

TABLE 3

Consolidated Income Statement of Domestic Banks

January - September, 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	566,570	2,066	13,511	10,427	4,252	35,260	25,492	2,408	31,347	31,692	30,106	26,462	24,006	24,617
Loan & discount interest	413,840	1,952	9,758	8,720	3,657	23,455	12,526	2,243	26,882	23,880	20,993	20,860	18,546	14,213
Interest due from banks	29,332	1	645	842	358	1,282	1,491	86	1,759	3,927	2,324	1,744	1,643	2,997
Bonds interest	30,747	4	595	498	192	-	2,244	6	1,448	1,543	5,217	1,638	998	1,941
Other interset income	92,651	109	2,513	367	45	10,523	9,231	73	1,258	2,342	1,572	2,220	2,819	5,466
Gain on sales of securities	25,024	45	424	-	148	2,154	3,463	471	975	2,136	616	3,092	166	906
Gain on sales of stocks	17,016	13	1,448	916	162	-	-	77	587	-	141	33	42	11
Commission and service fees earned	82,418	25	850	560	649	1,562	6,908	199	2,132	1,762	3,372	3,183	2,064	3,301
Currency exchange gains	12,528	-	122	91	148	1,111	632	20	141	359	1,018	666	784	1,696
Other operating revenues	28,637	68	150	27	31	638	486	-	215	524	3,285	4,925	3,678	733
Total operating income	732,193	2,217	16,505	12,021	5,390	40,725	36,981	3,175	35,397	36,473	38,538	38,361	30,740	31,264
OPERATING EXPENSE														
Interest expenses	266,480	1,357	7,976	5,653	2,279	33,102	14,191	1,348	18,037	20,958	14,940	13,768	11,386	13,788
Deposits interest	186,002	-	3,004	4,022	1,645	29,540	5,297	925	16,566	16,502	8,858	9,108	7,693	7,394
Borrowing funds interest	42,212	1,357	2,235	1,553	624	2,499	7,176	219	953	1,560	3,296	3,446	529	4,919
Other interest expenses	38,266	-	2,737	78	10	1,063	1,718	204	518	2,896	2,786	1,214	3,164	1,475
Loss on sales of securties	166	-	-	133	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	404	-	-	-	-	-	-	-	-	66	-	-	-	-
Commission and service fees charged	18,234	7	87	79	135	259	2,964	18	296	481	666	660	213	371
Provisions	126,080	28	1,687	4,214	668	112	7,785	271	3,510	2,050	3,636	5,265	25,704	3,079
Operating & administration expenses	214,831	370	2,457	3,074	1,386	9,329	7,606	1,232	11,199	12,185	10,218	10,234	8,318	7,037
Currency exchange losses	207	-	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	15,072	47	2	13	493	928	2	-	18	13	181	69	36	232
Total operating expenses	641,474	1,809	12,209	13,166	4,961	43,730	32,548	2,869	33,060	35,753	29,641	29,996	45,657	24,507
Operating income	90,719	408	4,296	-1,145	429	-3,005	4,433	306	2,337	720	8,897	8,365	-14,917	6,757
Non-operating income														
Gain on disposal of long-term investment	17,638	-	-	132	-	10,133	1,183	-	171	5	966	220	274	2,516
Reversal amount of impairment loss	432	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	29,015	5	964	423	550	6,304	3,633	243	2,381	1,819	466	476	105	92
Total non-operating income	47,085	5	964	555	550	16,437	4,816	243	2,552	1,824	1,432	696	379	2,608
Non-operating loss														
Loss on disposal of long-term investment	919	-	-	-	45	-	-	-	-	-	-	-	-	-
Impairment asset loss	3,269	-	-	16	-	-	-	162	548	241	-	-	-	38
Other loss	10,490	2	23	-	46	371	164	24	659	562	218	214	176	81
Total non-operating losses	14,678	2	23	16	91	371	164	186	1,207	803	218	214	176	119
Net income before tax	123,126	411	5,237	-606	888	13,061	9,085	363	3,682	1,741	10,111	8,847	-14,714	9,246

