22	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,337.23	-23.10	170.20	111.29	294.26
【L】					
Liquidity ratio (monthly average of daily data)	20.47	15.42	16.13	16.84	13.60
Loans / Deposits	68.76	70.37	73.13	67.00	79.91
Time deposits / Deposits	71.04	77.44	76.08	77.34	78.30
NCDs / Time deposits	3.08	4.90	3.44	3.04	6.54
Accumulated gap of assets and liabilities(180 days) / Equity	-218.31	15.26	-28.04	77.80	62.53
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	56.88	60.11	60.20	65.32	54.99
Interest rate sensitivity gap/Equity	-682.56	-496.48	-486.19	-386.56	-527.72
【G】					
Deposit growth rate	-3.10	-1.60	-1.49	1.52	0.17
Loan growth rate	-4.00	-7.93	8.52	-15.74	-4.12
Investment growth rate	62.80	-34.37	-33.58	-13.36	-17.42
Guarantee growth rate	-37.53	-12.93	-3.24	-30.28	-28.08

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

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

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.29	-	10.56	9.69	9.33
Tier 1 capital / Risk-weighted assets	6.95	-	8.27	6.39	6.32
Liability / Equity (multiple)	18.56	19.90	16.47	20.04	19.10
Equity / Asset	5.11	4.78	5.73	4.75	4.97
【A】					
Non-performing loan ratio	2.32	3.10	2.39	4.26	6.36
Loan loss reserves / NPLs	45.31	28.75	47.05	24.42	20.63
【E】					
NIBT / Average equity / Average equity	-21.84	12.86	-2.78	1.93	1.82
(NIBT + loan loss provision) / Average equity	-12.55	21.39	16.35	13.71	20.61
NIBT / Average asset	-1.20	0.64	-0.14	0.10	0.11
(NIBT + loan loss provision) / Average asset	-0.69	1.06	0.81	0.71	1.21
Net interest revenues / NIBT	-	464.90	-	2,916.16	2,767.15
NIBT / total net revenues	-118.09	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-1,176.93	562.75	-92.94	87.84	78.86
【L】					
Liquidity ratio (monthly average of daily data)	12.05	16.02	17.64	10.56	9.35
Loans / Deposits	80.67	73.29	71.54	71.15	73.84
Time deposits / Deposits	62.68	68.72	67.82	67.48	68.79
NCDs / Time deposits	1.86	6.80	6.19	12.39	6.08
Accumulated gap of assets and liabilities(180 days) / Equity	-413.34	-450.38	-51.81	-387.29	-123.18
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	29.61	40.82	43.70	31.17	38.67
Interest rate sensitivity gap/Equity	-1,180.40	-955.32	-766.78	-1,141.19	-888.85
【G】					
Deposit growth rate	43.01	4.24	53.02	12.91	14.13
Loan growth rate	55.95	5.57	52.56	8.13	20.39
Investment growth rate	58.64	-10.59	-16.14	-2.00	86.67
Guarantee growth rate	311.99	-15.90	231.53	-11.42	-12.41

