

TABLE 4

## Income Statement (OBUs and Overseas Branches Only)

January - September, 2006

Unit : In millions of N.T. dollars

| Item                                                                             | Total  | Export-<br>Import Bank | Central<br>Trust | Bank of<br>Taiwan | TaipeiFubon<br>Bank | Bank of<br>Kaohsiung | Land Bank<br>of Taiwan | Taiwan Coop-<br>erative Bank | First Com.<br>Bank | Hua Nan<br>Com. Bank | Chang Hwa<br>Com. Bank | Mega<br>Com. Bank | Cathay<br>United Bank | Bank of<br>Overseas Ch. |
|----------------------------------------------------------------------------------|--------|------------------------|------------------|-------------------|---------------------|----------------------|------------------------|------------------------------|--------------------|----------------------|------------------------|-------------------|-----------------------|-------------------------|
| Interest income                                                                  | 91,828 | 1,619                  | 634              | 6,802             | 3,353               | 419                  | 1,552                  | 2,517                        | 7,898              | 7,427                | 6,533                  | 17,381            | 4,729                 | 970                     |
| Loan & discount interest                                                         | 42,493 | 1,618                  | 200              | 2,730             | 1,424               | 114                  | 918                    | 830                          | 4,285              | 2,063                | 2,919                  | 8,877             | 1,707                 | 675                     |
| Interest due from banks                                                          | 24,465 | 1                      | 335              | 1,661             | 745                 | 16                   | 85                     | 528                          | 2,386              | 3,399                | 2,480                  | 5,043             | 423                   | 2                       |
| Interest revenues from securities purchased<br>under R/S                         | 3      | -                      | -                | -                 | -                   | -                    | -                      | -                            | 1                  | -                    | -                      | -                 | -                     | -                       |
| Bonds interest                                                                   | 20,656 | -                      | 97               | 2,224             | 1,181               | 289                  | 449                    | 1,139                        | 1,216              | 1,639                | 1,128                  | 2,295             | 2,578                 | 293                     |
| Other interset income                                                            | 4,211  | -                      | 2                | 187               | 3                   | -                    | 100                    | 20                           | 10                 | 326                  | 6                      | 1,166             | 21                    | -                       |
| Interest expenses                                                                | 60,381 | 1,393                  | 572              | 5,327             | 1,398               | 280                  | 1,054                  | 1,293                        | 5,728              | 3,450                | 5,157                  | 13,043            | 3,156                 | 549                     |
| Deposits interest                                                                | 20,969 | -                      | 13               | 570               | 231                 | 17                   | 392                    | 330                          | 1,660              | 1,439                | 991                    | 5,348             | 431                   | 549                     |
| Borrowing funds interest                                                         | 26,534 | 1,228                  | 100              | 3,731             | 716                 | 263                  | 36                     | 822                          | 2,564              | 1,842                | 4,156                  | 6,985             | 954                   | -                       |
| Interest expense from securities sold                                            | 405    | -                      | -                | -                 | 5                   | -                    | -                      | -                            | -                  | -                    | -                      | -                 | 8                     | -                       |
| Other interest expenses                                                          | 12,473 | 165                    | 459              | 1,026             | 446                 | -                    | 626                    | 141                          | 1,504              | 169                  | 10                     | 710               | 1,763                 | -                       |
| Net interest revenues                                                            | 31,447 | 226                    | 62               | 1,475             | 1,955               | 139                  | 498                    | 1,224                        | 2,170              | 3,977                | 1,376                  | 4,338             | 1,573                 | 421                     |
| Net revenues other than interest                                                 | 7,059  | 21                     | -6               | 244               | -453                | -13                  | -112                   | 70                           | 777                | 535                  | 500                    | 2,364             | 270                   | 142                     |
| Commissions and fee revenues, net                                                | 5,168  | 18                     | 5                | 191               | 195                 | 3                    | 44                     | 37                           | 514                | 328                  | 387                    | 1,089             | 77                    | 121                     |
