

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

January - September, 2004

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC
OPERATING REVENUES														
Interest income	34,338	683	1,423	446	333	2,535	816	62	625	817	3,662	2,673	2,616	5,999
Loan & discount interest	18,246	650	703	206	75	1,094	295	60	296	228	2,042	961	1,416	3,544
Interest due from banks	6,307	-	226	117	197	569	301	2	17	152	886	533	730	1,301
Bonds interest	4,784	5	49	-	61	-	203	-	280	91	641	691	381	590
Other interset income	5,001	28	445	123	-	872	17	-	32	346	93	488	89	564
Gain on sales of securities	2,685	-	-	-	-	121	167	159	-	151	10	284	69	799
Gain on sales of stocks	155	-	123	-	28	-	-	-	-	-	-	-	-	12
Commission and service fees earned	4,788	8	140	26	4	185	60	2	28	12	454	343	446	947
Currency exchange gains	1,758	2	5	1	-	43	3	-	2	6	38	57	54	58
Other operating revenues	2,170	-	25	-	-	54	-	12	-	-	71	45	7	756
Total operating income	45,894	693	1,716	473	365	2,938	1,046	235	655	986	4,235	3,402	3,192	8,571
OPERATING EXPENSE														
Interest expenses	16,663	372	791	308	222	1,328	519	128	215	729	1,533	1,585	1,517	3,145
Deposits interest	4,623	-	79	59	2	968	19	3	25	35	382	223	181	1,016
Borrowing funds interest	8,546	372	649	249	220	92	500	125	191	514	1,073	983	45	1,635
Other interest expenses	3,494	-	63	-	-	268	-	-	-1	180	78	379	1,291	494
Loss on sales of securties	778	-	12	7	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	468	-	12	3	1	22	9	1	5	4	21	19	23	68
Provisions	2,619	-8	120	19	15	64	161	-	-12	2	81	101	672	450
Operating & administration expenses	4,699	31	182	79	27	449	151	7	109	28	461	269	360	960
Currency exchange losses	5	-	-	-	2	-	-	-	-	-	-	-	-	-
Other operating expenses	2,451	41	5	-	59	136	4	-	136	-	371	-	-	530
Total operating expenses	27,683	436	1,122	416	326	1,999	844	136	453	763	2,467	1,974	2,572	5,153
Operating income	18,211	257	594	57	39	939	202	99	202	223	1,768	1,428	620	3,418
Non-operating income														
Gain on disposal of long-term investment	326	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	1,076	-	310	-	-	267	44	72	3	16	11	20	4	147
Total non-operating income	1,402	-	310	-	-	267	44	72	3	16	11	20	4	147
Non-operating loss														
Loss on disposal of long-term investment	85	-	-	-	-	-	-	-	85	-	-	-	-	-
Other loss	88	-	-	2	-	51	5	-	-	-	-	7	-	15
Total non-operating losses	173	-	-	2	-	51	5	-	85	-	-	7	-	15
Net income before tax	19,440	257	904	55	39	1,155	241	171	120	239	1,779	1,441	624	3,550