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Sunny Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	8.85	-	8.48	9.32	9.22
Tier 1 capital / Risk-weighted assets	7.07	-	7.53	8.73	8.15
Liability / Equity (multiple)	18.06	15.63	18.42	15.37	16.20
Equity / Asset	5.25	6.01	5.15	6.11	5.81
【A】					
Non-performing loan ratio	3.34	2.39	3.09	2.64	3.88
Loan loss reserves / NPLs	28.62	39.09	41.48	41.71	24.97
【E】					
NIBT / Average equity / Average equity	3.40	14.16	7.37	14.42	15.07
(NIBT + loan loss provision) / Average equity	11.13	14.80	12.71	14.87	13.11
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.18 0.59	0.86 0.90	0.44 0.76	0.81 0.84	0.80 0.70
Net interest revenues / NIBT	854.85	219.03	409.79	246.04	235.82
NIBT / total net revenues	10.03	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	166.04	733.97	314.45	679.88	664.98
【L】					
Liquidity ratio (monthly average of daily data)	10.37	14.43	13.77	10.07	9.80
Loans / Deposits	87.52	81.94	81.75	85.10	86.06
Time deposits / Deposits	65.61	68.31	66.74	66.66	67.58
NCDs / Time deposits	7.45	10.14	7.22	8.14	4.29
Accumulated gap of assets and liabilities(180 days) / Equity	-398.40	-348.96	-237.28	-726.67	-590.04
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.11	80.26	89.56	85.19	38.71
Interest rate sensitivity gap/Equity	-229.61	-276.61	-161.03	-188.23	-886.95
【G】					
Deposit growth rate	30.53	11.07	38.98	9.53	9.61
Loan growth rate	38.66	6.39	32.07	9.14	16.49
Investment growth rate	21.55	83.27	61.81	33.55	-13.19
Guarantee growth rate	15.96	-20.21	-0.40	-5.84	41.89

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Bank of Panhsin

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	7.61	-	8.19	8.76	8.88
Tier 1 capital / Risk-weighted assets	5.15	-	6.21	5.96	6.30
Liability / Equity (multiple)	20.39	16.71	17.78	19.49	19.66
Equity / Asset	4.68	5.65	5.33	4.88	4.84
【A】					
Non-performing loan ratio	4.63	3.69	3.89	4.67	7.46
Loan loss reserves / NPLs	36.28	43.39	40.24	30.24	27.99
【E】					
NIBT / Average equity / Average equity	-3.39	9.66	5.86	9.19	-31.87
(NIBT + loan loss provision) / Average equity	17.90	18.63	17.59	14.56	-3.64
NIBT / Average asset	-0.16	0.49	0.30	0.46	-2.28
(NIBT + loan loss provision) / Average asset	0.87	0.94	0.91	0.73	-0.26
Net interest revenues / NIBT	-	378.04	594.55	380.49	-
NIBT / total net revenues	-7.89	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-188.49	463.53	291.69	449.90	-2,161.62
【L】					
Liquidity ratio (monthly average of daily data)	9.96	9.45	9.50	9.86	11.49
Loans / Deposits	93.48	96.05	96.46	90.41	87.89
Time deposits / Deposits	73.44	72.89	73.78	75.00	73.66
NCDs / Time deposits	15.19	12.41	14.64	16.76	15.49
Accumulated gap of assets and liabilities(180 days) / Equity	-539.30	-528.32	-624.72	-618.71	-597.54
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.55	96.46	98.81	94.38	92.92
Interest rate sensitivity gap/Equity	-99.42	-52.67	-18.50	-99.60	-125.58
【G】					
Deposit growth rate	13.29	15.71	15.75	14.76	22.69
Loan growth rate	10.33	18.51	22.83	17.22	24.09
Investment growth rate	164.04	-31.01	-36.98	-6.13	-22.28
Guarantee growth rate	14.50	8.62	36.74	2.01	-25.29

