

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

January - March, 2005

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	TaipeiFubon Bank	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	16,401	300	676	220	136	1,109	588	24	296	378	1,770	1,204	1,153	2,704
Loan & discount interest	8,258	298	297	88	36	425	151	23	153	98	852	428	612	1,544
Interest due from banks	3,824	-	149	80	79	290	189	1	17	46	644	362	348	658
Bonds interest	2,240	2	21	-	21	-	244	-	107	106	259	245	168	250
Other interset income	2,079	-	209	52	-	394	4	-	19	128	15	169	25	252
Gain on sales of securities	777	-	2	-	-	56	-	58	-	-	3	101	35	452
Gain on sales of stocks	5	-	-	-	-	-	-	-	-	-	-	-	-	6
Commission and service fees earned	1,662	3	35	8	1	64	23	1	13	5	130	99	121	302
Currency exchange gains	323	1	19	1	1	18	4	-	-	4	-250	21	16	29
Other operating revenues	447	-	-	-	-	-	-	-	-	-	35	2	46	47
Total operating income	19,615	304	732	229	138	1,247	615	83	309	387	1,688	1,427	1,371	3,540
OPERATING EXPENSE														
Interest expenses	9,194	206	457	148	95	691	348	55	134	436	905	689	802	1,727
Deposits interest	2,799	-	43	26	2	533	25	2	19	24	216	151	121	599
Borrowing funds interest	4,663	206	365	122	93	47	323	53	115	372	657	431	17	880
Other interest expenses	1,732	-	49	-	-	111	-	-	-	40	32	107	664	248
Loss on sales of securties	53	-	-	-	-	-	8	-	13	-	-	-	-	-
Loss on sales of stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	90	-	3	-	-	6	2	1	1	1	7	5	5	23
Provisions	-117	-2	-	2	-	-26	18	-	-	-	6	18	16	-191
Operating & administration expenses	1,548	6	57	23	7	127	42	2	36	9	165	87	105	342
Currency exchange losses	42	-	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	961	25	60	-	25	94	2	-	77	1	1	-	-	3
Total operating expenses	11,771	235	577	173	127	892	420	58	261	447	1,084	799	928	1,904
Operating income	7,844	69	155	56	11	355	195	25	48	-60	604	628	443	1,636
Non-operating income														
Gain on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reversal amount of impairment loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	448	-	48	-	3	145	-	-	11	-	37	160	2	15
Total non-operating income	448	-	48	-	3	145	-	-	11	-	37	160	2	15
Non-operating loss														
Loss on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Impairment asset loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	15	-	-	1	-	-	-	-	-	-	-	-	-	7
Total non-operating losses	15	-	-	1	-	-	-	-	-	-	-	-	-	7
Net income before tax	8,277	69	203	55	14	500	195	25	59	-60	641	788	445	1,644

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank	Bank Sinopac	E. Sun Com. Bank	Cosmos Bank	Bowa Bank	Taishin Intl. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank	Chinfon Com. Bank	Macoto Bank
628	192	259	113	46	134	160	758	433	45	18	384	199	50	23	1,263	102	62
319	131	241	23	28	134	115	336	180	34	7	230	157	35	23	745	74	5
4	1	13	14	1	-	1	136	37	-	1	113	7	5	-	278	26	-
58	60	1	53	17	-	43	76	176	11	10	31	15	8	-	50	2	57
247	-	4	23	-	-	1	210	40	-	-	10	20	2	-	190	-	-
-	-	-	-	-	1	-	13	3	-	-3	10	-	-	10	27	-	-
-	-	-	-	-	-	-	-	-	-2	1	-	-	-	-	-	-	-
30	30	128	2	1	5	4	186	27	1	1	33	29	6	1	311	13	1
4	-	7	-1	4	-	-	208	6	-	-	-	-	6	-	185	1	-
123	4	129	-	-	-	-	10	10	-	-	15	4	-	-	19	-	1
785	226	523	114	51	140	164	1,175	479	44	17	442	232	62	34	1,805	116	64
134	65	167	51	14	55	63	401	192	3	3	214	37	9	3	506	45	3
46	65	167	27	2	55	15	140	66	3	3	73	37	9	3	180	26	2
46	-	-	6	11	-	48	93	126	-	-	143	-	-	-	148	19	1
42	-	-	18	1	-	-	168	-	-	-	-2	-	-	-	178	-	-
1	1	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	1	2	-	-	1	-	5	6	-	-	2	3	-	-	11	-	-
-8	9	8	-	-	-5	-	78	-	-7	-	-16	-	-	-	45	-	-
40	3	14	2	1	3	-	109	33	3	1	37	1	1	2	197	14	-
-	-	-	-	-	-	-	-	-	-	-	24	11	-	-	-	-	-
162	-	3	10	31	38	39	56	3	45	6	68	65	-	18	-	12	17
331	79	194	63	46	92	102	649	234	44	10	329	117	12	23	759	71	21
454	147	329	51	5	48	62	526	245	-	7	113	115	50	11	1,046	45	43
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	10	-	-	-	-	-	1	3	-	-	-	2	-	-	9	-	-
-	10	-	-	-	-	-	1	3	-	-	-	2	-	-	9	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-
454	157	329	51	5	48	62	527	241	-	7	113	117	50	11	1,055	45	43

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
	Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank
10	8	-	-	559	215	58	27	4	-	-	62	-	-	31	-
10	7	-	-	184	107	47	14	4	-	-	46	-	-	17	-
-	-	-	-	251	38	11	9	-	-	-	15	-	-	-	-
-	1	-	-	104	36	-	4	-	-	-	1	-	-	3	-
-	-	-	-	20	34	-	-	-	-	-	-	-	-	11	-
-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	1	-	-	15	19	6	2	-	-	-	1	-	-	4	-
-	-	-	-	30	6	-	1	-	-	-	2	-	-	-	-
-	-	-	-	-	1	-	-	-	-	-	-	-	-	1	-
10	9	-	-	604	241	64	39	4	-	-	65	-	-	36	-
4	4	-	-	338	130	8	4	2	-	-	29	-	-	17	-
4	-	-	-	54	27	7	4	2	-	-	20	-	-	1	-
-	3	-	-	252	76	1	-	-	-	-	9	-	-	-	-
-	1	-	-	32	27	-	-	-	-	-	-	-	-	16	-
-	-	-	-	16	11	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	2	1	-	-	-	-	-	-	-	-	-	-
-	2	-	-	-52	-9	3	-	-	-	-	-6	-	-	-	-
1	1	-	-	46	26	1	-	-	-	-	3	1	-	-	-
-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-
-	-	-	-	66	5	29	-	-	-	-	-	-	-	-	-
5	7	-	-	416	164	41	4	9	-	-	26	1	-	17	-
5	2	-	-	188	77	23	35	-5	-	-	39	-1	-	19	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	2	-	-	188	79	23	35	-5	-	-	39	-1	-	19	-