TABLE 7 (1)

The Main Financial and Performance Ratios

December 31,2006

The Peer-Group Average Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.11	R 10.34	R 10.67	10.07	10.63
Tier 1 capital / Risk-weighted assets	8.01	R 9.17	9.48	9.19	9.17
Liability / Equity (multiple)	17.48	15.51	15.58	15.37	14.66
Equity / Asset	5.25	6.17	6.22	6.16	6.39
【A】					
Non-performing loan ratio					
1.Winsorized mean	2.07	2.31	R 3.66	5.93	8.83
2.Arithmetic mean	2.13	2.24	R 3.82	6.08	8.85
Loan loss reserves / NPLs	57.73	47.03	34.13	24.53	18.06
The possible loss of classified assets / reserves	56.41	69.63	61.67	69.69	69.26
【E】					
NIBT / Average equity					
1.Winsorized mean	-7.34	4.41	8.81	6.52	-5.11
2.Arithmetic mean	-0.41	-	-	-	-
(NIBT + loan loss provision) / Average equity	8.77	13.87	17.87	19.14	16.95
NIBT / Average asset					
1.Winsorized mean	-0.40	0.34	0.58	0.47	-0.49
2.Arithmetic mean	-0.03	-	-	-	-
(NIBT + loan loss provision) / Average asset	0.53	0.94	1.07	1.20	1.24
Net interest revenues / NIBT	87.14	185.58	258.34	341.07	-
NIBT / total net revenues	5.49	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-359.09	677.11	1,037.55	668.17	-588.93
【L】					
Liquidity ratio (monthly average of daily data)	18.99	19.92	17.88	16.55	16.21
Loans / Deposits	79.43	79.77	79.54	80.69	81.46
Time deposits / Deposits	57.46	64.31	64.20	66.00	70.25
NCDs / Time deposits	2.39	2.80	3.71	2.94	1.92
Accumulated gap of assets and liabilities(180 days) / Equity	-212.66	-160.13	-189.63	-192.86	-161.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.85	87.72	87.67	80.80	78.07
Interest rate sensitivity gap/Equity	-147.37	-133.78	-123.28	-180.13	-223.78
【G】					
Deposit growth rate	5.04	7.88	7.61	7.00	1.72
Loan growth rate	4.98	7.24	6.50	6.15	-0.73
Investment growth rate	24.27	5.25	10.53	7.22	5.55
Guarantee growth rate	-5.66	-4.12	-0.37	0.09	-15.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

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

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	40.83	46.97	53.38	51.47	44.53
Tier 1 capital / Risk-weighted assets	39.75	45.88	52.36	50.46	43.46
Liability / Equity (multiple)	3.07	3.40	4.56	5.04	5.69
Equity / Asset	24.59	22.75	17.99	16.56	14.94
【A】					
Non-performing loan ratio	0.24	0.26	0.12	0.38	0.43
Loan loss reserves / NPLs	342.47	291.67	480.58	235.34	193.08
【E】					
NIBT / Average equity / Average equity	3.15	2.90	3.52	5.47	5.69
(NIBT + loan loss provision) / Average equity	3.54	3.07	2.69	5.75	7.26
NIBT / Average asset	0.74	0.58	0.60	0.84	0.78
(NIBT + loan loss provision) / Average asset	0.83	0.62	0.46	0.88	1.00
Net interest revenues / NIBT	181.85	184.51	141.72	142.69	160.71
NIBT / total net revenues	52.43	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	2,768.47	2,500.00	3,004.88	4,639.02	4,514.15
【L】					
Liquidity ratio (monthly average of daily data)	89.96	216.42	-	-	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	13.82	58.06	70.13	-164.94	60.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	150.70	149.48	134.20	138.14	133.57
Interest rate sensitivity gap/Equity	58.81	73.64	84.46	99.38	100.39
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-10.75	-17.31	-9.60	-11.79	-6.25
Investment growth rate	1.54	-36.22	8.47	28.79	25.68
Guarantee growth rate	17.81	65.72	83.03	-19.10	-36.90

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name : Central Trust of China　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.59	8.98	10.90	10.84	11.58
Tier 1 capital / Risk-weighted assets	8.55	8.15	10.99	10.31	7.86
Liability / Equity (multiple)	33.23	35.28	29.63	40.89	204.45
Equity / Asset	2.92	2.76	3.26	2.39	0.49
【A】					
Non-performing loan ratio	1.22	1.80	3.55	4.59	5.38
Loan loss reserves / NPLs	92.85	65.44	42.27	43.84	41.36
【E】					
NIBT / Average equity / Average equity	32.10	26.52	41.68	19.07	-80.91
(NIBT + loan loss provision) / Average equity	28.30	21.55	54.76	47.65	56.24
NIBT / Average asset	0.77	0.63	0.93	0.42	-1.61
(NIBT + loan loss provision) / Average asset	0.68	0.51	1.22	1.05	1.12
Net interest revenues / NIBT	122.27	161.59	97.86	276.07	-
NIBT / total net revenues	49.04	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	2,504.34	1,966.83	2,969.95	1,269.73	-4,935.74
【L】					
Liquidity ratio (monthly average of daily data)	9.01	20.60	25.23	30.77	22.52
Loans / Deposits	114.17	112.54	115.07	105.57	105.32
Time deposits / Deposits	51.76	63.98	66.38	70.08	73.50
NCDs / Time deposits	0.11	0.09	0.08	0.11	1.49
Accumulated gap of assets and liabilities(180 days) / Equity	-230.54	-186.78	-161.58	-634.75	-4,083.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.25	99.39	99.62	99.87	96.62
Interest rate sensitivity gap/Equity	6.99	-17.96	-9.43	-4.08	-563.80
【G】					
Deposit growth rate	9.30	13.68	1.73	-5.12	1.01
Loan growth rate	8.64	6.75	9.02	-5.48	-5.45
Investment growth rate	-37.62	28.39	13.06	30.12	-56.85
Guarantee growth rate	33.59	-1.19	-17.07	-19.92	-20.79

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Bank of Taiwan　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	13.02	13.99	13.80	14.62	15.56
Tier 1 capital / Risk-weighted assets	16.67	17.54	15.78	16.35	13.97
Liability / Equity (multiple)	11.84	12.30	13.99	13.89	11.43
Equity / Asset	7.79	7.52	6.67	6.71	8.05
【A】					
Non-performing loan ratio	1.36	1.50	2.00	3.15	3.61
Loan loss reserves / NPLs	55.04	50.95	43.37	30.56	27.28
【E】					
NIBT / Average equity / Average equity	6.88	8.98	9.83	4.33	3.15
(NIBT + loan loss provision) / Average equity	6.98	7.10	9.84	6.78	10.17
NIBT / Average asset	0.54	0.61	0.63	0.31	0.26
(NIBT + loan loss provision) / Average asset	0.54	0.48	0.63	0.49	0.85
Net interest revenues / NIBT	32.59	22.71	14.99	177.24	317.16
NIBT / total net revenues	48.90	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	2,077.46	2,239.66	2,262.42	1,039.81	882.93
【L】					
Liquidity ratio (monthly average of daily data)	42.84	50.53	54.46	59.23	48.22
Loans / Deposits	68.38	62.76	61.17	53.85	61.41
Time deposits / Deposits	60.93	69.96	65.46	65.97	67.54
NCDs / Time deposits	0.12	0.26	0.12	0.14	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	181.82	152.37	240.50	219.48	-101.97
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.99	95.43	97.28	105.02	62.05
Interest rate sensitivity gap/Equity	10.74	-29.17	-17.77	33.74	-278.48
【G】					
Deposit growth rate	3.56	3.56	3.68	4.12	2.45
Loan growth rate	11.26	5.66	17.29	-8.93	-10.61
Investment growth rate	33.71	-64.94	-7.40	25.05	16.62
Guarantee growth rate	-6.02	-5.39	9.17	16.65	-4.51

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

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

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.23	11.59	13.10	13.12	14.00
Tier 1 capital / Risk-weighted assets	11.52	14.55	14.68	13.86	14.88
Liability / Equity (multiple)	14.65	11.59	11.99	12.97	12.56
Equity / Asset	6.39	7.94	7.70	7.16	7.37
【A】					
Non-performing loan ratio	1.94	2.42	2.08	3.09	4.14
Loan loss reserves / NPLs	58.36	44.27	42.06	25.31	22.00
【E】					
NIBT / Average equity / Average equity	-0.23	12.87	10.93	11.06	12.62
(NIBT + loan loss provision) / Average equity	12.45	19.47	12.60	15.93	18.35
NIBT / Average asset	-0.02	1.03	0.78	0.81	0.91
(NIBT + loan loss provision) / Average asset	0.89	1.56	0.90	1.17	1.33
Net interest revenues / NIBT	-	148.98	115.41	137.47	160.91
NIBT / total net revenues	-0.86	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-28.40	1,900.44	2,165.20	1,687.99	1,694.95
【L】					
Liquidity ratio (monthly average of daily data)	26.26	29.98	51.26	42.12	37.70
Loans / Deposits	76.96	75.94	65.62	72.85	74.07
Time deposits / Deposits	42.97	48.72	45.56	47.62	52.68
NCDs / Time deposits	0.24	0.74	0.72	0.75	0.86
Accumulated gap of assets and liabilities(180 days) / Equity	-44.12	113.98	135.98	-32.67	-26.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.11	88.81	105.01	109.67	104.03
Interest rate sensitivity gap/Equity	-53.41	-105.14	46.23	86.02	36.97
【G】					
Deposit growth rate	11.11	50.88	-5.29	4.67	-3.76
Loan growth rate	10.93	72.48	-15.00	0.99	-9.43
Investment growth rate	-23.72	-26.01	19.11	17.27	20.67
Guarantee growth rate	-10.48	-4.78	-4.57	9.01	9.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Bank of Kaohsiung　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.91	10.93	11.73	12.65	12.99
Tier 1 capital / Risk-weighted assets	10.97	12.00	12.68	12.77	12.54
Liability / Equity (multiple)	12.83	13.59	13.58	14.15	17.20
Equity / Asset	7.23	6.86	6.86	6.60	5.49
【A】					
Non-performing loan ratio	1.81	1.67	1.86	2.43	3.41
Loan loss reserves / NPLs	50.64	55.20	41.49	31.59	26.98
【E】					
NIBT / Average equity / Average equity	5.36	5.02	5.29	5.85	1.87
(NIBT + loan loss provision) / Average equity	8.50	8.13	9.99	13.39	25.36
NIBT / Average asset	0.38	0.34	0.35	0.35	0.10
(NIBT + loan loss provision) / Average asset	0.60	0.56	0.66	0.81	1.35
Net interest revenues / NIBT	345.45	266.47	343.44	381.52	1,754.87
NIBT / total net revenues	22.26	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	654.61	612.03	629.07	681.18	230.22
【L】					
Liquidity ratio (monthly average of daily data)	19.62	25.52	21.51	16.71	12.70
Loans / Deposits	80.76	80.45	83.63	90.93	95.30
Time deposits / Deposits	49.22	54.88	53.46	59.09	68.81
NCDs / Time deposits	0.92	0.82	0.77	1.00	1.61
Accumulated gap of assets and liabilities(180 days) / Equity	-132.66	-90.80	-94.11	-58.42	-24.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.97	100.58	104.51	104.01	102.16
Interest rate sensitivity gap/Equity	43.04	6.63	50.82	45.39	30.76
【G】					
Deposit growth rate	0.79	3.85	1.73	-11.86	-22.45
Loan growth rate	-2.78	-2.10	-8.41	-17.04	-13.96
Investment growth rate	31.54	61.93	1.97	-36.74	66.49
Guarantee growth rate	-6.77	12.20	-37.23	3.53	-22.24

