

TABLE 2

Balance Sheet (OBUs and Overseas Branches Only)

December 31, 2004

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC
ASSETS														
Cash and due from banks	718,139	5	24,125	13,551	12,764	27,558	32,859	596	4,122	6,511	103,956	67,245	82,710	148,818
Portfolio investments	400,382	320	19,860	7,589	2,449	41,299	11,759	6,142	11,981	20,861	31,610	43,753	27,167	49,240
Less: allowance for investments	-1,910	-2	-152	-56	-58	-72	-44	-	9	-	-27	-596	-6	-167
Securities purchased under R/S	98	-	-	-	-	-	-	-	-	-	-	-	-	98
Loans and discounts	943,234	36,113	37,182	10,310	5,333	63,929	14,665	2,785	17,071	13,427	91,754	53,071	70,444	171,690
Less:allowance for doubtful accounts	-10,526	-228	-585	-113	-46	-831	-42	-1	-68	-82	-1,411	-864	-751	-2,002
Property and equipment	3,108	1	97	71	-	142	75	2	48	9	292	146	242	1,440
Less:accumulated depreciation	-1,835	-	-82	-46	-	-105	-38	-1	-34	-8	-227	-108	-186	-711
Acceptance receivable	14,504	-	121	6	-	262	148	41	2	65	1,533	1,386	1,708	1,449
Interests & avenues receivable	8,860	288	380	119	50	799	213	39	177	212	804	765	592	1,429
Inter-branches receivable	33,402	1,793	-	-	-	-	-	-	-	22,382	826	-	520	-
Other assets	64,093	1	483	142	-	1,777	280	-	45	136	3,458	3,269	525	11,933
Less:allowance for possible losses	-2,460	-2	-157	-	-	-9	-157	-	-	-120	-6	-742	-1	-195
Total assets	2,169,089	38,289	81,272	31,573	20,492	134,749	59,718	9,603	33,353	63,393	232,562	167,325	182,964	383,022
LIABILITIES														
Due to banks	201,467	-	476	3,771	-	196	372	-	-	-	3,754	1	26,547	165,816
Deposits	680,623	-	8,849	6,299	508	23,346	5,246	658	3,562	6,730	67,730	54,819	42,999	147,592
Securities sold under R/P	4,077	-	190	-	-	890	-	-	-	-	-	-	-	49
Borrowing funds	848,177	33,633	60,512	18,524	16,483	70,024	18,543	8,200	16,081	55,730	149,278	85,246	107,943	44,470
Acceptance	14,878	-	6	6	-	263	150	41	2	68	1,584	1,450	1,809	1,477
Interests payable	4,492	25	280	96	34	434	154	25	84	174	592	559	374	671
Inter-branches payable	328,516	-	9,264	1,772	3,398	30,927	33,329	468	12,724	74	-	18,207	-	6,314
Other liabilities	32,822	100	447	86	3	1,495	591	10	68	97	3,412	2,737	827	7,880
Total liabilities	2,115,052	33,758	80,024	30,554	20,426	127,575	58,385	9,402	32,521	62,873	226,350	163,019	180,499	374,269
EQUITIES														
Capital stock	28,174	4,162	1,306	635	-	5,241	982	-	635	32	3,634	1,652	1,179	4,083
Reserves	83	-	-	-	-	-	-	-	-	-	-	-	22	38
Unappropriated earnings	25,758	369	-167	388	66	1,971	297	201	281	488	2,598	2,684	812	4,803
Equity adjustments	22	-	109	-4	-	-38	54	-	-84	-	-20	-30	452	-171
Total equities	54,037	4,531	1,248	1,019	66	7,174	1,333	201	832	520	6,212	4,306	2,465	8,753
Total libilities and equities	2,169,089	38,289	81,272	31,573	20,492	134,749	59,718	9,603	33,353	63,393	232,562	167,325	182,964	383,022
The sheet doesn't include the following items:														
Loan commitments	210,648	4,182	1,848	-	573	12,106	-	-	3,860	1,092	19,894	11,854	34,485	38,293
Guarantees	44,319	-	3,721	95	63	1,507	1,061	16	691	-	3,924	1,498	2,827	11,980
Letter of credit issued	39,863	-	804	92	-	1,575	481	16	62	123	3,699	3,526	2,605	9,057
Forward contracts receivable	890,965	-	16,834	-	-	-	-	-	-	5,650	6,066	2,154	4,018	61,202
Forward contracts payable	890,929	-	16,898	-	-	-	-	-	-	5,704	7,301	2,055	3,963	61,131
Securities underwritting	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities trusted	10,373	-	-	-	-	-	-	-	-	-	3,064	533	745	-

