

TABLE 3

Consolidated Income Statement of Domestic Banks

January - December, 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	656,835	2,518	16,632	12,313	5,503	40,609	15,740	3,460	40,288	40,052	37,091	31,862	29,526	25,160
Loan & discount interest	496,587	2,157	12,423	10,112	4,565	34,405	10,024	3,197	34,642	30,804	27,164	24,675	23,137	15,164
Interest due from banks	29,813	2	714	870	561	2,842	826	233	2,209	4,379	2,100	1,485	1,804	2,168
Bonds interest	35,523	7	754	836	291	-	978	6	1,909	1,932	5,938	2,967	999	1,853
Other interset income	94,912	352	2,741	495	86	3,362	3,912	24	1,528	2,937	1,889	2,735	3,586	5,975
Gain on sales of securities	33,305	97	542	147	277	5,523	3,027	443	1,479	3,291	418	4,482	-	1,302
Gain on sales of stocks	17,768	13	4,161	303	128	-	-	-	1,013	215	317	69	216	17
Commission and service fees earned	109,643	29	1,575	789	826	2,038	5,876	335	3,411	2,335	4,408	4,113	2,795	4,615
Currency exchange gains	13,571	-	85	135	180	1,029	227	21	37	283	803	675	538	1,798
Other operating revenues	42,929	97	165	38	44	726	253	-	336	108	5,195	7,296	5,668	2,755
Total operating income	874,051	2,754	23,160	13,725	6,958	49,925	25,123	4,259	46,564	46,284	48,232	48,497	38,743	35,647
OPERATING EXPENSE														
Interest expenses	283,370	1,645	8,899	6,008	3,085	38,281	9,478	1,602	21,076	23,897	15,805	15,017	12,510	11,078
Deposits interest	208,704	-	3,455	3,971	2,211	37,160	4,432	1,121	19,862	19,419	9,829	9,593	8,722	6,174
Borrowing funds interest	35,507	1,645	2,152	1,940	867	489	2,333	180	712	1,268	2,682	4,229	630	3,722
Other interest expenses	39,159	-	3,292	97	7	632	2,713	301	502	3,210	3,294	1,195	3,158	1,182
Loss on sales of securties	1,785	-	-	-	-	-	-	-	-	-	-	-	43	-
Loss on sales of stocks	976	-	-	-	-	-	-	59	-	-	-	-	-	-
Commission and service fees charged	26,070	13	98	113	180	367	2,621	22	424	575	771	794	250	495
Provisions	163,364	-	4,257	2,470	838	1,577	1,760	486	9,157	4,630	7,114	7,110	13,553	4,941
Operating & administration expenses	277,926	554	3,209	4,190	1,906	13,851	6,390	1,790	15,034	15,363	13,235	13,089	10,953	9,666
Currency exchange losses	1,465	1	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	14,969	50	5	22	411	425	2	-	30	420	72	86	154	2,098
Total operating expenses	769,925	2,263	16,468	12,803	6,420	54,501	20,251	3,959	45,721	44,885	36,997	36,096	37,463	28,278
Operating income	104,126	491	6,692	922	538	-4,576	4,872	300	843	1,399	11,235	12,401	1,280	7,369
Non-operating income														
Gain on disposal of long-term investment	30,795	-	-	153	1,336	10,455	259	-	981	307	432	287	545	4,363
Other income	54,932	130	1,175	445	616	10,067	1,263	263	2,593	1,046	618	651	136	236
Total non-operating income	85,727	130	1,175	598	1,952	20,522	1,522	263	3,574	1,353	1,050	938	681	4,599
Non-operating loss														
Loss on disposal of long-term investment	183	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	34,361	5	677	3	19	419	968	22	461	1,250	281	209	256	78
Total non-operating losses	34,544	5	677	3	19	419	968	22	461	1,250	281	209	256	78
Net income before tax	155,309	616	7,190	1,517	2,471	15,527	5,426	541	3,956	1,502	12,004	13,130	1,705	11,890