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Land Bank of Taiwan　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.36	11.27	10.86	10.25	10.08
Tier 1 capital / Risk-weighted assets	8.67	8.89	8.85	8.92	6.45
Liability / Equity (multiple)	17.54	18.80	21.11	21.05	18.22
Equity / Asset	5.39	5.05	4.52	4.54	5.20
【A】					
Non-performing loan ratio	1.90	3.12	4.62	6.56	10.43
Loan loss reserves / NPLs	52.22	37.97	26.41	17.24	10.97
【E】					
NIBT / Average equity / Average equity	5.45	5.73	5.03	4.00	2.59
(NIBT + loan loss provision) / Average equity	10.73	10.71	16.61	25.77	30.20
NIBT / Average asset	0.29	0.27	0.23	0.20	0.13
(NIBT + loan loss provision) / Average asset	0.57	0.51	0.75	1.26	1.54
Net interest revenues / NIBT	314.22	375.38	485.64	684.51	1,387.87
NIBT / total net revenues	20.81	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	898.82	839.71	689.92	532.19	333.77
【L】					
Liquidity ratio (monthly average of daily data)	20.18	18.55	20.32	20.52	20.86
Loans / Deposits	84.57	87.10	84.08	81.87	81.27
Time deposits / Deposits	64.84	72.44	67.90	67.96	71.66
NCDs / Time deposits	0.70	0.57	0.55	0.61	-
Accumulated gap of assets and liabilities(180 days) / Equity	-510.07	-472.05	-454.20	-432.38	-463.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.17	100.62	98.38	97.40	90.31
Interest rate sensitivity gap/Equity	2.72	10.46	-31.14	-49.03	-161.75
【G】					
Deposit growth rate	6.28	1.72	5.17	8.95	4.13
Loan growth rate	0.65	4.01	7.52	9.12	-2.73
Investment growth rate	54.12	-8.43	4.73	30.47	13.46
Guarantee growth rate	0.56	3.36	16.33	23.33	-4.06

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name : Taiwan Cooperative Bank Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.58	8.46	9.67	8.88	8.97
Tier 1 capital / Risk-weighted assets	6.80	5.92	6.20	6.29	6.47
Liability / Equity (multiple)	23.39	29.73	32.10	31.27	29.54
Equity / Asset	4.10	3.25	3.02	3.10	3.27
【A】					
Non-performing loan ratio	2.16	2.23	4.70	6.97	9.38
Loan loss reserves / NPLs	55.66	41.80	27.91	18.55	11.26
【E】					
NIBT / Average equity / Average equity	13.39	4.47	2.37	1.18	8.37
(NIBT + loan loss provision) / Average equity	20.78	14.26	19.22	6.69	45.08
NIBT / Average asset	0.47	0.14	0.08	0.18	0.27
(NIBT + loan loss provision) / Average asset	0.73	0.45	0.61	1.02	1.44
Net interest revenues / NIBT	203.95	521.11	1,075.57	460.07	502.95
NIBT / total net revenues	32.36	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,235.38	443.43	225.86	559.16	665.80
【L】					
Liquidity ratio (monthly average of daily data)	15.41	23.81	32.74	32.93	27.89
Loans / Deposits	90.47	79.98	75.61	75.45	78.89
Time deposits / Deposits	57.84	69.66	71.88	74.39	77.19
NCDs / Time deposits	2.09	0.25	0.16	0.23	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	-468.87	-521.00	-384.16	-411.60	-510.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.34	99.25	102.10	99.57	97.00
Interest rate sensitivity gap/Equity	101.69	-19.16	57.81	-11.13	-74.54
【G】					
Deposit growth rate	18.95	-3.15	2.22	5.93	3.88
Loan growth rate	34.81	1.22	2.68	1.31	-2.32
Investment growth rate	4.25	-30.94	34.53	-0.95	17.87
Guarantee growth rate	7.80	-1.52	-13.75	8.71	2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： First Commercial Bank　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.00	10.29	10.35	8.96	8.99
Tier 1 capital / Risk-weighted assets	8.38	8.16	8.01	6.22	6.59
Liability / Equity (multiple)	18.40	18.60	21.09	26.30	26.59
Equity / Asset	5.15	5.10	4.53	3.66	3.62
【A】					
Non-performing loan ratio	1.57	1.72	2.19	2.45	5.82
Loan loss reserves / NPLs	52.16	51.45	43.15	23.21	13.28
【E】					
NIBT / Average equity / Average equity	17.56	18.22	19.46	-34.02	-47.82
(NIBT + loan loss provision) / Average equity	22.66	23.99	30.98	32.79	-28.13
NIBT / Average asset	0.89	0.89	0.80	-1.35	-2.43
(NIBT + loan loss provision) / Average asset	1.15	1.17	1.27	1.30	-1.43
Net interest revenues / NIBT	142.83	146.60	177.32	-	-
NIBT / total net revenues	44.55	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	2,017.10	1,896.55	1,735.69	-2,808.22	-4,821.90
【L】					
Liquidity ratio (monthly average of daily data)	27.21	31.22	30.50	28.13	19.11
Loans / Deposits	78.23	75.75	73.78	76.41	79.07
Time deposits / Deposits	38.98	47.38	48.08	51.07	57.86
NCDs / Time deposits	1.92	1.81	1.81	1.83	2.49
Accumulated gap of assets and liabilities(180 days) / Equity	-22.85	-80.65	-45.56	-248.66	-216.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.62	94.02	88.98	92.58	83.42
Interest rate sensitivity gap/Equity	153.38	-72.43	-152.27	-130.17	-297.69
【G】					
Deposit growth rate	6.58	3.70	1.49	5.37	3.84
Loan growth rate	9.05	5.74	-2.10	1.49	-4.72
Investment growth rate	-53.80	1.82	18.14	77.46	23.85
Guarantee growth rate	-8.51	-9.09	-6.54	8.39	2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name : Hua Nan Commercial Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.26	12.13	11.91	11.22	9.07
Tier 1 capital / Risk-weighted assets	7.89	8.03	8.08	7.66	6.52
Liability / Equity (multiple)	20.10	21.25	22.35	22.95	24.98
Equity / Asset	4.74	4.49	4.28	4.18	3.85
【A】					
Non-performing loan ratio	1.99	2.12	2.59	3.89	5.18
Loan loss reserves / NPLs	50.31	47.14	36.46	30.23	21.77
【E】					
NIBT / Average equity / Average equity	15.31	17.74	21.60	21.48	-61.22
(NIBT + loan loss provision) / Average equity	27.17	29.65	31.72	41.26	25.93
NIBT / Average asset	0.67	0.77	0.88	0.85	-2.84
(NIBT + loan loss provision) / Average asset	1.19	1.28	1.29	1.64	1.20
Net interest revenues / NIBT	203.57	144.69	128.29	149.24	-
NIBT / total net revenues	34.08	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,551.94	1,544.71	1,793.23	1,748.56	-5,939.67
【L】					
Liquidity ratio (monthly average of daily data)	18.64	26.64	30.27	27.74	23.17
Loans / Deposits	78.75	73.91	73.51	76.80	75.97
Time deposits / Deposits	37.00	48.21	46.06	49.31	55.76
NCDs / Time deposits	1.31	1.26	1.46	1.70	1.84
Accumulated gap of assets and liabilities(180 days) / Equity	16.35	84.41	84.16	89.91	9.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.88	100.43	99.93	101.53	97.48
Interest rate sensitivity gap/Equity	-1.71	6.56	-1.11	24.95	-45.80
【G】					
Deposit growth rate	2.51	6.89	8.30	6.44	7.05
Loan growth rate	7.98	6.72	2.88	6.50	-1.88
Investment growth rate	-2.65	16.73	39.58	-57.55	64.12
Guarantee growth rate	-8.54	-8.78	0.24	22.16	5.05

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Chang Hwa Commercial Bank | Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.17	11.03	10.18	11.21	8.35
Tier 1 capital / Risk-weighted assets	8.42	7.40	8.34	8.51	5.80
Liability / Equity (multiple)	14.98	19.54	16.56	16.98	26.60
Equity / Asset	6.26	4.87	5.69	5.56	3.62
【A】					
Non-performing loan ratio	1.63	1.67	7.77	10.20	12.03
Loan loss reserves / NPLs	81.73	99.84	15.73	12.74	12.39
【E】					
NIBT / Average equity / Average equity	18.24	-63.71	2.28	6.65	-51.24
(NIBT + loan loss provision) / Average equity	23.97	24.19	20.35	38.22	20.02
NIBT / Average asset	1.10	-3.74	0.13	0.28	-2.70
(NIBT + loan loss provision) / Average asset	1.44	1.42	1.17	1.64	1.05
Net interest revenues / NIBT	123.13	-	998.01	536.65	-
NIBT / total net revenues	48.96	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	2,410.90	-7,880.81	284.50	605.31	-5,775.30
【L】					
Liquidity ratio (monthly average of daily data)	21.78	22.53	19.67	24.62	23.34
Loans / Deposits	82.52	80.91	86.64	83.39	82.82
Time deposits / Deposits	40.92	48.82	49.81	53.49	59.39
NCDs / Time deposits	1.54	1.51	1.90	1.86	2.51
Accumulated gap of assets and liabilities(180 days) / Equity	-32.40	42.14	362.01	33.97	-27.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.39	100.55	79.17	81.85	77.54
Interest rate sensitivity gap/Equity	-6.54	7.74	-245.14	-208.92	-425.04
【G】					
Deposit growth rate	2.34	2.71	1.93	4.33	1.86
Loan growth rate	3.18	-4.72	5.53	4.61	-4.80
Investment growth rate	51.06	15.53	-36.41	-4.42	24.57
Guarantee growth rate	-6.02	17.55	-4.06	5.58	-2.38

