

The Main Financial and Performance Ratios

March 31,2002

The Peer-Group Average

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.40
Tier 1 capital			
/ Risk-weighted assets	-	-	10.64
Liability / Equity (multiple)	12.29	12.10	12.37
Equity / Asset	7.46	7.77	7.45
【 A 】			
Non-performing loan ratio			
1.Winsorized mean	7.44	5.47	6.63
2.Arithmetic mean			
Loan loss reserves / NPLs	19.59	23.70	20.78
The possible loss of classified assets			
/ reserves	71.45	61.13	71.45
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.20	8.42	5.50
(NIBT + loan loss provision)			
/ Average equity	16.75	17.17	16.78
NIBT / Average asset	0.61	0.65	0.40
(NIBT + loan loss provision)			
/ Average asset	1.24	1.27	1.24
Net interest income / NIBT	294.42	232.48	333.73
NIBT / Operating revenue	11.77	9.26	6.44
NIBT / Employees			
(in thousand of NT dollars)	902.86	984.98	624.50
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.67	14.29	16.37
Loans / Deposits	81.46	83.66	82.35
Time deposits / Deposits	71.71	76.11	73.27
NCDs / Time deposits	2.45	3.93	2.93
Accumulated gap of assets and liabilities(180 days) / Equity	-138.90	-	-141.87
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			

/Interest rate sensitivity liabilities	79.28	81.80	80.87
Interest rate sensitivity gap/Equity	-179.09	-161.71	-164.39
【 G 】			
Deposit growth rate	3.84	3.41	4.79
Loan growth rate	0.22	3.41	0.90
Investment growth rate	15.51	-9.94	14.90
Guarantee growth rate	-6.17	-7.91	-12.27

Unit:%,

12/31/00	12/31/99
10.75	11.17
10.82	11.07
12.04	11.78
7.81	7.99
5.06	4.74
24.05	28.92
61.13	64.55
4.90	5.87
12.96	14.00
0.39	0.49
1.07	1.11
312.87	278.69
5.94	6.82
616.78	715.00
12.41	15.45
86.33	86.12
75.76	74.99
4.39	3.98
-	-

84.45	85.14
-148.12	-162.03
5.02	6.08
5.69	5.60
-10.07	-0.51
-3.73	-7.93

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Central Trust of China

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	14.11
Tier 1 capital			
/ Risk-weighted assets	-	-	10.25
Liability / Equity (multiple)	45.79	44.56	43.78
Equity / Asset	2.14	2.20	2.23
【 A 】			
Non-performing loan ratio	7.03	-	7.10
Loan loss reserves / NPLs	32.67	-	29.75
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.19	8.57	11.61
(NIBT + loan loss provision)			
/ Average equity	50.58	50.38	53.55
NIBT / Average asset	0.02	0.18	0.24
(NIBT + loan loss provision)			
/ Average asset	1.04	1.05	1.12
Net interest income / NIBT	4,152.94	469.35	400.00
NIBT / Operating revenue	0.58	2.80	4.23
NIBT / Employees			
(in thousand of NT dollars)	75.14	546.26	750.28
【 L 】			
Liquidity ratio			
(monthly average of daily data)	18.80	8.70	25.00
Loans / Deposits	111.03	111.85	112.15
Time deposits / Deposits	78.30	81.79	78.00
NCDs / Time deposits	1.48	1.96	1.59
Accumulated gap of assets and liabilities(180 days) / Equity	-928.91	-	-765.56
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	98.53	98.43	98.06
Interest rate sensitivity gap/Equity	-51.84	-57.64	-65.50
【 G 】			
Deposit growth rate	-4.38	6.22	-5.42

Loan growth rate	-4.15	-1.08	-6.46
Investment growth rate	52.86	-10.07	69.15
Guarantee growth rate	-18.36	-10.01	-14.90

Unit:%,

12/31/00	12/31/99
13.13	13.40
9.50	8.30
41.66	52.75
2.34	1.90
-	-
-	-
20.42	2.96
59.79	46.87
0.41	0.06
1.19	0.90
255.83	1,694.07
5.89	0.84
1,196.70	150.50
9.10	12.30
115.35	125.90
81.38	82.57
1.95	2.39
-	-
101.18	101.23
39.97	50.21
13.29	4.03

5.35	8.68
-3.86	-8.71
-7.63	5.94

The Main Financial and Performance Ratios

March 31,2002

Bank's name : The Farmers Bank of China

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.11
Tier 1 capital			
/ Risk-weighted assets	-	-	8.84
Liability / Equity (multiple)	19.24	19.08	19.68
Equity / Asset	4.94	4.98	4.84
【 A 】			
Non-performing loan ratio	14.50	-	12.48
Loan loss reserves / NPLs	9.79	-	8.92
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.53	6.51	3.08
(NIBT + loan loss provision)			
/ Average equity	18.79	19.01	17.95
NIBT / Average asset	0.19	0.35	0.17
(NIBT + loan loss provision)			
/ Average asset	0.99	1.03	0.97
Net interest income / NIBT	756.05	335.22	788.35
NIBT / Operating revenue	4.48	5.82	3.09
NIBT / Employees			
(in thousand of NT dollars)	417.51	802.02	361.39
【 L 】			
Liquidity ratio			
(monthly average of daily data)	26.70	27.40	27.20
Loans / Deposits	89.67	90.83	89.34
Time deposits / Deposits	56.93	61.04	57.12
NCDs / Time deposits	0.31	0.42	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-20.27	-	-16.34
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	69.09	72.50	74.76
Interest rate sensitivity gap/Equity	-504.63	-431.29	-419.04
【 G 】			
Deposit growth rate	0.13	-3.13	1.84

Loan growth rate	0.25	-0.88	0.86
Investment growth rate	-1.09	-11.17	19.01
Guarantee growth rate	-5.72	-11.07	-4.28

Unit:%,

12/31/00	12/31/99
9.86	9.50
9.18	8.60
18.84	20.59
5.04	4.60
-	-
-	-
4.92	3.18
14.75	18.89
0.26	0.17
0.79	1.01
449.37	656.86
4.38	2.68
594.91	381.86
28.20	31.70
91.31	90.01
60.83	62.68
0.38	0.48
-	-
80.43	78.93
-298.52	-356.24
1.79	15.56

1.02	-0.26
-26.95	-6.71
-14.60	-10.30

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Chiao Tung Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	14.71
Tier 1 capital			
/ Risk-weighted assets	-	-	13.84
Liability / Equity (multiple)	9.09	8.89	9.07
Equity / Asset	9.91	10.11	9.93
【 A 】			
Non-performing loan ratio	4.43	-	4.36
Loan loss reserves / NPLs	32.93	-	31.35
【 E 】			
Net income before tax(NIBT)			
/ Average equity	9.98	10.76	9.35
(NIBT + loan loss provision)			
/ Average equity	22.31	26.13	25.95
NIBT / Average asset	0.97	1.04	0.91
(NIBT + loan loss provision)			
/ Average asset	2.17	2.53	2.52
Net interest income / NIBT	145.69	145.76	164.71
NIBT / Operating revenue	23.14	16.32	15.93
NIBT / Employees			
(in thousand of NT dollars)	3,933.86	4,101.91	3,566.45
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.70	12.40	17.90
Loans / Deposits	155.91	151.68	160.33
Time deposits / Deposits	79.57	81.66	78.98
NCDs / Time deposits	0.53	1.72	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-78.37	-	-93.88
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.55	108.35	109.51
Interest rate sensitivity gap/Equity	-15.33	51.33	55.44
【 G 】			
Deposit growth rate	-0.66	27.64	-7.09

Loan growth rate	1.39	4.38	3.15
Investment growth rate	4.71	1.74	-18.54
Guarantee growth rate	21.51	-14.58	3.70

Unit:%,

12/31/00	12/31/99
14.68	14.30
13.37	11.10
9.25	11.36
9.76	8.10
-	-
-	-
12.92	15.42
23.81	25.39
1.16	1.07
2.14	1.76
126.51	121.00
19.05	17.91
4,343.04	4,293.33
16.60	29.30
144.92	177.65
81.95	77.93
0.73	0.81
-	-
112.70	106.21
79.70	50.45
36.10	11.49

4.70	-3.29
-13.55	10.76
-4.65	-6.06

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Bank of Taiwan

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	16.33
Tier 1 capital			
/ Risk-weighted assets	-	-	13.36
Liability / Equity (multiple)	10.50	10.27	10.82
Equity / Asset	8.69	8.87	8.46
【 A 】			
Non-performing loan ratio	3.94	-	3.58
Loan loss reserves / NPLs	29.63	-	34.66
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.09	4.77	6.57
(NIBT + loan loss provision)			
/ Average equity	7.62	7.43	12.15
NIBT / Average asset	0.43	0.41	0.55
(NIBT + loan loss provision)			
/ Average asset	0.65	0.63	1.02
Net interest income / NIBT	206.77	176.51	155.13
NIBT / Operating revenue	10.84	7.39	10.80
NIBT / Employees			
(in thousand of NT dollars)	1,397.17	1,258.32	1,759.75
【 L 】			
Liquidity ratio			
(monthly average of daily data)	38.00	28.00	36.70
Loans / Deposits	68.50	77.11	69.21
Time deposits / Deposits	68.21	67.82	67.02
NCDs / Time deposits	0.17	0.19	0.18
Accumulated gap of assets and liabilities(180 days) / Equity	-100.30	-	-88.69
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	53.28	47.75	57.06
Interest rate sensitivity gap/Equity	-319.88	-334.82	-290.93
【 G 】			
Deposit growth rate	5.97	6.64	5.75

Loan growth rate	-6.05	4.89	-4.89
Investment growth rate	10.64	0.32	12.84
Guarantee growth rate	8.78	4.63	7.16

Unit:%,

12/31/00	12/31/99
16.09	18.90
13.13	12.80
10.46	10.04
8.73	9.10
-	-
-	-
6.84	4.65
10.63	9.17
0.60	0.49
0.93	0.97
130.73	207.04
10.44	8.36
1,796.48	1,409.16
29.70	27.50
77.02	79.29
66.17	65.36
0.20	0.35
-	-
54.67	52.70
-287.38	-278.08
8.15	6.28

4.74	-0.53
-0.44	32.65
3.03	43.18

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Land Bank of Taiwan

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.65
Tier 1 capital			
/ Risk-weighted assets	-	-	7.28
Liability / Equity (multiple)	17.48	16.07	17.08
Equity / Asset	5.41	5.86	5.53
【 A 】			
Non-performing loan ratio	7.95	-	7.37
Loan loss reserves / NPLs	20.41	-	23.44
【 E 】			
Net income before tax(NIBT)			
/ Average equity	9.12	11.85	9.07
(NIBT + loan loss provision)			
/ Average equity	30.07	26.59	27.72
NIBT / Average asset	0.48	0.65	0.49
(NIBT + loan loss provision)			
/ Average asset	1.57	1.46	1.50
Net interest income / NIBT	398.79	246.16	328.69
NIBT / Operating revenue	10.13	10.43	8.33
NIBT / Employees			
(in thousand of NT dollars)	1,220.26	1,658.15	1,265.63
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.50	13.10	18.00
Loans / Deposits	84.15	87.77	84.26
Time deposits / Deposits	75.41	78.67	74.92
NCDs / Time deposits	0.68	0.70	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	-414.13	-	-444.37
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	91.96	93.97	93.26
Interest rate sensitivity gap/Equity	-128.47	-87.82	-104.53
【 G 】			
Deposit growth rate	7.44	3.06	8.82

Loan growth rate	-0.99	6.71	-1.75
Investment growth rate	-9.80	-25.56	18.96
Guarantee growth rate	-10.40	7.43	-1.19

Unit:%,

12/31/00	12/31/99
9.82	10.10
7.58	7.40
16.33	17.23
5.77	5.50
-	-
-	-
8.19	11.50
22.72	25.16
0.46	0.64
1.29	1.41
361.05	240.35
6.95	9.51
1,155.25	1,537.59
11.70	18.60
90.31	84.85
78.13	79.33
0.69	0.77
-	-
94.99	95.14
-73.94	-75.07
3.70	10.38

11.45	7.46
-38.87	15.74
-8.70	24.04

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Taiwan Cooperative Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.39
Tier 1 capital			
/ Risk-weighted assets	-	-	5.90
Liability / Equity (multiple)	28.60	26.68	28.96
Equity / Asset	3.38	3.61	3.34
【 A 】			
Non-performing loan ratio	8.23	-	7.63
Loan loss reserves / NPLs	16.95	-	21.16
【 E 】			
Net income before tax(NIBT)			
/ Average equity	6.61	12.33	9.24
(NIBT + loan loss provision)			
/ Average equity	46.76	28.85	37.40
NIBT / Average asset	0.21	0.44	0.32
(NIBT + loan loss provision)			
/ Average asset	1.50	1.03	1.28
Net interest income / NIBT	641.48	264.77	425.15
NIBT / Operating revenue	4.76	7.42	5.68
NIBT / Employees			
(in thousand of NT dollars)	511.84	1,040.26	690.83
【 L 】			
Liquidity ratio			
(monthly average of daily data)	24.10	17.00	20.90
Loans / Deposits	80.17	85.38	84.27
Time deposits / Deposits	78.67	82.35	78.60
NCDs / Time deposits	0.27	0.39	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-283.82	-	-560.98
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	95.49	96.11	97.81
Interest rate sensitivity gap/Equity	-110.36	-88.64	-54.26
【 G 】			
Deposit growth rate	9.14	3.63	10.19

Loan growth rate	2.49	5.31	1.24
Investment growth rate	46.14	-4.04	42.20
Guarantee growth rate	13.76	8.45	14.15

Unit:%,

12/31/00	12/31/99
8.97	9.90
6.05	6.70
28.26	27.18
3.42	3.50
-	-
-	-
2.49	11.46
23.21	25.54
0.09	0.41
0.83	0.92
1,304.12	317.06
1.46	6.39
200.87	851.31
16.20	18.10
91.78	87.42
81.32	81.18
0.36	0.34
-	-
98.22	97.71
-42.85	-52.14
4.59	3.43

11.29	8.28
4.18	1.34
4.10	62.56

The Main Financial and Performance Ratios

March 31,2002

Bank's name : First Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.28
Tier 1 capital			
/ Risk-weighted assets	-	-	8.89
Liability / Equity (multiple)	15.11	14.05	14.87
Equity / Asset	6.21	6.64	6.30
【 A 】			
Non-performing loan ratio	8.39	-	8.72
Loan loss reserves / NPLs	14.77	-	16.08
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.31	4.37	4.26
(NIBT + loan loss provision)			
/ Average equity	14.62	21.33	21.51
NIBT / Average asset	0.33	0.29	0.28
(NIBT + loan loss provision)			
/ Average asset	0.92	1.41	1.40
Net interest income / NIBT	515.88	580.63	629.23
NIBT / Operating revenue	7.80	4.61	4.74
NIBT / Employees			
(in thousand of NT dollars)	680.01	559.36	546.26
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.50	13.70	14.00
Loans / Deposits	81.89	86.15	85.85
Time deposits / Deposits	59.34	64.95	59.64
NCDs / Time deposits	2.15	2.58	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-154.09	-	-150.24
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.49	85.47	79.02
Interest rate sensitivity gap/Equity	-207.09	-137.48	-211.37
【 G 】			
Deposit growth rate	7.49	8.61	6.78

Loan growth rate	2.11	2.71	3.10
Investment growth rate	23.22	-19.74	15.30
Guarantee growth rate	-4.62	7.15	-9.29

Unit:%,

12/31/00	12/31/99
9.18	9.80
9.66	9.80
14.59	13.49
6.42	6.90
-	-
-	-
6.13	8.38
22.75	24.55
0.42	0.58
1.57	1.71
428.45	302.23
6.27	8.77
776.42	1,032.09
10.90	15.00
88.94	91.31
63.89	63.17
2.57	3.31
-	-
86.75	90.24
-125.79	-90.59
8.39	4.73

5.83	6.42
-22.11	19.09
7.77	13.69

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Hua Nan Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.68
Tier 1 capital			
/ Risk-weighted assets	-	-	9.89
Liability / Equity (multiple)	14.14	13.49	14.24
Equity / Asset	6.61	6.90	6.56
【 A 】			
Non-performing loan ratio	8.99	-	8.27
Loan loss reserves / NPLs	13.16	-	13.31
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.72	5.79	5.76
(NIBT + loan loss provision)			
/ Average equity	15.06	25.56	23.84
NIBT / Average asset	0.35	0.39	0.37
(NIBT + loan loss provision)			
/ Average asset	0.93	1.71	1.55
Net interest income / NIBT	428.67	416.65	440.25
NIBT / Operating revenue	8.60	6.14	6.55
NIBT / Employees			
(in thousand of NT dollars)	742.82	743.36	723.41
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.00	12.00	13.70
Loans / Deposits	80.78	86.39	82.52
Time deposits / Deposits	59.27	64.05	59.68
NCDs / Time deposits	2.30	4.08	2.20
Accumulated gap of assets and liabilities(180 days) / Equity	-54.05	-	-22.01
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.20	98.90	96.20
Interest rate sensitivity gap/Equity	-59.69	-10.94	-39.59
【 G 】			
Deposit growth rate	8.80	7.49	7.77

Loan growth rate	1.08	4.86	-0.12
Investment growth rate	13.62	-14.40	14.92
Guarantee growth rate	-1.36	7.98	0.11

Unit:%,

12/31/00	12/31/99
9.81	10.60
10.00	10.60
13.67	13.09
6.82	7.10
-	-
-	-
7.46	7.92
20.83	18.98
0.51	0.56
1.44	1.34
329.83	276.43
7.99	8.66
923.85	950.66
11.20	16.50
88.87	87.32
62.98	62.87
5.26	2.67
-	-
101.26	87.12
12.52	-126.45
8.77	4.49

10.37	7.95
-16.69	9.86
16.41	36.03

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Chang Hwa Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.10
Tier 1 capital			
/ Risk-weighted assets	-	-	8.98
Liability / Equity (multiple)	14.95	13.94	14.51
Equity / Asset	6.27	6.69	6.45
【 A 】			
Non-performing loan ratio	9.43	-	8.98
Loan loss reserves / NPLs	14.96	-	16.05
【 E 】			
Net income before tax(NIBT)			
/ Average equity	2.33	4.07	3.53
(NIBT + loan loss provision)			
/ Average equity	13.18	16.50	15.69
NIBT / Average asset	0.15	0.28	0.23
(NIBT + loan loss provision)			
/ Average asset	0.84	1.13	1.04
Net interest income / NIBT	1,154.63	614.68	733.04
NIBT / Operating revenue	3.52	4.61	4.32
NIBT / Employees			
(in thousand of NT dollars)	307.28	529.49	445.91
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.70	10.50	12.30
Loans / Deposits	89.45	92.42	88.15
Time deposits / Deposits	61.93	65.60	62.85
NCDs / Time deposits	2.65	3.04	2.55
Accumulated gap of assets and liabilities(180 days) / Equity	-3.84	-	-34.75
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.71	81.78	81.23
Interest rate sensitivity gap/Equity	-209.09	-183.01	-196.28
【 G 】			
Deposit growth rate	8.36	3.65	9.03

Loan growth rate	4.00	4.84	1.76
Investment growth rate	-9.87	-22.32	-14.71
Guarantee growth rate	-6.31	-2.30	-7.88

Unit:%,

12/31/00	12/31/99
9.08	9.20
8.90	9.10
13.59	14.85
6.85	6.30
-	-
-	-
5.08	7.65
17.38	19.86
0.33	0.49
1.12	1.28
567.80	352.20
5.09	7.71
591.27	842.23
10.80	12.80
93.98	93.42
64.99	64.06
3.55	2.98
-	-
84.37	82.26
-151.63	-187.34
5.79	6.41

8.14	9.04
-14.70	17.02
4.59	31.71

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Bank Of Overseas Chinese

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	5.05
Tier 1 capital			
/ Risk-weighted assets	-	-	5.17
Liability / Equity (multiple)	26.36	19.97	26.43
Equity / Asset	3.65	4.77	3.65
【 A 】			
Non-performing loan ratio	17.34	-	17.80
Loan loss reserves / NPLs	19.60	-	18.97
【 E 】			
Net income before tax(NIBT)			
/ Average equity	2.21	0.34	-22.12
(NIBT + loan loss provision)			
/ Average equity	11.63	12.17	11.67
NIBT / Average asset	0.08	0.02	-0.97
(NIBT + loan loss provision)			
/ Average asset	0.42	0.59	0.51
Net interest income / NIBT	1,760.38	8,263.64	-
NIBT / Operating revenue	1.73	0.25	-15.53
NIBT / Employees			
(in thousand of NT dollars)	110.65	21.88	-1,343.52
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.30	11.90	18.10
Loans / Deposits	72.64	80.39	73.20
Time deposits / Deposits	66.53	73.16	68.21
NCDs / Time deposits	4.37	9.90	5.35
Accumulated gap of assets and liabilities(180 days) / Equity	-291.45	-	-357.52
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	49.66	57.76	53.30
Interest rate sensitivity gap/Equity	-983.69	-651.87	-917.04
【 G 】			
Deposit growth rate	2.11	-12.78	4.50

Loan growth rate	-8.24	-10.93	-11.87
Investment growth rate	12.48	-29.44	94.80
Guarantee growth rate	-25.77	-18.74	-21.94

Unit:%,

12/31/00	12/31/99
6.01	7.30
6.18	7.50
18.97	18.08
5.01	5.20
-	-
-	-
-15.40	-10.10
14.61	17.69
-0.80	-0.60
0.75	1.04
-	-
-11.69	-8.63
-1,107.16	-837.52
7.60	12.00
86.81	83.39
71.89	71.95
9.31	7.84
-	-
63.28	69.53
-532.26	-426.69
-13.86	3.67

-7.27	-1.45
-38.15	132.87
-20.47	-14.20

The Main Financial and Performance Ratios

March 31, 2002

Bank's name : The Shanghai Commercial & Savings E

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.94
Tier 1 capital			
/ Risk-weighted assets	-	-	18.49
Liability / Equity (multiple)	7.12	7.42	7.17
Equity / Asset	12.32	11.88	12.24
【 A 】			
Non-performing loan ratio	5.61	-	4.63
Loan loss reserves / NPLs	22.05	-	23.95
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.01	5.42	3.95
(NIBT + loan loss provision)			
/ Average equity	11.96	13.23	16.81
NIBT / Average asset	0.38	0.67	0.50
(NIBT + loan loss provision)			
/ Average asset	1.52	1.63	2.14
Net interest income / NIBT	426.89	248.06	323.95
NIBT / Operating revenue	8.08	10.14	7.66
NIBT / Employees			
(in thousand of NT dollars)	706.89	1,179.78	915.53
【 L 】			
Liquidity ratio			
(monthly average of daily data)	19.90	12.20	17.30
Loans / