

TABLE 1
Consolidated Balance Sheet of Domestic Banks

September 30, 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	Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank
ASSETS																					
Cash and due from banks	3,171,035	3,621	44,015	67,727	31,168	351,553	75,730	27,573	203,748	427,332	165,405	393,751	270,939	87,918	69,316	19,100	105,990	13,597	25,348	13,285	27,305
Government securities	749,738	-	23,852	1,593	4,252	85,445	23,759	4,037	26,537	55,342	76,333	44,930	-	18,318	44,176	5,844	12,805	5,206	2,031	6,154	9,678
Other investments	3,425,096	8,922	73,380	38,294	32,010	630,420	222,406	10,602	160,166	202,777	302,393	109,542	83,419	246,930	185,464	29,293	64,394	21,707	8,874	21,287	17,906
Less: allowance for investments	-23,214	-	-55	-26	-160	-67	-649	-	-11	-1,325	-9	-1,945	-12	-502	-688	-37	-	-219	-484	-147	-51
Securities purchased under R/S	198,786	-	-	-	7,062	34,393	13,514	775	10,708	1,048	-	-	8,190	4,433	4,354	396	3,560	7,746	-	418	-
Loans and discounts	15,237,432	86,825	440,894	409,962	182,220	1,204,640	312,110	104,790	1,270,465	1,259,523	857,573	872,924	888,175	594,711	605,266	173,849	208,509	137,446	141,845	181,587	185,082
1.Discounts	26,246	-	-	2	-	17	-	4	1,196	1,375	6,946	6	4,451	6,489	-	3	-	16	66	-	208
2.Import bills purchased	1,402	-	-	1	-	4	-	-	4	10	94	80	20	280	11	423	-	-	147	-	-
3.Overdrafts	118,807	-	83	326	966	51,853	7,880	8,667	2,022	29,839	1,229	2,900	1,693	998	439	396	418	732	7	135	45
4.Short-term loans	3,803,449	5,243	64,787	105,783	38,701	320,295	54,152	28,612	131,566	221,468	268,187	342,685	300,186	192,759	138,412	53,388	70,992	29,245	73,626	27,971	42,378
5.Medium & long-term loans	10,668,309	81,473	364,703	278,237	136,842	806,945	241,677	65,726	1,082,631	948,968	562,914	489,464	510,535	380,413	461,517	99,388	127,031	102,933	58,482	148,863	136,348
Subtotal	14,618,213	86,716	429,573	384,349	176,509	1,179,114	303,709	103,009	1,217,419	1,201,660	839,370	835,135	816,885	580,939	600,379	153,598	198,441	132,926	132,328	176,969	178,979
6.Other loans																					
Export bills purchased	64,871	-	2,048	1,879	487	3,712	2,207	4	928	891	3,974	14,355	3,571	7,339	1,221	3,283	6,535	160	177	550	223
Nonaccrual loans	554,348	109	9,273	23,734	5,224	21,814	6,194	1,777	52,118	56,972	14,229	23,434	67,719	6,433	3,666	16,968	3,533	4,360	9,340	4,068	5,880
Subtotal	619,219	109	11,321	25,613	5,711	25,526	8,401	1,781	53,046	57,863	18,203	37,789	71,290	13,772	4,887	20,251	10,068	4,520	9,517	4,618	6,103
Less:allowance for doubtful accounts	-187,308	-621	-3,909	-3,310	-3,370	-10,837	-3,516	-1,028	-14,181	-15,807	-7,690	-8,939	-10,789	-7,284	-6,530	-4,912	-3,908	-1,358	-2,547	-2,497	-1,986
Property and equipment	621,705	689	7,910	10,493	977	93,504	11,223	4,125	58,555	26,934	39,553	39,304	34,804	15,661	25,653	10,718	10,689	3,213	3,235	3,714	3,652