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

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

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.34	10.93	10.82	10.22	11.01
Tier 1 capital / Risk-weighted assets	11.48	10.23	9.75	9.96	10.71
Liability / Equity (multiple)	10.99	14.38	14.89	14.47	14.33
Equity / Asset	8.34	6.50	6.29	6.46	6.52
【A】					
Non-performing loan ratio	0.88	0.50	1.22	2.25	3.20
Loan loss reserves / NPLs	104.84	182.37	94.75	55.51	36.50
【E】					
NIBT / Average equity / Average equity	13.56	16.42	15.95	13.90	7.46
(NIBT + loan loss provision) / Average equity	16.34	16.21	20.06	20.51	17.58
NIBT / Average asset	1.07	1.10	1.06	0.86	0.43
(NIBT + loan loss provision) / Average asset	1.29	1.09	1.33	1.26	1.01
Net interest revenues / NIBT	127.12	109.02	118.44	158.44	315.64
NIBT / total net revenues	44.96	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	3,164.83	3,700.42	3,491.92	2,710.66	1,413.69
【L】					
Liquidity ratio (monthly average of daily data)	28.92	53.47	51.27	50.37	33.14
Loans / Deposits	100.85	79.49	81.37	78.17	79.27
Time deposits / Deposits	31.00	52.54	51.54	52.33	59.52
NCDs / Time deposits	0.87	0.32	0.66	0.90	2.03
Accumulated gap of assets and liabilities(180 days) / Equity	-259.47	-20.97	3.85	-75.77	-164.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.56	111.87	108.37	103.60	97.16
Interest rate sensitivity gap/Equity	63.19	68.89	51.28	21.53	-17.79
【G】					
Deposit growth rate	34.12	12.48	10.82	10.00	8.85
Loan growth rate	70.89	8.64	14.41	5.78	7.17
Investment growth rate	-3.74	6.12	6.42	39.18	56.74
Guarantee growth rate	63.88	-10.23	3.46	35.28	-10.16

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name : Cathay United Bank　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.32	14.24	11.69	11.15	10.79
Tier 1 capital / Risk-weighted assets	9.58	10.98	11.96	11.24	11.64
Liability / Equity (multiple)	15.23	13.29	11.21	11.54	11.46
Equity / Asset	6.16	7.00	8.19	7.97	8.02
【A】					
Non-performing loan ratio	1.82	1.73	1.38	2.69	4.97
Loan loss reserves / NPLs	128.64	144.14	74.05	48.89	32.03
【E】					
NIBT / Average equity / Average equity	-7.36	6.04	22.98	4.08	-20.58
(NIBT + loan loss provision) / Average equity	15.65	26.53	32.41	29.16	20.91
NIBT / Average asset	-0.51	0.49	1.85	0.37	-1.76
(NIBT + loan loss provision) / Average asset	1.08	2.15	2.61	2.63	1.78
Net interest revenues / NIBT	-	525.41	136.13	661.77	-
NIBT / total net revenues	-30.57	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-1,269.03	1,219.09	4,362.96	710.48	-4,740.37
【L】					
Liquidity ratio (monthly average of daily data)	30.17	24.01	23.43	21.95	21.45
Loans / Deposits	74.03	76.35	75.96	79.46	74.75
Time deposits / Deposits	43.46	49.38	47.38	49.15	50.83
NCDs / Time deposits	0.81	1.59	9.54	3.40	1.93
Accumulated gap of assets and liabilities(180 days) / Equity	127.01	-118.40	-39.16	229.88	137.30
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.09	95.88	94.58	82.29	97.44
Interest rate sensitivity gap/Equity	1.04	-40.93	-49.37	-92.15	-13.73
【G】					
Deposit growth rate	11.19	6.52	12.91	28.24	-11.01
Loan growth rate	6.78	6.78	6.55	38.50	-7.19
Investment growth rate	-27.73	3.39	46.21	47.28	-21.03
Guarantee growth rate	17.51	-14.33	4.50	29.20	-51.90

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Bank Of Overseas Chinese　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.09	8.83	10.50	8.04	5.53
Tier 1 capital / Risk-weighted assets	6.64	6.85	7.36	5.50	5.71
Liability / Equity (multiple)	24.92	22.82	20.52	27.63	23.73
Equity / Asset	3.86	4.20	4.65	3.49	4.04
【A】					
Non-performing loan ratio	3.23	2.41	6.98	13.81	19.10
Loan loss reserves / NPLs	28.17	43.58	26.56	17.40	20.00
【E】					
NIBT / Average equity / Average equity	-7.12	-6.79	-28.50	-14.05	-2.52
(NIBT + loan loss provision) / Average equity	-4.24	-5.28	4.69	21.75	24.02
NIBT / Average asset	-0.29	-0.30	-0.95	-0.52	-0.09
(NIBT + loan loss provision) / Average asset	-0.17	-0.23	0.16	0.81	0.82
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	-25.85	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-363.35	-356.41	-1,292.66	-730.99	-123.52
【L】					
Liquidity ratio (monthly average of daily data)	16.02	13.33	16.97	16.94	15.14
Loans / Deposits	75.22	75.39	71.04	76.68	76.07
Time deposits / Deposits	46.63	55.92	55.47	58.19	64.07
NCDs / Time deposits	3.13	3.08	3.52	3.33	3.60
Accumulated gap of assets and liabilities(180 days) / Equity	-105.39	-95.86	-95.50	-80.17	-230.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	77.86	69.06	70.65	61.62	55.56
Interest rate sensitivity gap/Equity	-399.79	-531.37	-448.29	-781.27	-798.40
【G】					
Deposit growth rate	3.32	6.41	-2.88	2.11	1.21
Loan growth rate	1.31	11.61	-10.33	0.99	3.57
Investment growth rate	9.17	-24.39	6.66	-15.84	11.71
Guarantee growth rate	-11.47	-23.13	-33.22	-25.33	-29.63

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： The Shanghai Commercial & Savings Bank　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.39	10.32	10.02	9.90	10.10
Tier 1 capital / Risk-weighted assets	17.65	18.01	16.85	18.12	18.53
Liability / Equity (multiple)	8.13	8.54	8.19	7.79	7.37
Equity / Asset	10.95	10.48	10.88	11.38	11.95
【A】					
Non-performing loan ratio	1.15	1.13	1.29	2.88	5.46
Loan loss reserves / NPLs	135.35	183.40	105.64	39.29	14.13
【E】					
NIBT / Average equity / Average equity	12.24	11.18	9.47	6.26	1.19
(NIBT + loan loss provision) / Average equity	12.91	13.73	12.07	12.72	15.72
NIBT / Average asset	2.05	1.80	1.50	0.86	0.15
(NIBT + loan loss provision) / Average asset	2.16	2.22	1.91	1.75	1.99
Net interest revenues / NIBT	71.73	88.37	99.16	182.11	1,099.45
NIBT / total net revenues	66.33	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	4,373.40	3,747.47	3,195.32	1,731.73	291.80
【L】					
Liquidity ratio (monthly average of daily data)	23.35	26.21	22.46	20.26	17.83
Loans / Deposits	71.95	65.61	66.17	70.44	67.61
Time deposits / Deposits	35.00	51.78	49.12	51.03	57.46
NCDs / Time deposits	2.36	1.52	2.83	2.34	3.73
Accumulated gap of assets and liabilities(180 days) / Equity	-184.15	-156.48	-133.01	-113.62	-82.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.01	102.66	99.58	102.82	98.49
Interest rate sensitivity gap/Equity	19.32	13.50	-2.21	13.27	-7.10
【G】					
Deposit growth rate	4.61	7.95	9.41	5.71	0.58
Loan growth rate	14.34	6.32	2.25	9.81	-0.43
Investment growth rate	79.24	6.42	26.36	6.97	-12.12
Guarantee growth rate	10.49	26.92	-0.31	-3.93	-25.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Union Bank of Taiwan　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.62	8.88	12.40	10.29	12.62
Tier 1 capital / Risk-weighted assets	7.47	7.42	11.29	11.52	11.93
Liability / Equity (multiple)	18.49	18.56	12.12	11.11	10.56
Equity / Asset	5.13	5.11	7.62	8.26	8.65
【A】					
Non-performing loan ratio	2.41	3.76	3.78	5.67	7.74
Loan loss reserves / NPLs	34.02	21.25	21.47	12.74	24.91
【E】					
NIBT / Average equity / Average equity	2.08	-21.56	9.60	9.33	-8.03
(NIBT + loan loss provision) / Average equity	5.78	-14.67	24.30	12.80	4.79
NIBT / Average asset	0.11	-1.60	0.76	0.80	-0.76
(NIBT + loan loss provision) / Average asset	0.30	-1.09	1.91	1.10	0.45
Net interest revenues / NIBT	2,447.04	-	501.76	418.21	-
NIBT / total net revenues	4.86	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	102.28	-1,288.66	613.31	566.30	-615.25
【L】					
Liquidity ratio (monthly average of daily data)	11.77	11.56	13.02	11.60	9.52
Loans / Deposits	70.39	67.52	69.59	70.14	73.61
Time deposits / Deposits	62.83	69.85	70.10	69.03	70.25
NCDs / Time deposits	1.81	3.27	7.74	6.59	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-217.15	-162.13	-89.15	-269.83	-333.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.43	71.24	91.35	75.19	61.96
Interest rate sensitivity gap/Equity	-352.11	-426.82	-80.79	-231.80	-336.89
【G】					
Deposit growth rate	10.02	35.52	19.99	17.23	-5.85
Loan growth rate	13.78	28.61	17.24	10.25	-13.17
Investment growth rate	6.38	62.07	29.19	23.40	-16.41
Guarantee growth rate	-4.46	6.80	30.45	-17.22	-34.07