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern	Fuhwa Com.	Bank Sinopac	E. Sun Com.	Cosmos Bank	Bowa Bank	Chung Shing	Taishin	Fubon Com.	Ta Chong	Jih Sun	EnTie Com.	Chinatrust
					Intl. Bank	Bank		Bank			Bank	Intl. Bank	Bank	Bank	Intl. Bank	Bank	Com. Bank
1,281	480	520	271	116	313	231	1,089	1,028	89	44	3	814	164	437	107	57	2,456
533	314	512	70	70	310	230	666	387	57	23	1	515	23	338	76	57	1,464
4	2	-	62	2	-	1	49	44	-	-	-	50	107	10	16	-	403
91	163	8	73	44	2	-	273	405	32	21	-	41	-	31	8	-	202
653	1	-	66	-	1	-	101	192	-	-	2	208	34	58	7	-	387
-	9	3	-	-	-	147	136	-12	-	-	-	381	-	-	22	19	-
-	-	-	-12	-	-	4	-	-	-	-	-	-	-	-	-	-	-
92	103	349	6	2	10	9	439	103	2	9	-	94	7	65	5	3	644
5	8	7	76	1	-	-	695	209	-	-	-	23	-	11	5	-	324
18	-	189	-	-	12	-	64	27	-	-	-	4	3	8	-	-	796
1,396	600	1,068	341	119	335	391	2,423	1,355	91	53	3	1,316	174	521	139	79	4,220
183	88	220	122	24	61	118	586	411	5	5	1	441	17	48	16	6	773
70	88	220	40	6	59	23	199	167	5	5	1	101	17	48	16	4	318
61	-	-	24	18	2	95	341	226	-	-	1	156	-	-	-	2	252
52	-	-	58	-	-	-	46	18	-	-	-1	184	-	-	-	-	203
11	-	-	-	-	16	-	-	-	-	2	-	-	91	25	-	-	600
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	1	5	-	-	-	-	29	148	1	-	-	3	-	1	-	-	67
30	35	55	-	-	86	20	90	8	45	7	-	66	-	17	-	-	316
130	33	39	5	4	7	1	340	120	10	2	1	78	1	4	3	5	534
-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-
191	14	-	32	80	92	48	25	44	62	14	1	183	233	33	-	37	-
549	171	319	159	108	262	189	1,070	731	123	30	3	771	342	128	19	48	2,290
847	429	749	182	11	73	202	1,353	624	-32	23	-	545	-168	393	120	31	1,930
-	-	-	-	-	-	-	-	-	-	-	-	-	326	-	-	-	-
-	9	-	-	-	38	9	42	23	-	-	2	-	-	-	-	-	15
-	9	-	-	-	38	9	42	23	-	-	2	-	326	-	-	-	15
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	3
847	438	749	182	11	111	211	1,390	647	-32	23	2	545	158	393	120	31	1,942

Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	Shin Kong
Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank
242	214	34	-	-	-	1,027	348	100	43	9	-	-	93	-	-	38	-
179	12	34	-	-	-	391	225	83	36	9	-	-	40	-	-	21	-
52	-	-	-	-	-	355	45	17	4	-	-	-	53	-	-	-	-
6	201	-	-	-	-	186	-	-	3	-	-	-	-	-	-	2	-
5	1	-	-	-	-	95	78	-	-	-	-	-	-	-	-	15	-
-	38	-	-	-	-	28	91	-	-	-	-	-	-	-	-	63	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	3	1	-	-	-	60	64	9	7	1	-	-	2	-	-	5	-
1	-	-	-	-	-	95	25	1	2	1	-	-	-	-	-	-	-
-	5	-	-	-	-	7	68	-	-	-	-	-	-1	-	-	-	-
282	260	35	-	-	-	1,217	596	110	52	11	-	-	94	-	-	106	-
98	17	1	-	-	-	640	295	13	6	4	-	-	59	-	-	13	-
66	3	1	-	-	-	82	37	13	6	4	-	-	31	-	-	1	-
32	14	-	-	-	-	461	185	-	-	-	-	-	28	-	-	-	-
-	-	-	-	-	-	97	73	-	-	-	-	-	-	-	-	12	-
-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	15	5	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	27	115	14	-	-	-	-	17	-	-	5	-
40	-	3	-	-	-	139	73	3	2	3	-	-	6	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-
33	-	-	-	-	-	-	9	36	-	-	-	-	-	-	-	2	-
172	17	5	-	-	-	821	497	66	22	7	-	-	83	-	-	20	-
110	243	30	-	-	-	396	99	44	30	4	-	-	11	-	-	86	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	243	30	-	-	-	396	143	44	30	4	-	-	11	-	-	86	-

[illegible]