Less:accumulated depreciation	-115,554	-174	-1,543	-3,801	-857	-6,689	-2,223	-753	-5,099	-6,892	-7,074	-8,637	-6,353	-5,333	-7,037	-2,185	-2,447	-1,103	-1,573	-1,371	-661
Acceptance receivable	71,870	-	3,281	1,163	90	1,514	1,963	193	1,780	3,130	7,571	9,294	7,458	7,352	682	1,773	2,866	269	193	1,260	680
Interests & avenues receivable	105,573	505	2,770	3,038	822	12,329	3,440	530	7,725	7,485	6,548	7,598	4,296	4,449	3,655	902	1,078	1,723	1,283	700	1,147
Inter-branches receivable	3,493	-	-	228	-	382	-	-	-	-	90	121	48	741	-	-	-	-	-	1	13
Other assets	1,202,302	598	15,320	16,389	10,016	112,840	9,204	933	27,512	31,922	46,538	32,088	21,617	54,051	24,475	17,041	13,459	46,085	36,770	14,691	10,624
Less:allowance for possible losses	-30,393	-4	-1,072	-643	-51	-2,023	-125	-11	-200	-881	-810	-1,166	-205	-1,036	-2,303	-1,578	-350	-871	-490	-245	-168
Total assets	24,430,561	100,361	604,843	541,107	264,179	2,507,404	666,836	151,766	1,747,705	1,990,588	1,486,421	1,488,865	1,301,587	1,020,409	946,483	250,204	416,645	233,441	214,485	238,837	253,221
LIABILITIES																					
Due to banks	1,667,944	-	60,473	49,088	21,445	121,380	31,984	12,370	233,709	203,690	52,572	52,911	79,579	115,406	41,178	20,733	8,168	21,452	33,144	14,339	16,222
Deposits	17,949,121	-	242,890	383,208	151,906	2,026,304	474,717	112,158	1,315,146	1,555,693	1,096,408	1,136,570	963,314	685,606	702,993	203,521	309,629	170,835	157,946	167,303	178,225
1.Check deposits	324,004	-	4,929	6,928	2,667	21,127	10,859	1,129	14,696	22,298	35,839	42,583	31,799	18,307	11,855	4,256	7,408	1,932	1,067	1,978	1,470
2.Demand deposits	1,466,923	-	21,895	31,671	27,310	63,490	37,451	7,580	82,869	100,528	137,750	158,974	105,647	68,481	74,833	17,920	27,386	12,205	6,030	9,468	10,268
3.Time deposits	2,848,558	-	64,094	59,459	15,501	118,261	55,060	14,452	204,044	233,719	146,148	161,121	140,975	78,593	138,492	24,825	39,971	37,189	34,429	57,502	43,472
4.Saving deposits	11,024,672	-	98,396	228,044	95,910	1,417,609	284,715	75,992	856,300	1,128,875	629,033	627,178	579,325	242,281	435,450	116,108	140,871	108,635	108,907	78,364	111,372
5.Foreign currencies deposits	1,667,097	-	48,504	20,475	10,518	93,824	41,681	3,616	25,271	48,697	126,818	140,643	102,575	263,556	42,269	40,412	93,993	10,874	7,513	19,991	11,643
6.Government deposits	617,867	-	5,072	36,631	-	311,993	44,951	9,389	131,966	21,576	20,820	6,071	2,993	14,388	94	-	-	-	-	-	-
Securities sold under R/P	406,327	-	15,891	13,201	304	5,420	4,071	596	9,118	20,899	19,418	18,178	10,407	7,031	33,535	2,705	21,031	4,150	-	1,106	11,657
Borrowing funds	1,958,038	80,302	201,112	63,685	47,871	102,404	79,580	12,846	48,634	98,098	175,727	150,828	125,407	72,748	70,455	6,769	11,577	14,055	2,808	26,735	24,094