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： The Chinese Bank　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	6.66	9.63	9.37	8.40	9.77
Tier 1 capital / Risk-weighted assets	6.20	9.29	9.91	10.49	10.78
Liability / Equity (multiple)	18.75	12.79	13.67	12.27	12.51
Equity / Asset	5.06	7.25	6.81	7.54	7.40
【A】					
Non-performing loan ratio	8.13	5.96	8.90	11.71	16.56
Loan loss reserves / NPLs	27.47	28.93	13.46	15.24	10.52
【E】					
NIBT / Average equity / Average equity	-37.39	-3.55	-7.92	0.83	0.33
(NIBT + loan loss provision) / Average equity	-29.25	5.82	0.17	2.62	7.44
NIBT / Average asset	-2.25	-0.25	-0.60	0.06	0.03
(NIBT + loan loss provision) / Average asset	-1.76	0.42	0.01	0.20	0.57
Net interest revenues / NIBT	-	-	-	4,052.59	8,830.19
NIBT / total net revenues	547.97	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-1,920.50	-183.50	-446.10	53.96	29.48
【L】					
Liquidity ratio (monthly average of daily data)	10.10	9.03	10.62	9.02	10.65
Loans / Deposits	73.45	77.66	77.38	78.04	83.63
Time deposits / Deposits	78.61	81.91	81.66	83.38	84.90
NCDs / Time deposits	3.62	5.53	5.45	9.30	13.95
Accumulated gap of assets and liabilities(180 days) / Equity	-235.55	-188.70	-454.11	-44.54	-151.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.03	82.89	87.22	89.34	85.67
Interest rate sensitivity gap/Equity	-186.75	-191.62	-144.29	-101.05	-159.83
【G】					
Deposit growth rate	-6.19	-4.10	3.30	-0.68	-3.00
Loan growth rate	-10.61	-1.89	0.69	-7.87	-11.07
Investment growth rate	14.09	-18.77	-6.93	2.24	29.87
Guarantee growth rate	-29.82	-63.58	-14.94	4.02	-41.22

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Far Eastern International Bank Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.88	10.32	10.66	10.41	11.28
Tier 1 capital / Risk-weighted assets	8.28	9.76	10.25	9.76	9.15
Liability / Equity (multiple)	16.41	12.16	11.74	13.03	17.09
Equity / Asset	5.74	7.60	7.85	7.13	5.53
【A】					
Non-performing loan ratio	2.13	1.83	2.49	2.80	5.61
Loan loss reserves / NPLs	43.85	46.66	47.70	46.29	25.78
【E】					
NIBT / Average equity / Average equity	-10.13	13.87	19.63	26.02	-32.29
(NIBT + loan loss provision) / Average equity	1.06	20.57	24.94	38.69	14.85
NIBT / Average asset	-0.67	1.08	1.46	1.85	-2.84
(NIBT + loan loss provision) / Average asset	0.07	1.60	1.86	2.75	1.31
Net interest revenues / NIBT	-	207.93	175.71	139.36	-
NIBT / total net revenues	-50.76	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-944.64	1,282.48	1,679.05	2,042.69	-3,581.65
【L】					
Liquidity ratio (monthly average of daily data)	22.09	20.93	16.27	17.17	8.20
Loans / Deposits	84.60	93.94	87.53	97.38	87.13
Time deposits / Deposits	64.89	76.13	73.57	76.74	79.96
NCDs / Time deposits	18.78	5.47	11.03	28.89	15.65
Accumulated gap of assets and liabilities(180 days) / Equity	-106.53	-25.26	-119.10	-216.46	-528.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.33	101.56	101.82	94.92	86.78
Interest rate sensitivity gap/Equity	53.17	14.22	15.64	-49.48	-183.13
【G】					
Deposit growth rate	19.27	17.09	17.53	6.43	8.42
Loan growth rate	5.16	23.12	6.65	17.65	-3.17
Investment growth rate	-20.33	51.90	25.76	7.18	16.76
Guarantee growth rate	47.97	32.23	-9.34	88.22	1.69

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Fuhwa Commercial Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.21	8.14	9.07	8.72	11.04
Tier 1 capital / Risk-weighted assets	5.40	7.53	7.46	6.36	7.78
Liability / Equity (multiple)	23.45	15.50	16.26	18.58	16.72
Equity / Asset	4.09	6.06	5.79	5.11	5.64
【A】					
Non-performing loan ratio	1.22	2.49	3.51	4.96	9.67
Loan loss reserves / NPLs	128.50	42.26	30.80	33.15	21.56
【E】					
NIBT / Average equity / Average equity	-30.77	0.60	12.90	10.07	-27.55
(NIBT + loan loss provision) / Average equity	7.87	15.23	22.83	24.70	25.13
NIBT / Average asset	-1.63	0.04	0.75	0.54	-2.01
(NIBT + loan loss provision) / Average asset	0.42	0.90	1.32	1.34	1.84
Net interest revenues / NIBT	-	5,558.10	274.51	313.31	-
NIBT / total net revenues	-100.29	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-1,895.43	37.30	794.19	569.87	-2,711.35
【L】					
Liquidity ratio (monthly average of daily data)	19.99	12.36	12.70	14.30	21.27
Loans / Deposits	81.73	89.85	86.67	89.85	81.99
Time deposits / Deposits	60.60	66.77	68.28	68.30	73.75
NCDs / Time deposits	6.66	10.21	13.02	4.70	3.12
Accumulated gap of assets and liabilities(180 days) / Equity	-340.88	-491.81	-85.62	-186.23	-53.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	67.60	69.16	74.67	76.46	78.76
Interest rate sensitivity gap/Equity	-629.01	-414.31	-334.06	-361.04	-299.62
【G】					
Deposit growth rate	10.34	15.06	21.85	33.69	6.82
Loan growth rate	-0.65	17.26	15.07	40.73	5.33
Investment growth rate	18.56	10.46	75.97	-22.34	52.65
Guarantee growth rate	-5.28	7.09	10.73	38.60	-5.10

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Bank SinoPac Company Limited Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.38	13.01	12.64	12.39	12.85
Tier 1 capital / Risk-weighted assets	11.00	9.42	10.40	12.06	13.55
Liability / Equity (multiple)	14.54	17.65	15.37	14.58	11.99
Equity / Asset	6.43	5.36	6.11	6.42	7.70
【A】					
Non-performing loan ratio	2.13	1.01	1.06	2.15	3.13
Loan loss reserves / NPLs	44.99	49.41	42.49	33.81	25.67
【E】					
NIBT / Average equity / Average equity	7.29	8.94	18.23	11.82	11.30
(NIBT + loan loss provision) / Average equity	17.74	11.32	20.24	17.73	16.21
NIBT / Average asset	0.40	0.54	1.06	0.81	0.92
(NIBT + loan loss provision) / Average asset	0.96	0.69	1.18	1.22	1.32
Net interest revenues / NIBT	324.30	221.96	101.07	150.76	205.40
NIBT / total net revenues	20.90	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	528.69	1,187.47	2,351.81	1,485.69	1,293.21
【L】					
Liquidity ratio (monthly average of daily data)	29.88	31.94	29.36	39.37	32.17
Loans / Deposits	77.67	76.26	79.55	69.78	80.18
Time deposits / Deposits	50.10	62.20	59.03	62.04	65.11
NCDs / Time deposits	9.77	8.83	13.44	13.73	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-186.10	-199.88	-89.03	-337.02	-266.76
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.27	95.76	86.02	90.89	80.34
Interest rate sensitivity gap/Equity	2.73	-53.48	-137.11	-81.29	-172.81
【G】					
Deposit growth rate	91.54	21.34	8.58	31.27	8.68
Loan growth rate	95.94	15.97	23.46	12.52	11.94
Investment growth rate	128.25	-10.16	-16.38	29.16	120.26
Guarantee growth rate	77.36	-5.26	20.43	12.32	-21.43

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

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

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.79	9.55	11.63	9.97	10.38
Tier 1 capital / Risk-weighted assets	7.62	7.39	9.09	9.14	9.36
Liability / Equity (multiple)	17.05	15.40	11.93	13.44	15.87
Equity / Asset	5.54	6.10	7.74	6.92	5.93
【A】					
Non-performing loan ratio	0.99	0.79	1.16	1.59	2.27
Loan loss reserves / NPLs	54.33	54.80	56.09	70.24	43.11
【E】					
NIBT / Average equity / Average equity	1.37	14.34	34.34	20.51	-19.96
(NIBT + loan loss provision) / Average equity	8.10	11.86	28.88	18.13	19.25
NIBT / Average asset	0.07	0.99	2.23	1.41	-1.72
(NIBT + loan loss provision) / Average asset	0.41	0.82	1.88	1.25	1.66
Net interest revenues / NIBT	1,958.25	221.51	119.90	173.59	-
NIBT / total net revenues	4.62	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	127.39	1,527.24	3,447.91	2,289.10	-2,852.24
【L】					
Liquidity ratio (monthly average of daily data)	11.44	12.42	11.81	13.12	18.29
Loans / Deposits	83.37	83.92	83.74	81.45	76.36
Time deposits / Deposits	51.62	61.71	59.47	60.50	65.52
NCDs / Time deposits	7.02	6.41	7.73	6.40	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-507.91	-500.93	-379.46	-471.99	-402.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.85	79.45	82.35	84.48	71.77
Interest rate sensitivity gap/Equity	-296.06	-242.07	-159.69	-144.53	-337.74
【G】					
Deposit growth rate	21.06	34.39	35.03	9.88	0.94
Loan growth rate	19.51	33.34	37.73	16.77	-4.65
Investment growth rate	40.62	37.82	24.60	-1.27	19.76
Guarantee growth rate	62.13	30.92	-19.47	34.22	-24.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Cosmos Bank, Taiwan Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.56	10.00	9.76	9.79	10.13
Tier 1 capital / Risk-weighted assets	8.95	10.46	9.88	9.81	10.11
Liability / Equity (multiple)	14.13	11.08	11.13	10.82	10.51
Equity / Asset	6.61	8.28	8.25	8.46	8.68
【A】					
Non-performing loan ratio	2.88	3.37	3.65	5.07	6.54
Loan loss reserves / NPLs	77.49	35.42	21.21	20.03	15.68
【E】					
NIBT / Average equity / Average equity	-40.03	4.41	5.78	9.38	11.39
(NIBT + loan loss provision) / Average equity	-23.98	11.62	29.99	42.59	32.11
NIBT / Average asset	-3.07	0.36	0.47	0.81	0.86
(NIBT + loan loss provision) / Average asset	-1.84	0.95	2.45	3.67	2.44
Net interest revenues / NIBT	-	1,551.96	1,113.19	649.02	463.94
NIBT / total net revenues	-184.94	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,372.04	265.05	381.33	644.84	714.00
【L】					
Liquidity ratio (monthly average of daily data)	15.39	12.93	11.42	10.45	13.88
Loans / Deposits	66.87	70.95	72.56	73.11	74.13
Time deposits / Deposits	73.60	77.64	78.11	79.66	82.00
NCDs / Time deposits	0.16	0.17	0.22	0.41	1.56
Accumulated gap of assets and liabilities(180 days) / Equity	-83.70	-130.35	-60.87	-50.34	-15.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	78.55	71.34	76.28	74.08	78.68
Interest rate sensitivity gap/Equity	-257.74	-289.07	-222.88	-235.70	-182.30
【G】					
Deposit growth rate	-5.41	2.32	4.18	11.17	11.87
Loan growth rate	-11.04	-0.58	3.00	8.09	-1.58
Investment growth rate	-37.25	17.63	48.94	27.28	93.55
Guarantee growth rate	-59.69	-17.27	3.17	-69.24	67.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Bowa Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	3.06	8.26	3.76	4.71	5.56
Tier 1 capital / Risk-weighted assets	1.64	6.33	3.87	5.65	6.51
Liability / Equity (multiple)	46.80	18.44	25.28	19.32	16.83
Equity / Asset	2.09	5.14	3.80	4.92	5.61
【A】					
Non-performing loan ratio	10.83	7.44	24.70	33.00	35.60
Loan loss reserves / NPLs	37.07	52.80	16.08	9.91	7.82
【E】					
NIBT / Average equity / Average equity	-87.06	-26.76	-25.89	-7.69	-10.51
(NIBT + loan loss provision) / Average equity	-76.38	-36.17	-21.64	-5.67	-7.90
NIBT / Average asset	-3.29	-1.17	-1.17	-0.39	-0.63
(NIBT + loan loss provision) / Average asset	-2.89	-1.58	-0.98	-0.29	-0.47
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	213.18	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-3,790.44	-1,446.14	-1,342.02	-473.84	-892.01
【L】					
Liquidity ratio (monthly average of daily data)	9.57	8.75	8.12	8.71	8.05
Loans / Deposits	66.61	68.55	83.46	89.62	86.89
Time deposits / Deposits	77.21	80.92	81.38	79.99	80.55
NCDs / Time deposits	2.36	2.46	1.08	2.64	4.38
Accumulated gap of assets and liabilities(180 days) / Equity	-547.84	243.47	298.26	-293.79	-226.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	49.44	63.45	66.04	38.82	60.87
Interest rate sensitivity gap/Equity	-1,906.78	-568.12	-705.93	-1,010.93	-582.18
【G】					
Deposit growth rate	-3.22	2.99	17.22	2.67	-5.12
Loan growth rate	-7.25	-16.30	6.77	5.01	-3.66
Investment growth rate	2.18	6.08	35.67	-3.28	0.36
Guarantee growth rate	-44.62	-28.84	30.81	-40.23	-47.68