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Lucky Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	11.00	-	9.15	9.34	9.78
Tier 1 capital / Risk-weighted assets	10.67	-	9.33	9.23	9.24
Liability / Equity (multiple)	22.22	23.26	24.78	20.14	20.53
Equity / Asset	4.31	4.12	3.88	4.73	4.64
【A】					
Non-performing loan ratio	1.08	2.57	2.11	3.06	4.75
Loan loss reserves / NPLs	103.40	37.09	40.81	30.04	20.16
【E】					
NIBT / Average equity / Average equity	10.69	-3.03	-4.19	12.16	10.64
(NIBT + loan loss provision) / Average equity	16.26	-1.71	-	14.19	13.94
NIBT / Average asset (NIBT + loan loss provision)	0.44	-0.14	-0.18	0.56	0.48
/ Average asset	0.68	-0.08	-	0.65	0.63
Net interest revenues / NIBT	256.81	-	-	238.38	287.89
NIBT / total net revenues	36.75	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	610.86	-167.35	-230.56	682.76	521.46
【L】					
Liquidity ratio (monthly average of daily data)	32.42	26.32	27.70	20.70	9.02
Loans / Deposits	64.87	70.24	67.20	75.21	73.18
Time deposits / Deposits	57.92	59.76	56.77	57.98	61.19
NCDs / Time deposits	2.14	2.49	2.26	2.07	1.81
Accumulated gap of assets and liabilities(180 days) / Equity	270.32	39.90	242.94	-39.40	-10.46
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.42	98.27	93.72	98.26	94.60
Interest rate sensitivity gap/Equity	-12.22	-38.51	-147.11	-33.37	-105.55
【G】					
Deposit growth rate	-1.49	2.65	5.11	3.37	2.71
Loan growth rate	-9.03	-4.68	-6.28	6.24	17.86
Investment growth rate	91.49	-27.48	256.14	-77.17	-61.84
Guarantee growth rate	-48.70	5.28	-20.74	19.62	1.36

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Taiwan Business Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	10.04	-	10.09	11.43	10.10
Tier 1 capital / Risk-weighted assets	5.37	-	5.29	6.41	6.72
Liability / Equity (multiple)	34.46	21.62	34.89	26.45	23.75
Equity / Asset	2.82	4.42	2.79	3.64	4.04
【A】					
Non-performing loan ratio	2.57	4.37	2.35	5.46	10.65
Loan loss reserves / NPLs	37.08	25.33	40.52	18.26	15.62
【E】					
NIBT / Average equity / Average equity	3.69	1.38	-35.31	-16.06	2.38
(NIBT + loan loss provision) / Average equity	-0.26	1.76	-1.94	11.10	10.76
NIBT / Average asset	0.11	0.06	-1.41	-0.70	0.10
(NIBT + loan loss provision) / Average asset	-0.01	0.07	-0.08	0.48	0.44
Net interest revenues / NIBT	1,140.90	2,356.09	-	-	1,590.06
NIBT / total net revenues	10.38	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	217.05	109.97	-2,806.64	-1,455.00	189.54
【L】					
Liquidity ratio					
(monthly average of daily data)	17.82	18.54	18.63	17.25	13.94
Loans / Deposits	83.93	86.38	85.87	85.31	86.92
Time deposits / Deposits	50.02	53.20	51.14	52.21	56.00
NCDs / Time deposits	2.92	1.48	3.07	2.27	1.72
Accumulated gap of assets and liabilities(180 days) / Equity	-485.88	-311.01	-218.62	96.99	-54.26
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.34	94.26	91.51	89.06	87.25
Interest rate sensitivity gap/Equity	-98.77	-96.45	-226.74	-225.67	-232.65
【G】					
Deposit growth rate	9.40	-3.07	-0.56	8.84	3.90
Loan growth rate	4.07	1.30	-0.07	4.61	1.57
Investment growth rate	4.72	-10.59	-1.11	36.08	39.55
Guarantee growth rate	-1.31	5.98	-4.56	15.36	-3.06

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : International Bank of Taipei