| Commission and service fees earned                                               | 5,489  | 18                     | 5                | 208               | 204                 | 4                    | 52                     | 42                           | 538                | 347                  | 405                    | 1,166             | 90                    | 123                     |
| Commission and service fees charged                                              | 321    | -                      | -                | 17                | 9                   | 1                    | 8                      | 5                            | 24                 | 19                   | 18                     | 77                | 13                    | 2                       |
| Gains(losses) from financial assets and<br>liabilities at fair value through P/L | 2,650  | 2                      | -                | 59                | -9                  | 33                   | 29                     | 301                          | 107                | 432                  | 12                     | 1,238             | 143                   | 6                       |
| Realized gains(losses) from available-for-<br>sale financial assets              | -124   | -                      | -1               | -41               | -24                 | -                    | 1                      | -8                           | -31                | 17                   | -3                     | -49               | -2                    | 2                       |
| Realized gains(losses) from held-to-<br>sale financial assets                    | 11     | -                      | -                | -                 | -                   | -                    | -                      | -                            | 5                  | -                    | -                      | 4                 | 1                     | -                       |
| Income from equity investments-equity method                                     | 80     | -                      | -                | -                 | -                   | -                    | -                      | -                            | -                  | -                    | -                      | -                 | -                     | -                       |
| Foreign exchange gain(loss), net                                                 | 1,224  | 1                      | -                | 29                | 6                   | -                    | 3                      | -295                         | 122                | 63                   | 42                     | -233              | 87                    | 5                       |
| Impairment asset loss(reversal amount)                                           | 50     | -                      | -                | -                 | -                   | -                    | -                      | -                            | -                  | -                    | -                      | -                 | -2                    | -                       |
| Other net revenues other than interest                                           | -2,000 | -                      | -10              | 6                 | -621                | -49                  | -189                   | 35                           | 60                 | -305                 | 62                     | 315               | -34                   | 8                       |
| Total net revenues                                                               | 38,506 | 247                    | 56               | 1,719             | 1,502               | 126                  | 386                    | 1,294                        | 2,947              | 4,512                | 1,876                  | 6,702             | 1,843                 | 563                     |
| Provision for loan losses                                                        | 818    | 12                     | -                | -                 | 45                  | -                    | -6                     | -5                           | 23                 | 87                   | 148                    | 18                | -154                  | 49                      |
| Operating expenses                                                               | 5,108  | 17                     | 18               | 413               | 226                 | 7                    | 116                    | 67                           | 509                | 284                  | 335                    | 1,098             | 152                   | 9                       |
| Income before income tax                                                         | 32,580 | 218                    | 38               | 1,306             | 1,231               | 119                  | 276                    | 1,232                        | 2,415              | 4,141                | 1,393                  | 5,586             | 1,845                 | 505                     |
| Unusual gains(losses)                                                            | -      | -                      | -                | -                 | -                   | -                    | -                      | -                            | -                  | -                    | -                      | -                 | -                     | -                       |
| Cumulative effect of accouting changes                                           | 76     | -                      | -                | 1                 | -                   | -18                  | -                      | -                            | -8                 | 135                  | -3                     | -                 | -178                  | 1                       |
| Net income before income tax                                                     | 32,656 | 218                    | 38               | 1,307             | 1,231               | 101                  | 276                    | 1,232                        | 2,407              | 4,276                | 1,390                  | 5,586             | 1,667                 | 506                     |