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Taishin International Bank　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	7.47	10.11	11.57	10.12	10.28
Tier 1 capital / Risk-weighted assets	5.39	6.73	9.33	7.90	7.52
Liability / Equity (multiple)	20.71	12.11	11.12	11.97	12.14
Equity / Asset	4.61	7.63	8.25	7.71	7.61
【A】					
Non-performing loan ratio	2.18	1.34	1.18	1.78	3.03
Loan loss reserves / NPLs	82.24	54.50	61.95	41.00	38.09
【E】					
NIBT / Average equity / Average equity	-39.61	19.95	25.82	20.10	14.74
(NIBT + loan loss provision) / Average equity	16.21	49.78	41.63	38.12	33.06
NIBT / Average asset	-2.36	1.61	2.00	1.58	1.25
(NIBT + loan loss provision) / Average asset	0.97	4.02	3.23	2.99	2.79
Net interest revenues / NIBT	-	278.44	206.53	263.96	339.63
NIBT / total net revenues	-115.10	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,830.35	1,599.76	1,763.48	1,267.69	1,068.94
【L】					
Liquidity ratio (monthly average of daily data)	17.24	15.91	12.19	12.77	13.16
Loans / Deposits	79.35	83.57	85.88	92.82	90.04
Time deposits / Deposits	52.25	69.46	65.38	65.76	70.35
NCDs / Time deposits	7.00	6.18	3.72	7.44	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-858.63	-312.84	-387.70	-181.84	-128.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	66.17	81.54	73.20	89.73	73.02
Interest rate sensitivity gap/Equity	-483.55	-162.28	-219.00	-92.16	-265.60
【G】					
Deposit growth rate	0.26	22.12	31.71	16.21	60.38
Loan growth rate	-5.13	16.35	19.84	16.44	70.67
Investment growth rate	-31.81	30.88	53.24	6.25	9.95
Guarantee growth rate	10.93	7.46	-3.86	-15.76	18.96

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Ta Chong Bank Ltd.　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.41	8.95	9.46	8.77	8.25
Tier 1 capital / Risk-weighted assets	6.06	7.95	7.27	6.87	6.14
Liability / Equity (multiple)	44.80	13.94	16.08	13.47	14.31
Equity / Asset	2.18	6.70	5.86	6.91	6.53
【A】					
Non-performing loan ratio	2.82	3.78	4.45	5.28	8.01
Loan loss reserves / NPLs	43.68	17.94	15.57	14.95	10.50
【E】					
NIBT / Average equity / Average equity	-34.80	7.29	1.87	17.17	-21.77
(NIBT + loan loss provision) / Average equity	24.03	16.71	15.36	18.18	-5.14
NIBT / Average asset	-1.16	0.50	0.12	1.17	-1.79
(NIBT + loan loss provision) / Average asset	0.80	1.16	0.95	1.24	-0.42
Net interest revenues / NIBT	-	525.55	2,059.08	192.09	-
NIBT / total net revenues	-63.99	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,092.45	517.89	120.33	1,188.90	-1,970.25
【L】					
Liquidity ratio (monthly average of daily data)	13.06	13.79	12.04	11.57	10.46
Loans / Deposits	89.72	87.09	91.69	88.52	89.57
Time deposits / Deposits	60.38	72.96	67.77	67.06	73.79
NCDs / Time deposits	3.06	8.27	3.92	4.12	4.57
Accumulated gap of assets and liabilities(180 days) / Equity	-486.32	-219.18	-278.15	-187.91	-186.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.63	86.38	91.07	87.97	88.65
Interest rate sensitivity gap/Equity	-282.82	-141.09	-107.67	-126.15	-126.41
【G】					
Deposit growth rate	4.15	25.28	7.26	12.12	0.85
Loan growth rate	6.91	16.78	12.42	10.14	4.22
Investment growth rate	46.49	-11.98	200.22	-12.90	-8.51
Guarantee growth rate	52.52	4.29	18.78	43.46	-46.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Jih Sun International Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.04	8.65	10.07	9.30	9.71
Tier 1 capital / Risk-weighted assets	6.63	5.67	6.53	6.82	7.01
Liability / Equity (multiple)	20.37	19.76	19.21	17.57	17.25
Equity / Asset	4.68	4.82	4.95	5.38	5.48
【A】					
Non-performing loan ratio	5.36	2.73	6.25	6.93	9.46
Loan loss reserves / NPLs	34.09	55.74	18.46	15.01	16.94
【E】					
NIBT / Average equity / Average equity	-111.86	-36.68	5.73	2.09	-17.97
(NIBT + loan loss provision) / Average equity	-75.88	-6.55	16.32	7.71	16.62
NIBT / Average asset	-5.00	-1.95	0.30	0.10	-1.15
(NIBT + loan loss provision) / Average asset	-3.39	-0.35	0.85	0.36	1.06
Net interest revenues / NIBT	-	-	938.22	2,464.50	-
NIBT / total net revenues	244.76	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-6,348.67	-1,840.03	252.78	86.99	-1,266.35
【L】					
Liquidity ratio (monthly average of daily data)	15.00	11.19	10.32	10.38	12.63
Loans / Deposits	84.91	85.78	84.02	89.07	86.96
Time deposits / Deposits	62.36	71.80	70.40	72.16	78.16
NCDs / Time deposits	4.41	5.71	9.04	6.03	16.62
Accumulated gap of assets and liabilities(180 days) / Equity	-556.11	-812.59	-491.68	-48.35	14.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	68.22	49.99	54.48	56.45	71.59
Interest rate sensitivity gap/Equity	-561.84	-825.64	-710.16	-612.64	-388.87
【G】					
Deposit growth rate	-5.82	3.07	17.96	9.94	10.63
Loan growth rate	-6.96	5.22	9.66	11.27	9.64
Investment growth rate	-11.28	41.41	118.00	22.75	-11.42
Guarantee growth rate	-59.14	66.96	66.80	53.96	-26.43

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： EnTie Commercial Bank　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.97	9.86	11.18	10.43	11.48
Tier 1 capital / Risk-weighted assets	6.55	8.29	8.88	10.34	10.29
Liability / Equity (multiple)	18.22	16.25	14.34	12.49	12.39
Equity / Asset	5.20	5.80	6.52	7.42	7.47
【A】					
Non-performing loan ratio	4.87	2.49	2.31	7.24	13.73
Loan loss reserves / NPLs	31.81	50.14	52.47	20.60	10.28
【E】					
NIBT / Average equity / Average equity	-25.47	0.78	6.35	4.95	-10.17
(NIBT + loan loss provision) / Average equity	-7.35	23.34	15.23	13.92	14.66
NIBT / Average asset	-1.59	0.05	0.49	0.40	-0.88
(NIBT + loan loss provision) / Average asset	-0.46	1.51	1.17	1.13	1.27
Net interest revenues / NIBT	-	5,044.44	471.53	618.77	-
NIBT / total net revenues	-283.92	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-3,154.90	80.65	532.52	507.43	-1,155.35
【L】					
Liquidity ratio (monthly average of daily data)	11.64	21.92	13.38	9.28	8.52
Loans / Deposits	97.49	86.70	84.39	86.84	91.13
Time deposits / Deposits	68.79	74.05	69.82	66.14	71.26
NCDs / Time deposits	7.49	5.22	6.95	4.26	3.49
Accumulated gap of assets and liabilities(180 days) / Equity	-461.77	-347.30	-713.98	-448.27	233.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.60	66.16	53.43	61.16	84.87
Interest rate sensitivity gap/Equity	-248.04	-440.75	-582.57	-421.54	-163.12
【G】					
Deposit growth rate	-2.85	5.75	35.55	9.33	-3.74
Loan growth rate	9.00	7.82	29.48	3.26	-2.74
Investment growth rate	-44.84	16.52	213.00	35.53	-29.24
Guarantee growth rate	-46.56	-0.60	92.17	-7.96	-33.44