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	12.03	-	12.10	13.30	13.29
Tier 1 capital / Risk-weighted assets	12.08	-	11.94	13.28	13.30
Liability / Equity (multiple)	11.18	10.32	10.67	10.15	9.83
Equity / Asset	8.21	8.83	8.57	8.97	9.24
【A】					
Non-performing loan ratio	2.89	2.00	1.90	1.79	3.02
Loan loss reserves / NPLs	34.21	33.99	40.22	23.63	21.78
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	5.83	10.42	8.30	11.83	9.26
/ Average equity	13.97	15.41	15.03	14.65	14.15
NIBT / Average asset (NIBT + loan loss provision)	0.47	0.91	0.72	1.05	0.89
/ Average asset	1.13	1.34	1.31	1.30	1.35
Net interest revenues / NIBT	343.62	182.31	235.39	138.60	164.12
NIBT / total net revenues	22.22	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	830.12	1,337.99	1,085.11	1,644.01	1,344.25
【L】					
Liquidity ratio (monthly average of daily data)	19.24	15.59	14.12	17.90	24.68
Loans / Deposits	90.16	92.32	91.66	86.81	79.89
Time deposits / Deposits	54.23	59.75	58.59	57.99	59.99
NCDs / Time deposits	9.64	13.82	13.96	16.64	5.76
Accumulated gap of assets and liabilities(180 days) / Equity	49.68	-134.14	-116.00	-69.47	-47.00
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.75	81.26	82.68	83.71	50.80
Interest rate sensitivity gap/Equity	-117.24	-162.45	-153.00	-134.81	-397.01
【G】					
Deposit growth rate	0.76	9.51	7.24	6.04	9.41
Loan growth rate	-2.34	13.86	11.97	10.74	10.04
Investment growth rate	14.11	-11.63	-21.55	4.06	8.60
Guarantee growth rate	12.49	2.79	8.98	-17.15	10.23

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Hsinchu International Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.18	-	11.98	8.97	9.54
Tier 1 capital / Risk-weighted assets	5.97	-	8.03	7.96	7.36
Liability / Equity (multiple)	22.43	18.10	17.51	19.57	19.99
Equity / Asset	4.27	5.24	5.40	4.86	4.76
【A】					
Non-performing loan ratio	2.34	2.91	2.46	2.83	4.87
Loan loss reserves / NPLs	36.99	48.97	43.55	47.40	31.24
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-10.88	16.82	16.06	17.32	17.18
/ Average equity	26.16	29.07	28.00	30.74	38.05
NIBT / Average asset (NIBT + loan loss provision)	-0.54	0.84	0.82	0.80	0.78
/ Average asset	1.29	1.46	1.43	1.42	1.72
Net interest revenues / NIBT	-	210.81	221.96	218.35	237.22
NIBT / total net revenues	-17.73	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-665.67	985.85	956.36	1,052.61	1,138.21
【L】					
Liquidity ratio (monthly average of daily data)	12.15	20.10	17.46	19.98	16.06
Loans / Deposits	81.79	81.93	82.90	76.82	79.14
Time deposits / Deposits	55.60	56.42	54.72	58.69	61.16
NCDs / Time deposits	5.25	1.71	1.81	2.43	1.96
Accumulated gap of assets and liabilities(180 days) / Equity	-504.56	-345.85	-299.28	-93.11	-238.52
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	85.67	90.68	89.39	91.96	89.87
Interest rate sensitivity gap/Equity	-296.32	-152.23	-167.22	-137.73	-178.15
【G】					
Deposit growth rate	12.16	0.14	-0.43	13.11	5.41
Loan growth rate	11.18	2.68	7.21	9.38	5.21
Investment growth rate	22.72	16.61	1.58	27.78	33.47
Guarantee growth rate	16.02	-1.93	14.58	-24.51	-12.55

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Taichung Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	5.24	-	8.21	8.52	8.46
Tier 1 capital / Risk-weighted assets	5.23	-	8.18	8.54	8.41
Liability / Equity (multiple)	35.67	16.74	19.06	16.64	17.09
Equity / Asset	2.73	5.64	4.99	5.67	5.53
【A】					
Non-performing loan ratio	1.88	4.94	2.01	6.76	14.67
Loan loss reserves / NPLs	55.12	35.37	41.58	21.69	12.13
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-63.45	2.01	-6.89	5.48	4.13
/ Average equity	-36.55	11.95	8.51	15.44	18.35
NIBT / Average asset (NIBT + loan loss provision)	-3.14	0.11	-0.38	0.31	0.23
/ Average asset	-1.81	0.68	0.48	0.87	1.03
Net interest revenues / NIBT	-	1,719.72	-	631.90	870.40
NIBT / total net revenues	420.99	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-4,129.62	139.15	-501.04	356.60	262.68
【L】					
Liquidity ratio (monthly average of daily data)	14.55	18.37	17.32	13.96	18.46
Loans / Deposits	79.14	77.65	76.15	80.64	75.95
Time deposits / Deposits	57.11	59.91	58.75	58.47	61.76
NCDs / Time deposits	-	0.18	0.18	0.24	0.26
Accumulated gap of assets and liabilities(180 days) / Equity	-1,533.56	-755.55	-898.05	-796.55	-459.07
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	71.63	82.40	81.55	80.01	57.20
Interest rate sensitivity gap/Equity	-919.92	-270.06	-320.41	-303.10	-651.61
【G】					
Deposit growth rate	3.02	6.43	5.43	2.44	7.46
Loan growth rate	4.90	1.97	-0.79	8.70	4.94
Investment growth rate	81.11	-22.16	-13.22	-9.91	33.29
Guarantee growth rate	-16.36	-6.13	-22.06	24.17	0.30