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern	Fuhwa Com.	Bank Sinopac	E. Sun Com.	Cosmos Bank	Bowa Bank	Chung Shing	Taishin	Fubon Com.	Ta Chong	Jih Sun	EnTie Com.	Chinatrust
					Intl. Bank	Bank		Bank			Bank	Intl. Bank	Bank	Bank	Intl. Bank	Bank	Com. Bank
746	254	27,671	667	206	136	160	16,406	8,599	2	-	-	16,074	13,366	2,863	855	-	46,579
20,120	5,162	477	4,310	1,711	861	3,987	10,377	22,516	787	583	-	3,639	9,981	2,232	415	1,163	17,815
-115	-	-	-71	-	-140	-	-	9	-1	-2	-	-	-156	-84	-	-50	-5
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34,299	14,276	24,684	3,421	2,361	15,617	12,767	33,346	19,222	5,732	1,118	36	29,748	998	15,920	3,882	3,483	80,421
-141	-147	-274	-58	-	-65	-85	-139	-58	-71	-89	-22	-400	-17	-38	-42	-591	-759
33	-	-	-	-	-	-	131	16	-	-	-	3	-	-	-	-	251
-30	-	-	-	-	-	-	-38	-9	-	-	-	-	-	-	-	-	-134
87	515	1,305	20	-	157	111	1,853	58	-	22	-	699	23	142	8	79	1,546
342	83	95	146	18	130	84	225	219	9	13	-	153	205	43	13	10	722
-	2,138	5,431	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
321	24	465	116	9	137	-	8,715	297	-	1	272	2,978	16	4,095	229	62	23,077
-41	-1	-12	-	-	-14	-	-	-	-	-	-200	-	-	-24	-1	-61	-168
55,621	22,304	59,842	8,551	4,305	16,819	17,024	70,876	50,869	6,458	1,646	86	52,894	24,416	25,149	5,359	4,095	169,345
6	-	-	-	-	-	-	34	89	-	-	-	-	-	-	-	-	328
14,505	21,395	56,926	5,196	1,200	9,730	3,594	33,850	14,323	710	582	75	32,144	3,232	6,910	1,913	613	64,190
-	-	-	-	-	-	-	2,267	-	-	-	-	-	-	-	-	-	603
7,229	-	-	1,344	1,398	347	7,379	14,602	19,901	-	-	-	16,036	-	-	-	-	39,709
91	516	1,419	20	-	157	111	1,853	61	-	22	-	705	24	142	8	79	1,580
70	25	46	23	4	7	28	98	81	3	1	-	72	5	7	2	1	223
30,721	-	-	1,701	1,680	6,549	5,640	11,728	14,580	5,774	947	10	1,543	20,887	16,589	3,435	3,327	55,221
222	226	420	42	7	-118	15	4,928	214	-	62	-1	1,905	10	946	19	4	5,105
52,844	22,162	58,811	8,326	4,289	16,672	16,767	69,360	49,249	6,487	1,614	84	52,405	24,158	24,594	5,377	4,024	166,959
1,147	-	-	-	-	-	-	319	635	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23
1,630	142	1,031	225	16	147	257	1,197	992	-29	32	2	489	258	555	-18	71	2,763
-	-	-	-	-	-	-	-	-7	-	-	-	-	-	-	-	-	-400
2,777	142	1,031	225	16	147	257	1,516	1,620	-29	32	2	489	258	555	-18	71	2,386
55,621	22,304	59,842	8,551	4,305	16,819	17,024	70,876	50,869	6,458	1,646	86	52,894	24,416	25,149	5,359	4,095	169,345
5,958	490	-	-	-	-	3,050	9,601	14,600	-	308	-	28,119	970	-	-	-	4,507
1,537	43	1,663	95	-	-	21	1,551	581	-	-	-	909	-	157	-	-	9,966
182	1,147	4,141	40	22	262	130	2,286	308	2	69	-	1,197	21	664	84	64	4,570
132,899	1,206	738	6,212	-	-	-	262,191	14,375	-	-	-	101,642	-	438	15	-	256,932
132,562	1,204	738	6,227	-	-	-	262,000	14,255	-	-	-	101,725	-	435	15	-	256,336
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
503	677	4,100	-	-	-	-	51	171	-	-	-	479	-	-	-	-	-

Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Shin Kong
Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank
1,420	-	-	255	-	-	40,722	7,799	5,355	1,041	-	-	-	2,143	-	-	-	-
184	2,999	-	-	-	-	10,979	4,777	-	383	-	-	-	-	-	-	894	-
-	-	-	-	-	-	-17	-15	-	-83	-	-	-	-	-	-	-9	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6,620	687	883	392	-	-	19,045	14,767	4,911	1,479	283	-	-	3,231	-	-	1,831	-
-3	-	-	-	-	-	-335	-105	-24	-	-	-	-	-33	-	-	-6	-
13	-	-	-	-	-	61	35	-	-	-	-	-	-	-	-	-	-
-6	-	-	-	-	-	-40	-32	-	-	-	-	-	-	-	-	-	-
39	60	-	-	-	-	446	247	279	15	-	-	-	-	-	-	72	-
12	21	5	-	-	-	278	101	24	15	1	-	-	14	-	-	12	-
-	-	-	-	-	-	200	-	-	-	-145	-	-	257	-	-	-	-
40	7	1	1	-	-	43	1,064	71	-	3	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-549	-	-	-	-	-	-	-	-	-	-
8,319	3,774	889	648	-	-	71,382	28,089	10,616	2,850	142	-	-	5,612	-	-	2,794	-
1	-	-	-	-	-	53	23	-	-	-	-	-	-	-	-	-	-
3,231	491	643	61	-	-	18,475	10,186	1,862	1,361	121	-	-	4,570	-	-	196	-
-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3,294	-	-	47	-	-	35,917	15,293	-	-	-	-	-	1,014	-	-	-	-
39	60	-	-	-	-	502	248	296	17	-	-	-	-	-	-	72	-
14	2	-	-	-	-	183	85	3	2	1	-	-	4	-	-	-	-
148	2,759	203	540	-	-	14,602	1,231	8,349	1,422	-	-	-	-	-	-	2,453	-
380	134	-	-	-	-	106	390	49	1	2	-	-	-	-	-	1	-
7,107	3,524	846	648	-	-	69,838	27,456	10,559	2,803	124	-	-	5,588	-	-	2,722	-
885	-	-	-	-	-	1,131	516	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
165	250	43	-	-	-	413	117	57	47	19	-	-	24	-	-	72	-
162	-	-	-	-	-	-	-	-	-	-1	-	-	-	-	-	-	-
1,212	250	43	-	-	-	1,544	633	57	47	18	-	-	24	-	-	72	-
8,319	3,774	889	648	-	-	71,382	28,089	10,616	2,850	142	-	-	5,612	-	-	2,794	-
2,389	-	1,207	-	-	-	755	450	7,980	-	-	-	-	-	-	-	2,077	-
15	3	-	-	-	-	56	12	92	-	-	-	-	99	-	-	136	-
394	355	-	-	-	-	1,015	522	177	132	16	-	-	-	-	-	23	-
-	-	-	-	-	-	14,654	3,504	142	93	-	-	-	-	-	-	-	-
-	-	-	-	-	-	14,718	3,504	65	93	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	50	-	-	-	-	-	-	-	-	-	-