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Chinatrust Commercial Bank　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.31	12.39	10.70	10.37	12.58
Tier 1 capital / Risk-weighted assets	7.85	8.78	7.99	8.00	9.84
Liability / Equity (multiple)	20.07	15.81	12.45	11.97	9.27
Equity / Asset	4.75	5.95	7.44	7.71	9.74
【A】					
Non-performing loan ratio	1.61	1.50	1.86	2.45	3.02
Loan loss reserves / NPLs	136.70	75.96	79.89	50.76	52.29
【E】					
NIBT / Average equity / Average equity	-22.15	17.24	18.94	9.44	18.76
(NIBT + loan loss provision) / Average equity	17.62	26.96	29.34	25.07	29.39
NIBT / Average asset	-1.17	1.19	1.40	0.86	1.80
(NIBT + loan loss provision) / Average asset	0.93	1.86	2.17	2.27	2.81
Net interest revenues / NIBT	-	218.09	179.78	355.32	192.24
NIBT / total net revenues	-42.99	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,305.34	2,200.26	2,487.47	1,129.27	2,645.66
【L】					
Liquidity ratio (monthly average of daily data)	20.13	14.05	18.16	18.75	17.46
Loans / Deposits	68.10	73.02	78.52	72.50	80.17
Time deposits / Deposits	49.13	62.89	61.65	59.76	64.30
NCDs / Time deposits	5.33	2.94	7.51	5.60	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	-27.23	-86.79	-105.59	-202.12	-88.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.06	72.51	70.54	82.79	85.59
Interest rate sensitivity gap/Equity	-375.64	-313.67	-277.45	-150.99	-91.55
【G】					
Deposit growth rate	-1.16	22.35	11.88	29.21	5.76
Loan growth rate	-8.31	12.19	19.51	17.03	7.07
Investment growth rate	21.80	34.37	7.67	35.75	-7.49
Guarantee growth rate	-27.04	-18.97	7.55	-0.98	-25.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Chinfon Commercial Bank Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.07	11.94	11.75	10.81	10.42
Tier 1 capital / Risk-weighted assets	6.55	7.95	8.59	7.91	7.82
Liability / Equity (multiple)	18.46	14.54	14.47	14.07	14.41
Equity / Asset	5.14	6.44	6.46	6.64	6.49
【A】					
Non-performing loan ratio	16.17	11.80	17.46	22.44	27.58
Loan loss reserves / NPLs	15.34	14.35	13.33	9.84	6.83
【E】					
NIBT / Average equity / Average equity	-27.96	2.28	1.47	3.75	-19.23
(NIBT + loan loss provision) / Average equity	-16.08	19.62	19.87	25.60	16.49
NIBT / Average asset	-1.45	0.14	0.09	0.24	-1.34
(NIBT + loan loss provision) / Average asset	-0.84	1.20	1.24	1.64	1.15
Net interest revenues / NIBT	-	2,142.40	3,314.18	1,207.69	-
NIBT / total net revenues	-53.03	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-1,829.64	170.20	111.29	294.26	-1,707.47
【L】					
Liquidity ratio (monthly average of daily data)	22.60	16.13	16.84	13.60	10.51
Loans / Deposits	65.92	73.13	67.00	79.91	83.23
Time deposits / Deposits	69.59	76.08	77.34	78.30	80.86
NCDs / Time deposits	2.50	3.44	3.04	6.54	4.29
Accumulated gap of assets and liabilities(180 days) / Equity	-149.83	-28.04	77.80	62.53	-185.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	55.04	60.20	65.32	54.99	49.38
Interest rate sensitivity gap/Equity	-719.55	-486.19	-386.56	-527.72	-516.11
【G】					
Deposit growth rate	-3.70	-1.49	1.52	0.17	-6.74
Loan growth rate	-13.47	8.52	-15.74	-4.12	-8.17
Investment growth rate	52.41	-33.58	-13.36	-17.42	-19.29
Guarantee growth rate	-30.16	-3.24	-30.28	-28.08	-68.56

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

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

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	12.48	10.56	9.69	9.33	11.28
Tier 1 capital / Risk-weighted assets	7.77	8.27	6.39	6.32	7.69
Liability / Equity (multiple)	16.66	16.47	20.04	19.10	15.27
Equity / Asset	5.66	5.73	4.75	4.97	6.15
【A】					
Non-performing loan ratio	1.70	2.39	4.26	6.36	10.23
Loan loss reserves / NPLs	84.12	47.05	24.42	20.63	10.76
【E】					
NIBT / Average equity / Average equity	-40.16	-2.78	1.93	1.82	1.82
(NIBT + loan loss provision) / Average equity	-19.10	16.35	13.71	20.61	6.73
NIBT / Average asset	-2.30	-0.14	0.10	0.11	0.12
(NIBT + loan loss provision) / Average asset	-1.09	0.81	0.71	1.21	0.44
Net interest revenues / NIBT	-	-	2,916.16	2,767.15	2,675.50
NIBT / total net revenues	-346.47	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,288.67	-92.94	87.84	78.86	78.43
【L】					
Liquidity ratio (monthly average of daily data)	11.15	17.64	10.56	9.35	16.67
Loans / Deposits	80.96	71.54	71.15	73.84	70.22
Time deposits / Deposits	60.88	67.82	67.48	68.79	71.09
NCDs / Time deposits	1.12	6.19	12.39	6.08	3.56
Accumulated gap of assets and liabilities(180 days) / Equity	-49.75	-51.81	-387.29	-123.18	-55.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	32.37	43.70	31.17	38.67	44.13
Interest rate sensitivity gap/Equity	-937.75	-766.78	-1,141.19	-888.85	-721.66
【G】					
Deposit growth rate	0.88	53.02	12.91	14.13	-2.81
Loan growth rate	13.82	52.56	8.13	20.39	-9.32
Investment growth rate	82.78	-16.14	-2.00	86.67	0.77
Guarantee growth rate	23.08	231.53	-11.42	-12.41	-27.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Sunny Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.76	8.48	9.32	9.22	9.16
Tier 1 capital / Risk-weighted assets	7.33	7.53	8.73	8.15	7.98
Liability / Equity (multiple)	17.41	18.42	15.37	16.20	16.78
Equity / Asset	5.43	5.15	6.11	5.81	5.62
【A】					
Non-performing loan ratio	2.65	3.09	2.64	3.88	6.05
Loan loss reserves / NPLs	43.70	41.48	41.71	24.97	16.15
【E】					
NIBT / Average equity / Average equity	0.20	7.37	14.42	15.07	12.78
(NIBT + loan loss provision) / Average equity	7.96	12.71	14.87	13.11	69.60
NIBT / Average asset	0.01	0.44	0.81	0.80	0.72
(NIBT + loan loss provision) / Average asset	0.43	0.76	0.84	0.70	3.92
Net interest revenues / NIBT	14,438.46	409.79	246.04	235.82	291.40
NIBT / total net revenues	0.64	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	10.00	314.45	679.88	664.98	663.01
【L】					
Liquidity ratio (monthly average of daily data)	10.17	13.77	10.07	9.80	15.06
Loans / Deposits	86.27	81.75	85.10	86.06	80.96
Time deposits / Deposits	64.96	66.74	66.66	67.58	71.07
NCDs / Time deposits	7.17	7.22	8.14	4.29	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-300.30	-237.28	-726.67	-590.04	-484.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.10	89.56	85.19	38.71	49.10
Interest rate sensitivity gap/Equity	-203.77	-161.03	-188.23	-886.95	-768.64
【G】					
Deposit growth rate	4.92	38.98	9.53	9.61	16.02
Loan growth rate	10.52	32.07	9.14	16.49	23.47
Investment growth rate	23.86	61.81	33.55	-13.19	0.97
Guarantee growth rate	-7.03	-0.40	-5.84	41.89	3.15

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Bank of Panhsin Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	8.44	8.19	8.76	8.88	9.38
Tier 1 capital / Risk-weighted assets	5.54	6.21	5.96	6.30	9.24
Liability / Equity (multiple)	18.80	17.78	19.49	19.66	11.27
Equity / Asset	5.05	5.33	4.88	4.84	8.15
【A】					
Non-performing loan ratio	4.52	3.89	4.67	7.46	12.45
Loan loss reserves / NPLs	38.44	40.24	30.24	27.99	9.05
【E】					
NIBT / Average equity / Average equity	-5.60	5.86	9.19	-31.87	1.83
(NIBT + loan loss provision) / Average equity	14.86	17.59	14.56	-3.64	11.80
NIBT / Average asset	-0.27	0.30	0.46	-2.28	0.15
(NIBT + loan loss provision) / Average asset	0.71	0.91	0.73	-0.26	0.99
Net interest revenues / NIBT	-	594.55	380.49	-	1,273.25
NIBT / total net revenues	-13.79	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-316.28	291.69	449.90	-2,161.62	154.38
【L】					
Liquidity ratio (monthly average of daily data)	10.56	9.50	9.86	11.49	10.11
Loans / Deposits	91.92	96.46	90.41	87.89	85.52
Time deposits / Deposits	72.75	73.78	75.00	73.66	73.47
NCDs / Time deposits	13.83	14.64	16.76	15.49	10.49
Accumulated gap of assets and liabilities(180 days) / Equity	-492.19	-624.72	-618.71	-597.54	-327.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.31	98.81	94.38	92.92	89.15
Interest rate sensitivity gap/Equity	-76.95	-18.50	-99.60	-125.58	-112.97
【G】					
Deposit growth rate	8.40	15.75	14.76	22.69	3.50
Loan growth rate	3.38	22.83	17.22	24.09	9.97
Investment growth rate	245.58	-36.98	-6.13	-22.28	6.99
Guarantee growth rate	11.75	36.74	2.01	-25.29	-35.50

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Lucky Bank   Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.53	9.15	9.34	9.78	8.86
Tier 1 capital / Risk-weighted assets	11.31	9.33	9.23	9.24	8.51
Liability / Equity (multiple)	21.25	24.78	20.14	20.53	22.43
Equity / Asset	4.50	3.88	4.73	4.64	4.27
【A】					
Non-performing loan ratio	1.11	2.11	3.06	4.75	9.56
Loan loss reserves / NPLs	104.49	40.81	30.04	20.16	11.03
【E】					
NIBT / Average equity / Average equity	11.59	-4.19	12.16	10.64	-36.30
(NIBT + loan loss provision) / Average equity	16.77	-	14.19	13.94	10.63
NIBT / Average asset	0.49	-0.18	0.56	0.48	-2.22
(NIBT + loan loss provision) / Average asset	0.71	-	0.65	0.63	0.65
Net interest revenues / NIBT	235.15	-	238.38	287.89	-
NIBT / total net revenues	33.72	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	853.00	-230.56	682.76	521.46	-2,643.05
【L】					
Liquidity ratio (monthly average of daily data)	31.97	27.70	20.70	9.02	17.54
Loans / Deposits	65.34	67.20	75.21	73.18	63.77
Time deposits / Deposits	57.67	56.77	57.98	61.19	66.23
NCDs / Time deposits	2.25	2.26	2.07	1.81	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	235.09	242.94	-39.40	-10.46	112.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.51	93.72	98.26	94.60	82.01
Interest rate sensitivity gap/Equity	-90.55	-147.11	-33.37	-105.55	-373.05
【G】					
Deposit growth rate	-5.99	5.11	3.37	2.71	-0.68
Loan growth rate	-8.60	-6.28	6.24	17.86	-10.82
Investment growth rate	-60.06	256.14	-77.17	-61.84	25.83
Guarantee growth rate	-47.67	-20.74	19.62	1.36	1.58