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
32,349	6,710	9,372	11,291	9,891	9,685	8,041	10,713	14,066	17,063	5,672	1,471	35,287	13,240	9,856	10,187	8,025	42,217
25,763	5,030	6,594	6,292	7,069	5,496	6,398	7,722	8,444	15,182	4,965	1,077	21,367	6,389	7,927	9,380	7,284	26,576
765	127	1,334	260	188	116	368	364	280	171	18	117	343	299	134	63	104	1,034
3,736	520	616	203	139	136	723	417	1,711	213	315	89	925	-	412	318	8	2,400
2,085	1,033	828	4,536	2,495	3,937	552	2,210	3,631	1,497	374	188	12,652	6,552	1,383	426	629	12,207
525	302	304	449	99	397	159	2,170	271	343	376	-	1,098	-	42	192	533	1,515
-	56	3,189	631	-	174	222	24	-	-	-	9	109	1,364	-	132	163	-
6,910	1,338	2,183	2,422	1,649	2,363	1,572	2,074	2,112	1,920	576	97	8,558	4,465	1,789	1,686	3,720	17,806
317	162	341	52	-	-	-	4,114	190	-	-	-	1,780	93	108	35	-	-
6,792	39	137	5	61	417	177	21	524	197	32	-	1,245	130	559	50	64	6,676
46,893	8,607	15,526	14,850	11,700	13,036	10,171	19,116	17,163	19,523	6,656	1,577	48,077	19,292	12,354	12,282	12,505	68,214
8,295	2,713	3,143	2,736	3,168	3,572	2,861	5,781	3,987	3,560	2,660	1,731	7,800	4,421	3,164	3,141	2,659	11,164
4,932	2,525	2,520	2,285	2,928	1,802	2,031	3,014	2,998	3,002	2,566	977	4,251	1,875	2,251	2,436	1,992	7,875
1,126	18	614	213	167	804	172	1,481	960	14	29	7	369	1,046	292	688	382	1,545
2,237	170	9	238	73	966	658	1,286	29	544	65	747	3,180	1,500	621	17	285	1,744
-	-	-	-	-	-	-	-	-	-	-	2	-	1,139	-	-	-	-
-	-	-	-	-	-	-	-	-	237	329	-	-	-	208	-	-	-
1,005	397	566	832	274	930	584	227	660	435	45	19	6,054	1,945	140	1,216	1,612	424
7,685	6,974	1,801	3	-424	2,906	1,885	546	1,234	6,679	3,318	1,263	6,754	4,259	2,872	3,123	2,159	10,251
12,873	2,987	3,739	7,871	6,165	3,646	3,283	5,651	6,097	6,886	2,423	1,054	15,645	4,814	5,306	4,076	2,649	28,514
-	-	-	-	26	170	11	-	-	19	33	18	-	-	-	-	-	938
1,204	-	-	2,242	58	83	-	2,880	2	121	-	-	-	-	-	8	2,026	155
31,062	13,071	9,249	13,684	9,267	11,307	8,624	15,085	11,980	17,937	8,808	4,087	36,253	16,578	11,690	11,564	11,105	51,446
15,831	-4,464	6,277	1,166	2,433	1,729	1,547	4,031	5,183	1,586	-2,152	-2,510	11,824	2,714	664	718	1,400	16,768
700	2	-	-	51	13	-	604	3,164	-	-	64	1,372	2,006	-	-	-	1,583
1,254	2,056	119	564	477	1,806	383	284	1,318	52	150	18,982	749	1,132	49	225	64	789
1,954	2,058	119	564	528	1,819	383	888	4,482	52	150	19,046	2,121	3,138	49	225	64	2,372
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
115	41	114	25	4,248	69	43	39	1,259	425	109	18,971	636	99	388	192	326	1,867
115	41	114	25	4,248	69	43	39	1,259	425	109	18,971	636	99	388	192	326	1,867
17,670	-2,447	6,282	1,705	-1,287	3,479	1,887	4,880	8,406	1,213	-2,111	-2,435	13,309	5,753	325	751	1,138	17,273

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
6,851	9,456	5,110	4,220	1,982	1,248	24,466	9,721	10,534	7,150	4,131	2,179	3,248	2,858	2,122	2,000	1,595	2,074
6,263	5,919	4,450	3,886	1,755	1,084	20,119	8,158	9,836	6,556	3,658	1,958	3,051	1,886	1,897	1,847	984	1,856
300	293	87	185	195	74	753	220	185	63	241	86	122	324	110	86	130	81
239	676	79	81	31	69	2,037	268	-	5	38	86	20	335	85	48	35	40
49	2,568	494	68	1	21	1,557	1,075	513	526	194	49	55	313	30	19	446	97
3	4	201	88	-	325	825	1,270	21	242	9	-	-	110	8	-	302	94
146	149	161	176	-	-	-	300	306	30	105	22	-	2,597	402	4	845	-
1,210	1,594	642	498	45	38	1,853	1,930	2,319	515	490	22	833	361	137	279	338	154
46	-	-	-	-	-	255	44	139	14	38	-	-	-	-	1	30	1
2,189	245	-	10	-	60	49	255	93	3	16	108	5	8	-	-	81	-
10,445	11,448	6,114	4,992	2,027	1,671	27,448	13,520	13,412	7,954	4,789	2,331	4,086	5,934	2,669	2,284	3,191	2,323
2,178	2,778	1,818	1,743	802	551	10,777	3,954	3,894	2,436	1,549	484	965	1,343	847	796	763	755
2,011	2,088	1,620	1,498	802	504	7,890	2,644	3,040	2,341	1,387	472	934	529	841	795	344	755
161	681	54	35	-	4	712	336	280	-	162	5	-	141	6	1	153	-
6	9	144	210	-	43	2,175	974	574	95	-	7	31	673	-	-	266	-
-	-	-	-	82	-	-	-	-	-	-	507	9	-	-	3	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	143
147	388	156	121	6	4	538	202	197	86	51	5	10	25	12	21	6	7
3,784	4,011	326	505	41	216	16,390	1,171	2,580	1,694	1,381	18	55	8,819	428	214	38	512
2,769	4,727	2,403	2,002	888	762	8,866	4,493	4,350	2,830	1,702	2,186	1,679	1,151	1,280	1,008	782	1,139
-	8	36	23	-	1	-	-	-	-	-	-	-	154	27	-	-	-
1,190	30	41	42	-	-	7	-	-	681	-	13	314	9	-	-	88	-
10,068	11,942	4,780	4,436	1,819	1,534	36,578	9,820	11,021	7,727	4,683	3,213	3,032	11,501	2,594	2,042	1,677	2,556
377	-494	1,334	556	208	137	-9,130	3,700	2,391	227	106	-882	1,054	-5,567	75	242	1,514	-233
-	370	-	9	-	12	1,283	164	-	59	18	9	14	-	-	-	-	180
29	373	52	120	281	140	865	310	979	519	590	73	321	290	143	38	24	93
29	743	52	129	281	152	2,148	474	979	578	608	82	335	290	143	38	24	273
147	-	-	-	-	-	-	-	-	-	-	35	-	-	1	-	-	-
118	20	48	34	-6	15	18	13	329	59	14	1	40	25	15	-	-	4
265	20	48	34	-6	15	18	13	329	59	14	36	40	25	16	-	-	4
141	229	1,338	651	495	274	-7,000	4,161	3,041	746	700	-836	1,349	-5,302	202	280	1,538	36

[illegible]