Acceptance	73,769	-	3,323	1,196	90	1,535	2,015	195	1,814	3,117	7,777	9,731	7,786	7,364	688	1,837	3,176	270	193	1,260	748
Interests payable	77,850	276	2,597	1,466	1,009	12,273	2,690	461	6,252	4,737	3,412	4,779	2,940	2,386	2,486	907	1,016	834	1,313	741	704
Inter-branches payable	31,338	-	326	-	22,399	-	1	-	1,730	4,824	-	-	-	-	50	-	78	-	-	-	-
Other liabilities	723,245	1,977	20,229	10,297	11,847	76,186	21,371	2,849	54,576	38,671	63,158	53,523	37,375	59,364	13,673	6,830	15,726	3,817	2,474	8,304	6,125
Total liabilities	22,887,632	82,555	546,841	522,141	256,871	2,345,502	616,429	141,475	1,670,979	1,929,729	1,418,472	1,426,520	1,226,808	949,905	865,058	243,302	370,401	215,413	197,878	219,788	237,775
EQUITIES																					
Capital stock	972,149	12,000	26,849	15,000	5,660	48,000	23,378	5,034	25,000	22,085	46,216	37,091	49,595	37,261	43,182	11,376	14,340	14,889	15,171	15,086	14,000
Reserves	517,064	4,582	26,904	1,699	-	100,862	22,609	4,774	49,175	37,509	11,300	18,091	22,223	25,038	23,415	199	21,538	1,934	2,180	441	287
Unappropriated earnings	54,601	459	3,780	2,096	1,648	12,941	4,347	501	2,475	1,116	10,117	7,211	2,583	7,696	14,756	-4,674	4,677	1,173	603	3,510	1,184
Equity adjustments	4,634	765	469	171	-	99	73	-18	76	149	316	-48	378	509	72	1	5,772	32	-399	12	-25
Treasury stock	-5,519	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-83	-	-948	-	-
Total equities	1,542,929	17,806	58,002	18,966	7,308	161,902	50,407	10,291	76,726	60,859	67,949	62,345	74,779	70,504	81,425	6,902	46,244	18,028	16,607	19,049	15,446
Total liabilities and equities	24,430,561	100,361	604,843	541,107	264,179	2,507,404	666,836	151,766	1,747,705	1,990,588	1,486,421	1,488,865	1,301,587	1,020,409	946,483	250,204	416,645	233,441	214,485	238,837	253,221
The sheet doesn't include the following items:																					
Loan commitments	1,374,191	10,470	41,488	-	-	198,320	9,690	2,664	186,474	90,047	32,859	27,915	40,942	361,398	20,187	-	5,438	1,150	-	-	-
Guarantees	891,039	1,505	73,365	15,116	11,089	57,621	51,739	6,244	30,233	51,757	36,088	71,019	32,428	108,246	16,695	8,150	23,914	7,815	5,148	15,975	10,622
Letter of credit issued	422,093	-	21,552	8,532	12,201	28,010	11,775	1,082	17,323	17,832	37,517	50,992	35,844	63,387	5,281	6,759	10,680	1,569	2,422	3,689	3,411
Forward contracts receivable	3,015,827	-	115,423	-	26,700	-	-	511	6,758	69,649	61,827	34,466	28,191	194,887	64,012	7,309	11,099	16,701	6,704	-	10,818
Forward contracts payable	2,926,101	5,565	113,041	-	26,553	-	-	507	7,118	43,197	61,773	36,460	28,902	118,315	73,837	6,856	5,867	14,824	6,595	-	13,140
Securities underwriting	2,098	-	-	-	-	5	1,426	120	-	-	-	268	279	-	-	-	-	-	-	-	-

Bank Sinopac	E. Sun Com.	Cosmos Bank	Bowa Bank	Chung Shing	Taishin	Fubon Com.	Ta Chong	Jih Sun	EnTie Com.	Chinatrust	Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.