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Taiwan Business Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	10.25	10.09	11.43	10.10	10.49
Tier 1 capital / Risk-weighted assets	7.04	5.29	6.41	6.72	6.64
Liability / Equity (multiple)	26.24	34.89	26.45	23.75	22.46
Equity / Asset	3.67	2.79	3.64	4.04	4.26
【A】					
Non-performing loan ratio	2.55	2.35	5.46	10.65	11.73
Loan loss reserves / NPLs	35.57	40.52	18.26	15.62	14.71
【E】					
NIBT / Average equity / Average equity	3.43	-35.31	-16.06	2.38	0.33
(NIBT + loan loss provision) / Average equity	-0.40	-1.94	11.10	10.76	15.72
NIBT / Average asset	0.10	-1.41	-0.70	0.10	0.01
(NIBT + loan loss provision) / Average asset	-0.01	-0.08	0.48	0.44	0.67
Net interest revenues / NIBT	1,209.85	-	-	1,590.06	12,921.09
NIBT / total net revenues	9.53	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	203.33	-2,806.64	-1,455.00	189.54	26.66
【L】					
Liquidity ratio (monthly average of daily data)	15.65	18.63	17.25	13.94	12.82
Loans / Deposits	85.64	85.87	85.31	86.92	88.54
Time deposits / Deposits	47.72	51.14	52.21	56.00	60.98
NCDs / Time deposits	1.68	3.07	2.27	1.72	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-168.13	-218.62	96.99	-54.26	-95.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.10	91.51	89.06	87.25	83.92
Interest rate sensitivity gap/Equity	-120.38	-226.74	-225.67	-232.65	-287.12
【G】					
Deposit growth rate	5.16	-0.56	8.84	3.90	8.88
Loan growth rate	2.93	-0.07	4.61	1.57	0.15
Investment growth rate	7.34	-1.11	36.08	39.55	-28.50
Guarantee growth rate	-7.27	-4.56	15.36	-3.06	-13.05

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Hsinchu International Bank　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.07	11.98	8.97	9.54	9.86
Tier 1 capital / Risk-weighted assets	4.70	8.03	7.96	7.36	6.56
Liability / Equity (multiple)	27.59	17.51	19.57	19.99	22.08
Equity / Asset	3.50	5.40	4.86	4.76	4.33
【A】					
Non-performing loan ratio	2.18	2.46	2.83	4.87	7.77
Loan loss reserves / NPLs	48.69	43.55	47.40	31.24	13.26
【E】					
NIBT / Average equity / Average equity	-27.32	16.06	17.32	17.18	-18.74
(NIBT + loan loss provision) / Average equity	24.93	28.00	30.74	38.05	30.13
NIBT / Average asset	-1.30	0.82	0.80	0.78	-1.04
(NIBT + loan loss provision) / Average asset	1.19	1.43	1.42	1.72	1.67
Net interest revenues / NIBT	-	221.96	218.35	237.22	-
NIBT / total net revenues	-42.18	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-1,620.54	956.36	1,052.61	1,138.21	-1,556.31
【L】					
Liquidity ratio (monthly average of daily data)	14.04	17.46	19.98	16.06	15.83
Loans / Deposits	81.44	82.90	76.82	79.14	79.41
Time deposits / Deposits	53.10	54.72	58.69	61.16	66.34
NCDs / Time deposits	3.04	1.81	2.43	1.96	1.22
Accumulated gap of assets and liabilities(180 days) / Equity	-542.62	-299.28	-93.11	-238.52	-258.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	84.68	89.39	91.96	89.87	86.14
Interest rate sensitivity gap/Equity	-386.05	-167.22	-137.73	-178.15	-275.47
【G】					
Deposit growth rate	9.99	-0.43	13.11	5.41	2.70
Loan growth rate	7.41	7.21	9.38	5.21	0.37
Investment growth rate	26.53	1.58	27.78	33.47	49.00
Guarantee growth rate	-0.09	14.58	-24.51	-12.55	51.40

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Taichung Commercial Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	5.36	8.21	8.52	8.46	8.61
Tier 1 capital / Risk-weighted assets	5.37	8.18	8.54	8.41	8.47
Liability / Equity (multiple)	34.42	19.06	16.64	17.09	16.29
Equity / Asset	2.82	4.99	5.67	5.53	5.78
【A】					
Non-performing loan ratio	1.72	2.01	6.76	14.67	22.31
Loan loss reserves / NPLs	54.87	41.58	21.69	12.13	7.49
【E】					
NIBT / Average equity / Average equity	-50.27	-6.89	5.48	4.13	-29.56
(NIBT + loan loss provision) / Average equity	-23.40	8.51	15.44	18.35	17.00
NIBT / Average asset	-2.22	-0.38	0.31	0.23	-1.98
(NIBT + loan loss provision) / Average asset	-1.03	0.48	0.87	1.03	1.14
Net interest revenues / NIBT	-	-	631.90	870.40	-
NIBT / total net revenues	-4,617.74	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,908.08	-501.04	356.60	262.68	-2,271.68
【L】					
Liquidity ratio (monthly average of daily data)	15.87	17.32	13.96	18.46	18.04
Loans / Deposits	77.39	76.15	80.64	75.95	77.58
Time deposits / Deposits	55.60	58.75	58.47	61.76	66.90
NCDs / Time deposits	-	0.18	0.24	0.26	0.44
Accumulated gap of assets and liabilities(180 days) / Equity	-1,488.84	-898.05	-796.55	-459.07	-361.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	69.21	81.55	80.01	57.20	61.16
Interest rate sensitivity gap/Equity	-962.13	-320.41	-303.10	-651.61	-577.40
【G】					
Deposit growth rate	1.84	5.43	2.44	7.46	3.07
Loan growth rate	3.32	-0.79	8.70	4.94	1.07
Investment growth rate	45.10	-13.22	-9.91	33.29	-53.90
Guarantee growth rate	-13.61	-22.06	24.17	0.30	1.70

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name : King's Town Bank

Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.03	12.53	9.82	10.12	10.04
Tier 1 capital / Risk-weighted assets	10.09	11.96	8.48	7.98	7.23
Liability / Equity (multiple)	16.77	13.10	18.02	18.47	18.91
Equity / Asset	5.63	7.09	5.26	5.14	5.02
【A】					
Non-performing loan ratio	2.14	2.90	5.90	10.55	13.14
Loan loss reserves / NPLs	48.23	21.67	14.70	11.09	7.97
【E】					
NIBT / Average equity / Average equity	1.42	-2.63	9.74	7.73	-22.86
(NIBT + loan loss provision) / Average equity	10.98	21.23	29.00	27.26	18.04
NIBT / Average asset	0.10	-0.15	0.52	0.39	-1.45
(NIBT + loan loss provision) / Average asset	0.74	1.24	1.55	1.38	1.14
Net interest revenues / NIBT	1,650.63	-	368.86	510.22	-
NIBT / total net revenues	4.89	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	93.33	-144.98	529.10	399.84	-1,524.82
【L】					
Liquidity ratio (monthly average of daily data)	18.12	19.67	11.01	13.60	12.03
Loans / Deposits	83.22	82.08	86.96	85.48	85.35
Time deposits / Deposits	66.18	60.26	62.04	64.60	68.85
NCDs / Time deposits	-	1.38	4.89	0.75	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	-316.11	-315.87	-555.93	-63.67	-188.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.19	107.06	99.84	96.88	93.28
Interest rate sensitivity gap/Equity	77.68	81.16	-2.56	-51.05	-114.42
【G】					
Deposit growth rate	21.87	5.09	7.79	3.72	-1.01
Loan growth rate	27.03	-0.90	9.54	3.80	1.38
Investment growth rate	168.86	41.05	-11.50	-63.35	18.43
Guarantee growth rate	-13.45	-24.19	34.27	16.79	-17.38

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name : Enterprise Bank of Hualien　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-22.43	-6.28	3.14	4.07	3.51
Tier 1 capital / Risk-weighted assets	-22.10	-6.07	2.10	4.23	3.70
Liability / Equity (multiple)	-10.16	-49.32	72.35	23.20	20.70
Equity / Asset	-10.91	-2.07	1.36	4.13	4.61
【A】					
Non-performing loan ratio	26.81	13.07	27.20	36.13	44.59
Loan loss reserves / NPLs	25.25	52.53	25.58	9.46	6.17
【E】					
NIBT / Average equity / Average equity	-	-854.21	-65.24	-3.25	13.95
(NIBT + loan loss provision) / Average equity	-	-803.66	-21.30	47.09	43.47
NIBT / Average asset	-6.93	-4.66	-2.03	-0.15	0.61
(NIBT + loan loss provision) / Average asset	-5.92	-4.38	-0.66	2.15	1.89
Net interest revenues / NIBT	-	-	-	-	459.18
NIBT / total net revenues	214.07	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-3,577.51	-2,515.45	-1,175.81	-98.21	428.57
【L】					
Liquidity ratio (monthly average of daily data)	32.27	37.15	22.13	18.63	19.56
Loans / Deposits	30.02	33.80	53.31	64.95	73.10
Time deposits / Deposits	62.10	69.00	69.15	72.88	75.90
NCDs / Time deposits	0.21	0.15	0.23	0.25	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	285.36	379.31	-858.97	-256.01	-488.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	26.78	48.80	45.40	39.07	43.17
Interest rate sensitivity gap/Equity	669.85	2,153.98	-3,238.55	-1,221.76	-1,016.64
【G】					
Deposit growth rate	-22.63	-4.54	-3.68	-3.74	-1.85
Loan growth rate	-31.33	-39.47	-21.70	-14.66	-1.96
Investment growth rate	97.23	21.75	-29.32	-68.58	-24.38
Guarantee growth rate	-87.50	-14.67	-	-54.55	-7.30