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : King's Town Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	10.44	-	12.53	9.82	10.12
Tier 1 capital / Risk-weighted assets	9.62	-	11.96	8.48	7.98
Liability / Equity (multiple)	15.18	17.17	13.10	18.02	18.47
Equity / Asset	6.18	5.50	7.09	5.26	5.14
【A】					
Non-performing loan ratio	2.21	4.58	2.90	5.90	10.55
Loan loss reserves / NPLs	34.45	21.00	21.67	14.70	11.09
【E】					
NIBT / Average equity / Average equity	3.86	11.11	-2.63	9.74	7.73
(NIBT + loan loss provision) / Average equity	10.97	23.71	21.23	29.00	27.26
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.27 0.77	0.60 1.27	-0.15 1.24	0.52 1.55	0.39 1.38
Net interest revenues / NIBT	597.81	300.47	-	368.86	510.22
NIBT / total net revenues	13.00	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	245.21	598.28	-144.98	529.10	399.84
【L】					
Liquidity ratio (monthly average of daily data)	10.97	16.22	19.67	11.01	13.60
Loans / Deposits	87.39	84.25	82.08	86.96	85.48
Time deposits / Deposits	65.94	62.61	60.26	62.04	64.60
NCDs / Time deposits	-	2.51	1.38	4.89	0.75
Accumulated gap of assets and liabilities(180 days) / Equity	-287.77	-529.21	-315.87	-555.93	-63.67
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.77	103.57	107.06	99.84	96.88
Interest rate sensitivity gap/Equity	156.22	52.95	81.16	-2.56	-51.05
【G】					
Deposit growth rate	19.70	7.17	5.09	7.79	3.72
Loan growth rate	27.92	5.05	-0.90	9.54	3.80
Investment growth rate	211.07	-43.59	41.05	-11.50	-63.35
Guarantee growth rate	4.90	-33.75	-24.19	34.27	16.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Enterprise Bank of Hualien

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-14.99	-	-6.28	3.14	4.07
Tier 1 capital / Risk-weighted assets	-14.73	-	-6.07	2.10	4.23
Liability / Equity (multiple)	-13.80	-178.58	-49.32	72.35	23.20
Equity / Asset	-7.81	-0.56	-2.07	1.36	4.13
【A】					
Non-performing loan ratio	25.77	9.98	13.07	27.20	36.13
Loan loss reserves / NPLs	44.00	62.50	52.53	25.58	9.46
【E】					
NIBT / Average equity / Average equity	-	-297.44	-854.21	-65.24	-3.25
(NIBT + loan loss provision) / Average equity	-	-259.03	-803.66	-21.30	47.09
NIBT / Average asset (NIBT + loan loss provision)	-6.71	-2.40	-4.66	-2.03	-0.15
/ Average asset	-5.44	-2.09	-4.38	-0.66	2.15
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	245.30	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-3,423.48	-1,292.54	-2,515.45	-1,175.81	-98.21
【L】					
Liquidity ratio (monthly average of daily data)	32.88	35.77	37.15	22.13	18.63
Loans / Deposits	32.69	33.68	33.80	53.31	64.95
Time deposits / Deposits	64.73	72.51	69.00	69.15	72.88
NCDs / Time deposits	0.19	0.17	0.15	0.23	0.25
Accumulated gap of assets and liabilities(180 days) / Equity	356.82	2,977.73	379.31	-858.97	-256.01
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	40.70	48.31	48.80	45.40	39.07
Interest rate sensitivity gap/Equity	740.09	7,967.27	2,153.98	-3,238.55	-1,221.76
【G】					
Deposit growth rate	-21.77	5.91	-4.54	-3.68	-3.74
Loan growth rate	-24.12	-37.05	-39.47	-21.70	-14.66
Investment growth rate	111.33	5.91	21.75	-29.32	-68.58
Guarantee growth rate	-89.33	-	-14.67	-	-54.55