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
29,086	5,408	8,416	11,078	8,169	8,382	7,341	11,215	12,724	13,516	5,192	34,984	8,851	8,845	9,081	39,055	5,267	7,558
22,796	4,020	5,537	5,792	6,078	4,903	5,836	6,795	7,721	12,170	4,535	22,970	7,139	8,094	8,332	24,703	4,792	4,837
549	259	771	321	157	172	378	785	278	132	71	421	102	50	119	1,488	325	281
3,320	512	588	456	132	93	585	334	1,423	132	233	638	220	421	7	1,773	104	478
2,421	617	1,520	4,509	1,802	3,214	542	3,301	3,302	1,082	353	10,955	1,390	280	623	11,091	46	1,962
769	240	469	417	35	277	-	827	481	316	148	874	112	243	851	2,030	-	23
-	167	2,244	361	-	228	69	56	-	189	2	312	-	-	126	-	131	23
5,010	903	1,688	1,924	1,211	2,247	1,368	1,499	1,808	1,327	728	7,156	1,510	1,323	1,096	13,666	1,146	1,288
219	194	355	79	80	289	-	1,521	142	97	63	240	-	67	82	1,330	7	23
5,019	35	98	14	10	177	117	27	306	37	30	1,205	331	84	8	2,808	1,874	131
40,103	6,947	13,270	13,873	9,505	11,600	8,895	15,145	15,461	15,482	6,163	44,771	10,804	10,562	11,244	58,889	8,425	9,046
8,906	2,346	3,297	3,042	2,491	3,621	2,998	7,028	4,704	2,720	2,318	8,425	2,947	2,868	3,064	12,404	1,830	2,221
5,080	2,199	2,684	2,407	2,185	1,885	2,201	3,288	3,167	2,210	2,238	4,951	2,009	2,081	2,235	8,000	1,605	1,768
1,338	14	377	316	179	727	209	1,293	1,185	12	24	601	307	758	22	1,624	225	448
2,488	133	236	319	127	1,009	588	2,447	352	498	56	2,873	631	29	807	2,780	-	5
-	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-	1	-
-	-	-	-	-	-	-	-	-	-	-	-	225	-	-	-	-	-
999	304	277	658	214	692	392	153	430	285	35	3,908	111	965	496	368	98	411
6,327	3,727	438	2	-6	2,272	2,295	516	1,581	1,094	2,512	10,388	1,751	3,946	2,880	9,215	2,928	2,352
10,347	2,301	3,056	7,640	3,213	3,008	2,999	3,963	5,381	5,273	2,070	12,450	4,257	3,546	2,185	22,362	2,025	3,674
-	-	-	-	-	-	68	-	-	-	-	-	10	-	-	-	-	-
663	-	-	2,075	20	94	6	1,002	-	4,037	-	-	12	-	1,692	172	1,342	81
27,242	8,678	7,068	13,417	5,932	9,687	8,780	12,662	12,096	13,409	6,935	35,171	9,313	11,325	10,317	44,521	8,224	8,739
12,861	-1,731	6,202	456	3,573	1,913	115	2,483	3,365	2,073	-772	9,600	1,491	-763	927	14,368	201	307
28	-	-	-	26	-	-	405	40	-	-	715	-	-	-	-	-	446
-	-	-	-	-	-	375	-	-	-	-	-	-	-	57	-	-	-
38	1,833	68	429	414	1,021	-	145	857	5	254	1,292	127	235	33	1,732	22	409
66	1,833	68	429	440	1,021	375	550	897	5	254	2,007	127	235	90	1,732	22	855
-	10	-	-	-	-	-	-	-	-	461	-	-	-	-	391	-	-
373	607	117	-	-	-	-	-	-	650	67	-	-	-	18	-	-	-
7	284	88	56	3,679	53	29	20	113	12	172	637	311	207	51	1,153	245	14
380	901	205	56	3,679	53	29	20	113	662	700	637	311	207	69	1,544	245	14
12,547	-799	6,065	829	334	2,881	461	3,013	4,149	1,416	-1,218	10,970	1,307	-735	948	14,556	-22	1,148

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
4,159	3,767	1,524	940	19,662	9,169	8,809	5,637	3,191	1,359	2,583	2,267	1,775	1,691	2,117	1,849
3,597	3,481	1,294	807	15,656	7,413	8,186	5,188	2,774	1,189	2,387	1,478	1,593	1,542	988	1,530
96	199	211	64	998	243	181	92	225	98	143	275	103	102	284	121
40	38	18	53	1,682	415	-	17	48	37	14	338	50	28	43	37
426	49	1	16	1,326	1,098	442	340	144	35	39	176	29	19	802	161
256	6	7	13	87	652	465	163	19	1	-	172	-	8	442	25
200	-	2	-	-	193	294	38	43	-	-	8,373	59	9	467	-
509	452	32	32	1,301	1,878	2,014	452	412	14	367	412	186	335	251	305
52	38	-	1	269	184	111	46	14	-	-	144	45	42	-	6
-	30	-	14	23	315	836	2	12	92	5	34	6	-	197	-
5,176	4,293	1,565	1,000	21,342	12,391	12,529	6,338	3,691	1,466	2,955	11,402	2,071	2,085	3,474	2,185
1,627	1,563	648	429	9,790	3,933	3,486	1,974	1,259	366	747	994	675	716	1,387	697
1,452	1,306	648	392	7,100	2,545	2,610	1,903	1,142	363	724	360	667	715	458	694
36	65	-	4	922	376	209	-	117	3	-	77	8	1	369	-
139	192	-	33	1,768	1,012	667	71	-	-	23	557	-	-	560	3
-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-
-	17	-	-	-	-	-	-	-	3	5	-	-	-	-	88
122	33	5	3	373	164	157	75	76	4	8	32	32	36	5	77
311	541	64	243	4,976	1,523	2,375	1,174	697	19	53	1,160	232	251	60	174
1,954	1,661	663	425	6,347	3,936	3,786	2,173	1,436	1,794	1,500	1,181	859	934	622	1,108
-	-	-	-	-	-	-	-	-	-	-	-	-	-	129	-
36	6	-	-	-	126	354	809	-	23	410	10	4	-	64	-
4,050	3,821	1,380	1,100	21,486	9,682	10,158	6,205	3,468	2,209	2,733	3,377	1,802	1,937	2,267	2,144
1,126	472	185	-100	-144	2,709	2,371	133	223	-743	222	8,025	269	148	1,207	41
-	22	-	7	186	133	-	11	15	-	4	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	135	90	76	406	33	235	399	408	70	13	516	87	74	14	53
31	157	90	83	592	166	235	410	423	70	17	516	87	74	14	53
-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-
-	-	51	-	-	-	8	318	-	10	-	15	-	-	-	30
1	46	316	242	29	3	73	12	3	2	42	14	32	3	-	1
1	46	367	242	29	3	81	330	3	24	42	29	32	3	-	31
1,156	583	-92	-259	419	2,872	2,525	213	643	-697	197	8,512	324	219	1,221	63

Agr. Bank
of Taiwan

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