	Bank			Bank	Intl. Bank	Bank	Bank	Intl. Bank	Bank	Com. Bank	Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank
34,834	32,311	15,338	8,157	17,001	42,632	44,958	23,363	15,198	13,341	87,916	25,270	26,025	9,373	15,606	21,785	7,300	99,728	26,832	25,909	41,277	22,764	5,219	13,740	23,805
1,125	20,387	4,785	9,154	1,257	22,556	41,525	9,301	9,382	12,514	77,723	4,408	16,467	4,142	2,194	257	173	-	18,360	16,839	7,318	503	715	317	13,494
101,051	40,828	28,687	9,068	2,179	65,423	65,051	15,941	4,286	24,870	155,370	2,502	12,661	14,432	2,018	1,672	782	154,128	64,359	44,887	3,075	1,915	452	262	112,890
-287	-93	-890	-113	-	-16	-510	-134	-	-	-1,359	-189	-252	-	-29	-237	-42	-10	-31	-	-88	-3	-92	-10	-12,103
15,447	3,950	6,718	-	954	6,095	11,411	-	9,454	200	2,989	-	6,526	2,595	200	-	4,119	655	1,715	14,593	-	248	3,550	-	3,416
256,629	270,491	157,111	140,769	27,431	433,512	147,943	196,690	181,043	182,354	727,356	96,806	135,119	124,677	112,463	63,066	34,405	695,396	264,102	260,512	176,763	104,819	20,499	43,145	59,421
-	-	-	-	-	-	84	445	26	-	1,752	5	1	-	-	-	-	3,135	19	-	-	-	-	-	-
32	-	-	-	-	-	-	261	-	-	-	-	-	-	-	-	-	14	-	-	-	21	-	-	-
1,692	114	11	235	63	649	15	98	22	72	496	2	12	1,550	32	31	130	1,960	289	20	150	406	30	2	-
69,297	55,074	89,795	22,455	4,862	148,246	16,823	76,828	29,973	25,029	196,263	33,340	31,044	26,997	22,084	17,387	7,501	167,110	79,476	36,969	65,118	21,664	1,660	679	2,222
180,526	210,187	62,537	88,893	19,098	281,032	126,809	112,379	143,746	151,787	518,211	51,315	98,784	93,657	87,163	43,959	23,979	460,093	177,812	215,791	95,595	75,677	16,141	35,788	56,283
251,547	265,375	152,343	111,583	24,023	429,927	143,731	190,011	173,767	176,888	716,722	84,662	129,841	122,204	109,279	61,377	31,610	632,312	257,596	252,780	160,863	97,768	17,831	36,469	58,505
2,727	1,308	39	197	21	616	53	340	332	270	1,043	139	139	30	40	-	-	1,513	1,667	329	421	88	-	-	2
2,355	3,808	4,729	28,989	3,387	2,969	4,159	6,339	6,944	5,196	9,591	12,005	5,139	2,443	3,144	1,689	2,795	61,571	4,839	7,403	15,479	6,963	2,668	6,676	914
5,082	5,116	4,768	29,186	3,408	3,585	4,212	6,679	7,276	5,466	10,634	12,144	5,278	2,473	3,184	1,689	2,795	63,084	6,506	7,732	15,900	7,051	2,668	6,676	916
-1,409	-3,508	-1,316	-5,579	-2,794	-3,309	-1,804	-1,134	-1,686	-2,092	-8,161	-2,373	-1,251	-1,317	-1,551	-606	-648	-12,559	-1,453	-3,329	-2,685	-857	-1,417	-2,754	-4,567
7,010	13,461	8,578	5,370	7,408	17,192	6,601	4,680	5,568	3,463	42,135	5,039	10,394	8,494	4,800	2,625	2,339	19,066	6,489	9,463	6,045	5,748	1,921	2,059	2,387
-2,178	-1,580	-1,173	-990	-964	-2,303	-1,418	-1,409	-943	-649	-8,690	-1,508	-1,084	-1,129	-588	-515	-557	-4,026	-1,544	-2,578	-1,847	-1,909	-549	-665	-920
3,170	922	44	449	18	2,180	124	1,313	523	343	3,140	144	108	193	495	-	3	2,646	1,880	737	172	162	-	-	111