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Taitung Business Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-1.01	-	4.88	7.02	3.99
Tier 1 capital / Risk-weighted assets	-0.80	-	5.27	6.34	3.33
Liability / Equity (multiple)	-181.66	19.69	24.95	20.43	41.17
Equity / Asset	-0.55	4.83	3.85	4.67	2.37
【A】					
Non-performing loan ratio	22.68	14.54	13.42	14.06	20.87
Loan loss reserves / NPLs	46.34	36.28	22.13	33.37	31.79
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	-272.20	8.92	-14.30	69.88	115.40
/ Average equity	52.96	39.26	28.71	103.14	222.53
NIBT / Average asset (NIBT + loan loss provision)	-5.22	0.44	-0.68	2.33	1.89
/ Average asset	1.02	1.91	1.36	3.44	3.64
Net interest revenues / NIBT	-	931.98	-	169.24	173.62
NIBT / total net revenues	-259.89	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-4,224.66	291.20	-451.54	1,397.93	989.72
【L】					
Liquidity ratio (monthly average of daily data)	23.39	28.25	28.89	20.86	14.71
Loans / Deposits	71.68	67.44	66.03	73.29	80.91
Time deposits / Deposits	84.38	84.89	84.03	83.72	84.54
NCDs / Time deposits	0.04	0.12	0.13	0.12	0.11
Accumulated gap of assets and liabilities(180 days) / Equity	6,609.76	-575.54	-878.42	-705.87	-1,137.87
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	49.59	60.24	59.44	27.58	39.38
Interest rate sensitivity gap/Equity	8,629.62	-729.00	-941.24	-1,344.15	-2,014.32
【G】					
Deposit growth rate	-10.18	3.99	3.24	10.49	21.90
Loan growth rate	-4.92	-9.94	-7.35	-0.51	14.94
Investment growth rate	127.00	49.05	42.93	1.24	-76.58
Guarantee growth rate	-44.83	-11.22	-32.65	3.16	-67.13

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : China Development Industrial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	32.32	-	37.16	34.98	32.03
Tier 1 capital / Risk-weighted assets	103.85	-	108.52	122.28	117.97
Liability / Equity (multiple)	0.65	0.49	0.54	0.59	0.58
Equity / Asset	60.72	67.13	64.81	63.00	63.35
【A】					
Non-performing loan ratio	1.37	2.29	2.35	2.63	1.81
Loan loss reserves / NPLs	296.05	230.37	233.24	306.31	487.14
【E】					
NIBT / Average equity / Average equity	11.18	8.73	8.07	-3.93	-9.66
(NIBT + loan loss provision) / Average equity	11.29	8.17	7.71	-3.98	-5.19
NIBT / Average asset	7.39	5.64	5.25	-2.44	-6.01
(NIBT + loan loss provision) / Average asset	7.46	5.28	5.02	-2.47	-3.23
Net interest revenues / NIBT	10.34	14.96	15.99	-	-
NIBT / total net revenues	92.81	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	30,619.23	23,595.29	21,408.91	-11,185.65	-24,156.58
【L】					
Liquidity ratio					
(monthly average of daily data)	89.05	143.06	167.22	121.39	67.27
Loans / Deposits	339.06	230.25	265.13	151.29	154.07
Time deposits / Deposits	10.98	38.22	50.12	67.59	79.48
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	2.18	-1.27	-0.16	2.41	3.84
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	185.96	212.19	238.51	170.95	173.62
Interest rate sensitivity gap/Equity	25.69	27.92	32.43	24.37	22.68
【G】					
Deposit growth rate	-4.02	-35.82	-45.07	-3.48	-5.92
Loan growth rate	15.85	1.76	6.32	-12.53	-19.33
Investment growth rate	19.65	-2.64	-4.08	0.04	-2.94
Guarantee growth rate	-15.85	-4.18	-5.36	-9.55	6.15