| Shanghai | Union Bank | Chinese Bank | Far Eastern | Fuhwa Com. | Bank Sinopac | E. Sun Com. | Cosmos Bank | Bowa Bank | Taishin    | Ta Chong | Jih Sun    | EnTie Com. | Chinatrust | Chinfon   | Shin Kong | Sunny Bank | Bank of |
|----------|------------|--------------|-------------|------------|--------------|-------------|-------------|-----------|------------|----------|------------|------------|------------|-----------|-----------|------------|---------|
| Bank     | of Taiwan  |              | Intl. Bank  | Bank       |              | Bank        |             |           | Intl. Bank | Bank     | Intl. Bank | Bank       | Com. Bank  | Com. Bank | Com. Bank |            | Panhsin |
| 1,585    | 1,207      | 248          | 748         | 830        | 3,234        | 2,590       | 399         | 104       | 2,130      | 1,230    | 353        | 411        | 8,259      | 546       | 320       | 49         | 146     |
| 1,393    | 55         | 91           | 726         | 530        | 1,591        | 984         | 111         | 30        | 1,099      | 869      | 242        | 161        | 3,547      | 437       | 72        | 43         | 121     |
| 1        | 15         | 7            | 9           | 10         | 857          | 258         | -           | 11        | 520        | 36       | 57         | -          | 3,295      | 82        | -         | -          | 4       |
| -        | -          | -            | -           | -          | -            | -           | -           | -         | -          | -        | -          | -          | -          | -         | -         | -          | -       |
| 179      | 1,135      | 139          | 3           | 290        | 426          | 1,281       | 288         | 63        | 374        | 78       | 54         | 249        | 392        | 17        | 248       | 6          | 20      |
| 12       | 2          | 11           | 10          | -          | 360          | 67          | -           | -         | 137        | 247      | -          | 1          | 1,025      | 10        | -         | -          | 1       |
| 1,409    | 744        | 46           | 462         | 366        | 2,103        | 1,081       | 372         | 25        | 2,059      | 342      | 69         | 348        | 4,467      | 304       | 231       | 36         | 36      |
| 1,398    | 189        | 22           | 459         | 135        | 1,408        | 508         | 20          | 14        | 1,260      | 342      | 54         | 19         | 1,900      | 100       | 29        | 9          | 29      |
| 10       | 108        | -            | 3           | 231        | -            | 515         | -           | 11        | -          | -        | 14         | -          | 1,476      | -         | -         | -          | 7       |
| -        | 151        | -            | -           | -          | 106          | -           | -           | -         | -          | -        | -          | -          | 135        | -         | -         | -          | -       |
| 1        | 296        | 24           | -           | -          | 589          | 58          | 352         | -         | 799        | -        | 1          | 329        | 956        | 204       | 202       | 27         | -       |
| 176      | 463        | 202          | 286         | 464        | 1,131        | 1,509       | 27          | 79        | 71         | 888      | 284        | 63         | 3,792      | 242       | 89        | 13         | 110     |
| 1,253    | 63         | -180         | -92         | -210       | 803          | -194        | 23          | -59       | 1,112      | -228     | -58        | 61         | 852        | 13        | 20        | 3          | -72     |
| 448      | 4          | 1            | 32          | 14         | 489          | 109         | 5           | 10        | 207        | 102      | 6          | 10         | 480        | 38        | 16        | 3          | 4       |
| 459      | 6          | 1            | 33          | 14         | 509          | 117         | 7           | 10        | 222        | 104      | 6          | 10         | 535        | 39        | 16        | 3          | 4       |
| 11       | 2          | -            | 1           | -          | 20           | 8           | 2           | -         | 15         | 2        | -          | -          | 55         | 1         | -         | -          | -       |
| -16      | -69        | 2            | 1           | -41        | 183          | 69          | 18          | -9        | 338        | 231      | -117       | -          | -317       | -         | 4         | -          | 3       |
| -        | -          | -            | -           | 3          | 5            | 30          | -           | 13        | -          | -        | -          | -          | -41        | -         | -         | -          | -       |
| -        | -          | -            | -           | -          | -            | 1           | -           | -         | -          | -        | -          | -          | -          | -         | -         | -          | -       |
| -        | -          | -            | -           | -          | -            | -           | -           | -         | -          | -        | -          | -          | -          | -         | -         | -          | -       |
| 28       | 184        | 1            | 1           | -          | 117          | 237         | -           | -         | 99         | -107     | 53         | -          | 711        | 5         | -         | -          | -       |
| -        | -          | -            | 31          | -          | -            | -           | -           | -         | -          | -        | -          | -          | -          | -         | -         | -          | -       |
| 793      | -56        | -184         | -157        | -186       | 9            | -640        | -           | -73       | 468        | -454     | -          | 51         | 19         | -30       | -         | -          | -79     |
| 1,429    | 526        | 22           | 194         | 254        | 1,934        | 1,315       | 50          | 20        | 1,183      | 660      | 226        | 124        | 4,644      | 255       | 109       | 16         | 38      |
| 49       | -          | 10           | -20         | -          | 51           | 47          | 251         | -         | 52         | 1        | -          | -64        | 75         | 8         | -         | -          | 10      |
| 53       | 4          | 4            | 12          | -          | 414          | 101         | 16          | 3         | 187        | 7        | 5          | 6          | 761        | 46        | -         | 3          | 3       |
| 1,327    | 522        | 8            | 202         | 254        | 1,469        | 1,167       | -217        | 17        | 944        | 652      | 221        | 182        | 3,808      | 201       | 109       | 13         | 25      |
| -        | -          | -            | -           | -          | -            | -           | -           | -         | -          | -        | -          | -          | -          | -         | -         | -          | -       |
| -        | -26        | -            | -           | -          | 26           | -40         | -           | 4         | 74         | 1        | -          | -          | 38         | -         | -3        | -          | -       |
| 1,327    | 496        | 8            | 202         | 254        | 1,495        | 1,127       | -217        | 21        | 1,018      | 653      | 221        | 182        | 3,846      | 201       | 106       | 13         | 25      |