1,477	1,640	1,840	1,500	301	2,845	1,870	1,481	2,560	817	5,704	715	848	397	379	216	146	2,623	1,501	1,510	1,067	287	239	269	554
-	-	-	-	-	1	-	-	-	-	-	-	1,868	-	-	-	-	-	-	-	-	-	-	-	-
30,607	41,794	35,702	16,971	4,401	106,083	11,532	22,951	24,888	18,892	160,140	22,046	30,356	5,503	5,859	1,139	2,649	54,518	10,612	16,749	12,033	2,479	7,530	2,565	4,028
-52	-321	-809	-946	-1,363	-294	-35	-497	-700	-640	-3,169	-256	-803	-479	-171	-119	-92	-606	-667	-951	-1,875	-93	-226	-306	-295
447,424	420,282	254,615	183,810	55,829	692,597	327,248	272,546	249,573	253,413	1,241,094	152,604	236,982	166,881	141,675	89,283	50,577	1,011,559	392,155	384,341	241,255	136,063	37,841	58,622	202,221
4,492	11,914	22,437	16,768	50,731	48,594	13,730	15,371	19,679	18,816	43,629	18,372	6,844	4,620	10,613	174	444	109,332	16,482	13,333	4,308	1,150	261	1,733	16,656
322,394	316,610	199,687	149,132	63,278	460,624	216,039	190,765	190,647	186,508	913,149	113,144	181,940	142,619	117,937	83,369	45,978	736,173	286,983	313,243	214,573	121,054	35,971	53,930	22,356
4,910	4,229	1,537	1,138	514	4,065	2,627	2,054	2,036	1,688	9,609	570	2,274	1,751	1,115	1,989	476	18,467	7,474	3,359	3,502	1,326	588	152	80
23,350	24,019	6,195	6,389	1,454	30,374	17,084	10,353	15,583	11,741	66,554	5,021	10,287	8,203	6,111	7,463	2,906	102,353	30,779	25,489	24,382	8,302	1,931	887	2,936
96,629	74,908	30,234	20,271	18,257	117,652	22,512	39,775	48,166	54,556	227,612	14,546	34,957	34,085	33,529	9,344	5,209	114,178	54,689	38,770	17,052	7,918	1,877	2,090	12,922
135,757	178,177	158,537	117,940	42,538	223,407	152,522	115,471	114,640	111,022	469,765	88,935	132,071	96,139	76,087	64,573	37,387	441,931	171,948	229,269	165,791	102,259	31,575	50,801	-
61,748	35,043	3,184	3,394	515	85,126	21,294	23,112	10,222	7,094	134,615	4,072	2,351	2,149	1,095	-	-	53,377	22,093	16,356	3,788	1,249	-	-	6,418
-	234	-	-	-	-	-	-	-	407	4,994	-	-	292	-	-	-	5,867	-	-	58	-	-	-	-
9,707	6,774	5,095	3,197	-	27,065	15,761	13,413	3,487	7,520	57,757	200	7,042	3,107	943	-	-	4,540	14,660	17,732	3,104	-	-	-	5,999
64,313	48,778	283	3,081	325	60,060	39,562	27,376	15,590	18,395	81,447	7,296	22,501	4,828	2,514	-	1,000	62,264	27,527	13,841	110	3,167	-	-	26,206
3,170	931	44	449	18	2,181	136	1,318	535	344	3,176	144	108	225	495	-	3	2,723	1,889	828	183	162	-	-	111
1,214	1,158	1,332	904	466	2,164	1,262	916	1,041	772	3,140	985	866	327	353	84	123	3,659	977	907	297	222	149	362	-
-	-	-	-	-	-	11	-	-	6	-	1	1,868	-	-	-	-	43	-	1	-	-	-	-	-
14,453	6,773	3,881	2,918	1,075	33,089	7,440	5,391	4,961	2,333	45,037	2,544	3,693	1,444	1,460	1,498	633	46,705	7,718	6,069	4,786	2,815	636	490	2,104
419,743	392,938	232,759	176,449	115,893	633,777	293,941	254,550	235,940	234,694	1,147,335	142,686	224,862	157,170	134,315	85,125	48,181	965,439	356,236	365,954	227,361	128,645	37,090	56,302	73,794