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Hwatai Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	9.07	-	10.92	11.30	11.09
Tier 1 capital / Risk-weighted assets	9.69	-	11.71	12.13	12.07
Liability / Equity (multiple)	13.45	11.49	11.72	11.82	11.51
Equity / Asset	6.92	8.01	7.86	7.80	7.99
【A】					
Non-performing loan ratio	2.28	1.91	1.80	2.43	6.19
Loan loss reserves / NPLs	41.58	61.10	56.67	46.38	15.33
【E】					
NIBT / Average equity / Average equity (NIBT + loan loss provision)	0.52	6.62	4.33	3.20	0.13
/ Average equity	10.59	11.19	10.77	7.77	12.65
NIBT / Average asset (NIBT + loan loss provision)	0.04	0.52	0.34	0.25	0.01
/ Average asset	0.83	0.88	0.85	0.61	1.03
Net interest revenues / NIBT	4,307.69	339.51	522.54	631.19	18,500.00
NIBT / total net revenues	1.80	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	36.68	555.98	363.17	265.79	10.91
【L】					
Liquidity ratio (monthly average of daily data)	12.77	12.77	14.63	18.37	14.49
Loans / Deposits	87.62	84.12	82.80	82.24	83.04
Time deposits / Deposits	69.07	66.42	66.32	65.30	67.87
NCDs / Time deposits	9.40	5.61	5.38	5.29	4.68
Accumulated gap of assets and liabilities(180 days) / Equity	-340.54	-311.37	-270.73	-240.72	-451.71
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.34	90.73	94.55	92.28	41.43
Interest rate sensitivity gap/Equity	-144.32	-97.50	-57.77	-82.66	-583.11
【G】					
Deposit growth rate	14.57	3.67	2.49	6.44	0.18
Loan growth rate	20.08	9.44	2.77	4.91	-1.46
Investment growth rate	92.85	-32.85	-29.09	-32.21	-30.65
Guarantee growth rate	1.34	-22.05	-36.06	-22.09	-30.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Cota Commercial Bank

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	11.29	-	9.42	11.05	12.69
Tier 1 capital / Risk-weighted assets	7.79	-	9.62	11.28	13.01
Liability / Equity (multiple)	18.34	15.47	15.88	14.52	13.50
Equity / Asset	5.17	6.07	5.92	6.44	6.90
【A】					
Non-performing loan ratio	2.92	3.15	2.78	3.52	4.87
Loan loss reserves / NPLs	28.01	36.04	32.93	31.82	23.47
【E】					
NIBT / Average equity / Average equity	1.38	5.62	5.87	5.55	5.41
(NIBT + loan loss provision) / Average equity	8.54	12.08	11.61	9.15	11.10
NIBT / Average asset (NIBT + loan loss provision)	0.07	0.35	0.37	0.38	0.39
/ Average asset	0.46	0.76	0.72	0.62	0.80
Net interest revenues / NIBT	1,971.43	445.21	429.64	430.00	466.29
NIBT / total net revenues	4.56	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	67.03	305.44	319.46	312.50	362.64
【L】					
Liquidity ratio (monthly average of daily data)	8.90	11.81	11.22	13.32	10.52
Loans / Deposits	88.14	83.95	82.85	83.91	87.70
Time deposits / Deposits	66.70	69.29	67.44	68.00	67.32
NCDs / Time deposits	7.10	8.94	8.62	7.38	4.58
Accumulated gap of assets and liabilities(180 days) / Equity	-307.45	-663.02	-636.59	-623.92	-383.11
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.33	81.42	80.18	87.12	85.53
Interest rate sensitivity gap/Equity	-330.69	-269.49	-295.00	-179.09	-186.60
【G】					
Deposit growth rate	14.96	13.49	12.58	13.10	15.38
Loan growth rate	20.64	9.73	11.13	8.16	21.52
Investment growth rate	168.41	-18.70	-20.81	-43.52	-41.47
Guarantee growth rate	-43.72	-38.66	-26.81	27.11	75.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Industrial Bank of Taiwan