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Taitung Business Bank Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	-7.01	4.88	7.02	3.99	1.04
Tier 1 capital / Risk-weighted assets	-6.76	5.27	6.34	3.33	0.89
Liability / Equity (multiple)	-23.12	24.95	20.43	41.17	51.46
Equity / Asset	-4.52	3.85	4.67	2.37	1.91
【A】					
Non-performing loan ratio	23.61	13.42	14.06	20.87	31.51
Loan loss reserves / NPLs	63.28	22.13	33.37	31.79	20.73
【E】					
NIBT / Average equity / Average equity	-618.47	-14.30	69.88	115.40	-107.41
(NIBT + loan loss provision) / Average equity	51.41	28.71	103.14	222.53	6.92
NIBT / Average asset	-6.97	-0.68	2.33	1.89	-6.73
(NIBT + loan loss provision) / Average asset	0.58	1.36	3.44	3.64	0.43
Net interest revenues / NIBT	-	-	169.24	173.62	-
NIBT / total net revenues	-386.35	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-6,418.53	-451.54	1,397.93	989.72	-3,774.07
【L】					
Liquidity ratio (monthly average of daily data)	17.34	28.89	20.86	14.71	10.24
Loans / Deposits	78.22	66.03	73.29	80.91	85.00
Time deposits / Deposits	83.66	84.03	83.72	84.54	83.70
NCDs / Time deposits	0.03	0.13	0.12	0.11	0.02
Accumulated gap of assets and liabilities(180 days) / Equity	1,096.39	-878.42	-705.87	-1,137.87	-1,630.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	32.72	59.44	27.58	39.38	45.21
Interest rate sensitivity gap/Equity	1,468.27	-941.24	-1,344.15	-2,014.32	-2,236.81
【G】					
Deposit growth rate	-20.96	3.24	10.49	21.90	7.73
Loan growth rate	-6.63	-7.35	-0.51	14.94	12.40
Investment growth rate	103.66	42.93	1.24	-76.58	-15.22
Guarantee growth rate	-60.61	-32.65	3.16	-67.13	-56.61

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： China Development Industrial Bank　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	33.14	37.16	34.98	32.03	35.02
Tier 1 capital / Risk-weighted assets	102.48	108.52	122.28	117.97	106.77
Liability / Equity (multiple)	0.77	0.54	0.59	0.58	0.47
Equity / Asset	56.60	64.81	63.00	63.35	68.16
【A】					
Non-performing loan ratio	1.33	2.35	2.63	1.81	2.36
Loan loss reserves / NPLs	303.77	233.24	306.31	487.14	70.09
【E】					
NIBT / Average equity / Average equity	9.75	8.07	-3.93	-9.66	5.10
(NIBT + loan loss provision) / Average equity	9.91	7.71	-3.98	-5.19	6.13
NIBT / Average asset	6.40	5.25	-2.44	-6.01	3.26
(NIBT + loan loss provision) / Average asset	6.51	5.02	-2.47	-3.23	3.92
Net interest revenues / NIBT	12.25	15.99	-	-	29.73
NIBT / total net revenues	91.27	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	26,627.78	21,408.91	-11,185.65	-24,156.58	12,016.81
【L】					
Liquidity ratio (monthly average of daily data)	159.97	167.22	121.39	67.27	37.53
Loans / Deposits	378.39	265.13	151.29	154.07	176.28
Time deposits / Deposits	10.91	50.12	67.59	79.48	84.31
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	19.40	-0.16	2.41	3.84	0.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	239.27	238.51	170.95	173.62	170.94
Interest rate sensitivity gap/Equity	34.31	32.43	24.37	22.68	23.14
【G】					
Deposit growth rate	14.60	-45.07	-3.48	-5.92	37.93
Loan growth rate	23.80	6.32	-12.53	-19.33	2.33
Investment growth rate	35.39	-4.08	0.04	-2.94	13.01
Guarantee growth rate	-25.68	-5.36	-9.55	6.15	37.45

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Hwatai Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	9.95	10.92	11.30	11.09	12.09
Tier 1 capital / Risk-weighted assets	10.13	11.71	12.13	12.07	11.74
Liability / Equity (multiple)	12.74	11.72	11.82	11.51	11.33
Equity / Asset	7.28	7.86	7.80	7.99	8.11
【A】					
Non-performing loan ratio	1.48	1.80	2.43	6.19	9.07
Loan loss reserves / NPLs	49.48	56.67	46.38	15.33	11.12
【E】					
NIBT / Average equity / Average equity	-6.99	4.33	3.20	0.13	6.65
(NIBT + loan loss provision) / Average equity	9.00	10.77	7.77	12.65	13.45
NIBT / Average asset	-0.54	0.34	0.25	0.01	0.56
(NIBT + loan loss provision) / Average asset	0.70	0.85	0.61	1.03	1.13
Net interest revenues / NIBT	-	522.54	631.19	18,500.00	438.93
NIBT / total net revenues	-24.86	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	-491.30	363.17	265.79	10.91	593.93
【L】					
Liquidity ratio (monthly average of daily data)	11.32	14.63	18.37	14.49	12.58
Loans / Deposits	88.64	82.80	82.24	83.04	84.05
Time deposits / Deposits	69.34	66.32	65.30	67.87	72.36
NCDs / Time deposits	8.80	5.38	5.29	4.68	9.87
Accumulated gap of assets and liabilities(180 days) / Equity	-371.18	-270.73	-240.72	-451.71	-477.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.56	94.55	92.28	41.43	49.58
Interest rate sensitivity gap/Equity	-98.51	-57.77	-82.66	-583.11	-512.64
【G】					
Deposit growth rate	15.83	2.49	6.44	0.18	0.73
Loan growth rate	24.65	2.77	4.91	-1.46	2.31
Investment growth rate	49.79	-29.09	-32.21	-30.65	3.88
Guarantee growth rate	13.30	-36.06	-22.09	-30.16	-18.65

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Cota Commercial Bank　　　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	11.42	9.42	11.05	12.69	12.73
Tier 1 capital / Risk-weighted assets	7.83	9.62	11.28	13.01	12.86
Liability / Equity (multiple)	19.30	15.88	14.52	13.50	11.74
Equity / Asset	4.93	5.92	6.44	6.90	7.85
【A】					
Non-performing loan ratio	2.95	2.78	3.52	4.87	8.53
Loan loss reserves / NPLs	27.08	32.93	31.82	23.47	17.37
【E】					
NIBT / Average equity / Average equity	1.61	5.87	5.55	5.41	4.85
(NIBT + loan loss provision) / Average equity	8.73	11.61	9.15	11.10	11.93
NIBT / Average asset	0.09	0.37	0.38	0.39	0.38
(NIBT + loan loss provision) / Average asset	0.47	0.72	0.62	0.80	0.93
Net interest revenues / NIBT	1,702.30	429.64	430.00	466.29	564.94
NIBT / total net revenues	4.99	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	77.89	319.46	312.50	362.64	349.47
【L】					
Liquidity ratio (monthly average of daily data)	10.58	11.22	13.32	10.52	11.47
Loans / Deposits	84.82	82.85	83.91	87.70	83.21
Time deposits / Deposits	64.89	67.44	68.00	67.32	69.84
NCDs / Time deposits	7.84	8.62	7.38	4.58	0.80
Accumulated gap of assets and liabilities(180 days) / Equity	-182.90	-636.59	-623.92	-383.11	-273.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	79.59	80.18	87.12	85.53	86.38
Interest rate sensitivity gap/Equity	-350.50	-295.00	-179.09	-186.60	-153.03
【G】					
Deposit growth rate	15.96	12.58	13.10	15.38	4.35
Loan growth rate	18.71	11.13	8.16	21.52	31.14
Investment growth rate	180.90	-20.81	-43.52	-41.47	-45.08
Guarantee growth rate	-32.10	-26.81	27.11	75.26	-8.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Industrial Bank of Taiwan　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	15.40	16.54	20.45	18.07	23.02
Tier 1 capital / Risk-weighted assets	27.03	28.27	37.99	36.79	45.61
Liability / Equity (multiple)	3.23	3.34	1.87	1.34	1.13
Equity / Asset	23.62	23.06	34.82	42.82	46.89
【A】					
Non-performing loan ratio	0.33	0.20	0.51	1.23	2.18
Loan loss reserves / NPLs	317.07	422.77	160.00	125.26	45.33
【E】					
NIBT / Average equity / Average equity	3.91	6.01	6.10	5.66	-6.32
(NIBT + loan loss provision) / Average equity	4.33	6.52	6.27	6.46	-5.96
NIBT / Average asset	0.90	1.67	2.39	2.69	-3.17
(NIBT + loan loss provision) / Average asset	1.00	1.81	2.46	3.08	-2.99
Net interest revenues / NIBT	45.21	64.52	54.10	62.95	-
NIBT / total net revenues	57.46	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	3,567.94	5,938.93	5,781.95	5,520.66	-7,156.68
【L】					
Liquidity ratio (monthly average of daily data)	52.90	60.40	55.44	10.65	12.62
Loans / Deposits	115.65	97.63	103.57	134.05	124.62
Time deposits / Deposits	76.70	95.20	90.16	90.66	88.09
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-68.60	-48.15	-73.52	-33.55	-25.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	141.58	134.09	99.05	46.14	38.73
Interest rate sensitivity gap/Equity	80.61	73.56	-0.95	-57.13	-62.45
【G】					
Deposit growth rate	-14.62	43.95	85.90	12.98	5.95
Loan growth rate	-0.34	28.57	22.88	5.78	5.29
Investment growth rate	41.52	18.23	-4.93	24.20	-6.19
Guarantee growth rate	0.81	39.54	-11.95	-19.28	-32.56

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2006

Bank's name ： Agricultural Bank of Taiwan　　Unit：%

Items	31/12/06	31/12/05	31/12/04	31/12/03	31/12/02
【C】					
Total risk based capital / Risk-weighted assets	22.69	71.42	-	-	-
Tier 1 capital / Risk-weighted assets	22.97	71.42	-	-	-
Liability / Equity (multiple)	16.38	4.79	-	-	-
Equity / Asset	5.75	17.28	-	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss reserves / NPLs	-	-	-	-	-
【E】					
NIBT / Average equity / Average equity	0.76	0.56	-	-	-
(NIBT + loan loss provision) / Average equity	0.86	0.56	-	-	-
NIBT / Average asset	0.06	0.16	-	-	-
(NIBT + loan loss provision) / Average asset	0.07	0.16	-	-	-
Net interest revenues / NIBT	225.49	186.57	-	-	-
NIBT / total net revenues	26.06	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,116.79	638.10	-	-	-
【L】					
Liquidity ratio (monthly average of daily data)	74.73	83.19	-	-	-
Loans / Deposits	4.25	3.21	-	-	-
Time deposits / Deposits	99.50	99.14	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	535.17	202.67	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	56.29	73.22	-	-	-
Interest rate sensitivity gap/Equity	-709.42	-127.33	-	-	-
【G】					
Deposit growth rate	231.78	-	-	-	-
Loan growth rate	339.24	-	-	-	-
Investment growth rate	440.46	-	-	-	-
Guarantee growth rate	187.50	-	-	-	-