| Lucky Bank | Taiwan    | Intl. Bank | Hsinchu    | Taichung  | King's Town | Ent. Bank  | Taitung   | China Dev.  | Hwatai Bank | Cota Com. | Indus. Bank | Agr. Bank |  |
|------------|-----------|------------|------------|-----------|-------------|------------|-----------|-------------|-------------|-----------|-------------|-----------|--|
|            | Bus. Bank | of Taipei  | Intl. Bank | Com. Bank | Bank        | of Hualien | Bus. Bank | Indus. Bank |             | Bank      | Taiwan      | of Taiwan |  |
| -          | 2,804     | 1,154      | 361        | 224       | 33          | -          | -         | 468         | 23          | 12        | 526         | -         |  |
| -          | 837       | 616        | 182        | 42        | 33          | -          | -         | 183         | 7           | -         | 131         | -         |  |
| -          | 1,480     | 187        | 179        | 54        | -           | -          | -         | 274         | -           | 12        | 13          | -         |  |
| -          | -         | 2          | -          | -         | -           | -          | -         | -           | -           | -         | -           | -         |  |
| -          | 442       | 237        | -          | 128       | -           | -          | -         | 11          | 16          | -         | 52          | -         |  |
| -          | 45        | 112        | -          | -         | -           | -          | -         | -           | -           | -         | 330         | -         |  |
| -          | 1,609     | 772        | 40         | 166       | 13          | -          | -         | 349         | 1           | 12        | 519         | -         |  |
| -          | 494       | 251        | 40         | 28        | 13          | -          | -         | 184         | 1           | -         | 92          | -         |  |
| -          | -         | 271        | -          | -         | -           | -          | -         | 165         | -           | 12        | 314         | -         |  |
| -          | -         | -          | -          | -         | -           | -          | -         | -           | -           | -         | -           | -         |  |
| -          | 1,115     | 250        | -          | 138       | -           | -          | -         | -           | -           | -         | 113         | -         |  |
| -          | 1,195     | 382        | 321        | 58        | 20          | -          | -         | 119         | 22          | -         | 7           | -         |  |
| -          | -448      | 211        | -242       | 10        | 4           | -          | -         | 49          | -           | -         | 26          | -         |  |
| -          | 45        | 74         | 9          | 10        | 3           | -          | -         | 27          | -           | -         | 13          | -         |  |
| -          | 51        | 78         | 9          | 10        | 3           | -          | -         | 28          | -           | -         | 13          | -         |  |
| -          | 6         | 4          | -          | -         | -           | -          | -         | 1           | -           | -         | -           | -         |  |
| -          | -33       | 9          | -          | -         | -           | -          | -         | 23          | -           | -         | 18          | -         |  |
| -          | 5         | -          | -          | -         | -           | -          | -         | -           | -           | -         | -           | -         |  |
| -          | -         | -          | -          | -         | -           | -          | -         | -           | -           | -         | -           | -         |  |
| -          | 80        | -          | -          | -         | -           | -          | -         | -           | -           | -         | -           | -         |  |
| -          | -         | 61         | 8          | -         | 1           | -          | -         | -           | -           | -         | -5          | -         |  |
| -          | -         | 21         | -          | -         | -           | -          | -         | -           | -           | -         | -           | -         |  |
| -          | -545      | 46         | -259       | -         | -           | -          | -         | -1          | -           | -         | -           | -         |  |
| -          | 747       | 593        | 79         | 68        | 24          | -          | -         | 168         | 22          | -         | 33          | -         |  |
| -          | 6         | 45         | 52         | -         | -           | -          | -         | 28          | -           | -         | -           | -         |  |
| -          | 128       | 87         | 3          | -         | 1           | -          | -         | 9           | 3           | 1         | -           | -         |  |
| -          | 613       | 461        | 24         | 68        | 23          | -          | -         | 131         | 19          | -1        | 33          | -         |  |
| -          | -         | -          | -          | -         | -           | -          | -         | -           | -           | -         | -           | -         |  |
| -          | 9         | 14         | -          | -         | -           | -          | -         | 39          | -           | -         | 10          | -         |  |
| -          | 622       | 475        | 24         | 68        | 23          | -          | -         | 170         | 19          | -1        | 43          | -         |  |