19,444	18,175	17,710	9,700	3,715	31,023	21,857	16,214	13,248	17,093	53,160	11,128	7,090	7,681	6,000	3,146	2,415	36,857	22,233	14,236	15,380	7,243	4,309	3,900	92,669
4,905	1,253	2,566	-	-	18,092	6,863	442	978	653	29,361	-	3,628	1,022	606	587	11	8,597	10,530	1,624	14	40	-	70	45,212
3,443	8,014	2,111	-2,229	-63,795	9,705	4,587	1,473	-576	973	14,934	-1,292	1,402	1,008	754	425	-30	679	3,152	2,570	-1,500	137	-3,455	-1,645	-6,053
-111	-98	-	-110	16	-	-	-133	-	-	-1,678	82	-	-	-	-	-	-13	4	-	-	-103	-5	-	-1,524
-	-	-531	-	-	-	-	-	-17	-	-2,018	-	-	-	-	-	-	-	-	-43	-	-2	-	-	-1,877
27,681	27,344	21,856	7,361	-60,064	58,820	33,307	17,996	13,633	18,719	93,759	9,918	12,120	9,711	7,360	4,158	2,396	46,120	35,919	18,387	13,894	7,418	751	2,320	128,427
447,424	420,282	254,615	183,810	55,829	692,597	327,248	272,546	249,573	253,413	1,241,094	152,604	236,982	166,881	141,675	89,283	50,577	1,011,559	392,155	384,341	241,255	136,063	37,841	58,622	202,221
12,951	-	-	-	-	-	-	5,144	-	-	8,412	-	-	192,709	-	-	-	-	11,608	82,415	15,864	-	-	-	-
10,613	5,969	6,234	2,413	1,260	25,225	7,413	19,522	6,530	12,249	76,589	1,686	1,547	3,825	4,234	511	226	13,426	7,020	8,082	2,285	3,265	75	98	19,597
6,035	3,378	340	1,313	72	7,994	1,169	5,652	3,086	2,063	14,156	1,076	2,366	1,098	1,295	12	3	17,406	5,558	2,573	989	499	-	-	1,084
345,535	34,134	7,156	717	33	639,033	160,409	25,097	3,589	-	1,055,096	-	1,470	635	2,290	-	-	32,252	29,448	2,746	552	511	-	-	-
338,702	39,962	7,156	579	32	638,260	160,337	32,719	5,562	-	1,054,349	-	1,102	-	2,289	-	-	36,397	25,134	5,293	1,297	1,156	-	-	

Hwatai Bank	Cota Com.	Indus. Bank	Shin Kong	
	Bank	Taiwan	Com. Bank	
14,592	10,386	13,751	8,203	
2,987	592	763	208	
1,780	2,114	20,283	1,944	
-1	-	-245	-93	
-	1,711	-	5,643	
57,189	60,089	35,870	53,366	
-	-	-	-	
-	-	-	-	
30	42	-	26	
13,230	17,153	6,888	7,846	
42,005	41,124	28,982	43,866	
55,265	58,319	35,870	51,738	
13	-	-	-	
1,911	1,770	-	1,628	
1,924	1,770	-	1,628	
-531	-714	-354	-531	
3,326	1,267	962	3,209	
-707	-317	-184	-825	
128	14	330	9	
192	182	229	161	
-	-	-	-	
2,068	1,492	845	3,697	
-56	-244	-	-96	
80,967	76,572	72,250	74,895	
2,311	766	4,541	-	
70,901	69,071	28,409	68,265	
1,375	1,140	53	779	
4,302	4,473	1,541	4,705	
9,813	11,491	11,198	17,011	
55,099	51,967	-	45,699	
312	-	15,617	-	
-	-	-	71	
-	-	506	-	
2	-	11,837	-	
128	14	330	9	
229	107	184	74	
-	-	-	-	
1,067	1,543	1,098	1,219	
74,638	71,501	46,905	69,567	
4,499	3,247	23,905	3,659	
1,719	1,622	14	1,895	
111	202	1,432	-135	
-	-	-6	-91	
-	-	-	-	
6,329	5,071	25,345	5,328	
80,967	76,572	72,250	74,895	
-	11,589	-	4,457	
1,152	1,790	8,842	4,592	
164	98	2,709	47	
751	-	19,318	-	
755	-	12,470	-	
-	-	-	-	
1,667	391	7,919	177	