

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

January - December, 2003

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	41,439	1,370	1,591	585	441	3,450	1,280	93	647	1,188	4,489	2,945	3,485	8,149
Loan & discount interest	21,705	1,289	920	304	103	1,438	388	89	356	294	2,376	1,286	1,896	4,236
Interest due from banks	9,873	-	283	201	270	1,099	630	4	19	566	1,368	754	1,026	2,329
Bonds interest	5,697	14	63	-	68	-	243	-	256	-	566	509	527	1,249
Other interest income	4,164	67	325	80	-	913	19	-	16	328	179	396	36	335
Gain on sales of securities	4,262	7	122	32	-	202	78	172	4	350	94	645	127	1,133
Gain on sales of stocks	56	-	3	-	9	-	-	-	-	-	-	-	-	44
Commission and service fees earned	5,009	6	152	28	3	209	67	6	37	15	504	449	524	1,093
Currency exchange gains	1,549	3	24	1	2	57	-	-	3	3	59	70	65	78
Other operating revenues	1,530	4	6	-	-	226	-	3	-	-	22	1	-	522
Total operating income	53,845	1,390	1,898	646	455	4,144	1,425	274	691	1,556	5,168	4,110	4,201	11,019
OPERATING EXPENSE														
Interest expenses	19,701	530	835	350	293	1,720	862	137	216	1,073	1,747	1,495	2,006	4,007
Deposits interest	5,669	-	132	44	4	1,237	26	4	26	32	522	301	239	1,260
Borrowing funds interest	10,675	530	613	306	289	168	836	131	162	890	1,138	1,082	56	2,487
Other interest expenses	3,357	-	90	-	-	315	-	2	28	151	87	112	1,711	260
Loss on sales of securities	744	-	-	17	-	-	83	-	-	-	-	-	-	-
Loss on sales of stocks	47	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	657	-	15	3	3	27	12	2	4	4	23	27	32	101
Provisions	5,287	7	180	44	7	445	251	-	3	101	340	525	312	59
Operating & administration expenses	6,196	66	283	138	37	559	185	9	152	41	649	388	503	1,263
Currency exchange losses	30	5	-	1	1	-	2	-	-	-	-	-	-	-
Other operating expenses	3,581	82	45	6	84	589	5	9	97	-	676	-	-	1,031
Total operating expenses	35,868	682	1,358	559	425	3,340	1,400	157	452	1,219	3,435	2,435	2,853	6,408
Operating income	17,977	708	540	87	30	804	25	117	239	337	1,733	1,675	1,348	4,611
Non-operating income														
Gain on disposal of long-term investment	16	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	2,052	-	157	-	114	396	74	1	22	15	113	486	23	61
Total non-operating income	2,068	-	157	-	114	396	74	1	22	15	113	486	23	61
Non-operating loss														
Loss on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	90	-	-	3	-	4	37	-	-	-	15	-	-	28
Total non-operating losses	90	-	-	3	-	4	37	-	-	-	15	-	-	28
Net income before tax	19,955	708	697	84	144	1,196	62	118	261	352	1,831	2,161	1,371	4,644

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	Pan Asia Bank	Chung Shing Bank	Taishin Intl. Bank	Fubon Com. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank
992	468	552	220	119	325	260	1,022	1,190	59	45	10	678	257	408	111	71	2,384
598	316	507	77	76	316	128	502	540	53	34	7	266	47	316	84	68	1,637
5	2	-	59	2	-	2	47	62	-	-	-	8	80	16	17	2	329
290	147	45	20	38	8	-	416	430	6	11	-	229	-	62	10	1	105
99	3	-	64	3	1	130	57	158	-	-	3	175	130	14	-	-	313
-	3	9	6	-	1	156	30	17	-	-	-	41	785	5	6	11	70
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
114	130	361	8	4	12	13	301	131	4	4	-	55	7	66	7	4	510
12	5	10	3	-	-	-	507	320	1	-	-	3	-	-	1	-	173
-	49	262	-	-	-	-	41	-	-	-	9	75	3	4	-	-	302
1,118	655	1,194	237	123	338	429	1,901	1,658	64	49	19	852	1,052	483	125	86	3,439
249	153	257	123	34	41	127	531	495	8	9	17	285	35	34	20	21	821
140	153	257	50	14	39	19	178	146	8	9	1	71	35	34	10	4	323
82	-	-	11	19	2	48	308	321	-	-	15	176	-	-	10	17	290
27	-	-	62	1	-	60	45	28	-	-	1	38	-	-	-	-	208
7	-	-	-	-	-	-	-	34	-	-	-	160	-	-	-	-	332
-	-	-	45	-	-	-	-	-	2	-	-	-	-	-	-	-	-
4	-	5	-	-	-	-	52	263	1	-	-	1	-	-	-	-	65
213	105	103	-	-	82	184	540	12	10	-	83	348	57	85	-	734	233
180	45	48	4	5	227	5	253	138	11	2	3	51	1	8	4	8	567
-	-	-	13	-	-	-	-	-	1	-	-	1	1	1	1	-	-
85	-	-	57	67	123	40	2	58	19	13	-	1	230	10	35	25	-
711	303	413	242	106	285	356	1,378	998	52	24	103	847	324	138	60	788	1,941
407	352	781	-5	17	53	73	523	660	12	25	-84	5	728	345	65	-702	1,498
-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-
100	7	7	-	-	39	167	59	5	-	-	-	87	57	-	-	-	16
100	7	7	-	-	39	167	59	5	-	-	-	87	73	-	-	-	16
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
507	359	788	-5	17	92	240	582	665	12	25	-84	92	801	345	65	-702	1,511

Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Kaohsiung	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank
Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan
271	284	24	-	-	-	1,326	434	76	45	7	-	-	-	85	-	-	3
238	26	24	-	-	-	416	284	52	39	7	-	-	-	69	-	-	3
32	-	-	-	-	-	572	49	24	-	-	-	-	-	16	-	-	-
1	158	-	-	-	-	219	-	-	6	-	-	-	-	-	-	-	-
-	100	-	-	-	-	119	101	-	-	-	-	-	-	-	-	-	-
-	88	-	-	-	-	20	48	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	2	-	-	-	-	46	66	6	8	1	-	-	-	4	-	-	5
6	4	-	-	-	-	124	7	1	-	7	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
324	378	24	-	-	-	1,516	556	83	53	15	-	-	-	89	-	-	8
118	41	-	-	-	-	697	229	13	9	3	-	-	-	60	-	-	-
96	2	-	-	-	-	116	60	13	9	3	-	-	-	52	-	-	-
22	39	-	-	-	-	509	110	-	-	-	-	-	-	8	-	-	-
-	-	-	-	-	-	72	59	-	-	-	-	-	-	-	-	-	-
-	27	-	-	-	-	-	71	-	13	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	9	2	-	-	-	-	-	-	-	-	-	-
-	-	4	-	-	-	38	173	-	-	-	-	-	-	9	-	-	-
53	2	4	-	-	-	183	101	4	5	5	-	-	-	6	-	-	-
-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	111	20	24	-	-	-	-	-	-	-	-	-
210	70	8	-	-	-	1,038	596	44	27	8	-	-	-	75	-	-	-
114	308	16	-	-	-	478	-40	39	26	7	-	-	-	14	-	-	8
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	-	45	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	-	45	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
114	308	17	-	-	-	478	5	39	26	7	-	-	-	14	-	-	8

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