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	12.55	-	16.54	20.45	18.07
Tier 1 capital / Risk-weighted assets	26.37	-	28.27	37.99	36.79
Liability / Equity (multiple)	3.04	3.04	3.34	1.87	1.34
Equity / Asset	24.72	24.72	23.06	34.82	42.82
【A】					
Non-performing loan ratio	0.32	0.28	0.20	0.51	1.23
Loan loss reserves / NPLs	269.18	296.83	422.77	160.00	125.26
【E】					
NIBT / Average equity / Average equity	5.41	6.27	6.01	6.10	5.66
(NIBT + loan loss provision) / Average equity	5.46	6.59	6.52	6.27	6.46
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.26	1.79	1.67	2.39	2.69
Net interest revenues / NIBT	32.89	59.79	64.52	54.10	62.95
NIBT / total net revenues	69.30	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	5,052.38	6,190.11	5,938.93	5,781.95	5,520.66
【L】					
Liquidity ratio (monthly average of daily data)	46.39	61.54	60.40	55.44	10.65
Loans / Deposits	123.73	99.99	97.63	103.57	134.05
Time deposits / Deposits	80.50	95.49	95.20	90.16	90.66
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-79.94	-41.32	-48.15	-73.52	-33.55
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	130.37	137.30	134.09	99.05	46.14
Interest rate sensitivity gap/Equity	63.43	80.71	73.56	-0.95	-57.13
【G】					
Deposit growth rate	-10.21	46.80	43.95	85.90	12.98
Loan growth rate	9.52	24.84	28.57	22.88	5.78
Investment growth rate	42.40	-4.58	18.23	-4.93	24.20
Guarantee growth rate	11.56	26.18	39.54	-11.95	-19.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2006

Bank's name : Agricultural Bank of Taiwan

Unit : %

Items	30/09/06	30/09/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	22.73	-	71.42	-	-
Tier 1 capital / Risk-weighted assets	24.09	-	71.42	-	-
Liability / Equity (multiple)	14.81	3.17	4.79	-	-
Equity / Asset	6.32	23.96	17.28	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss reserves / NPLs	-	-	-	-	-
【E】					
NIBT / Average equity / Average equity	0.83	0.36	0.56	-	-
(NIBT + loan loss provision) / Average equity	0.93	0.36	0.56	-	-
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.07	0.14	0.16	-	-
Net interest revenues / NIBT	194.40	324.00	186.57	-	-
NIBT / total net revenues	31.57	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,216.55	314.47	638.10	-	-
【L】					
Liquidity ratio (monthly average of daily data)	75.85	103.28	83.19	-	-
Loans / Deposits	3.64	0.57	3.21	-	-
Time deposits / Deposits	99.57	99.66	99.14	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	391.58	198.58	202.67	-	-
【S】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	55.96	106.24	73.22	-	-
Interest rate sensitivity gap/Equity	-646.13	19.75	-127.33	-	-
【G】					
Deposit growth rate	359.14	-	-	-	-
Loan growth rate	2,858.77	-	-	-	-
Investment growth rate	941.35	-	-	-	-
Guarantee growth rate	283.33	-	-	-	-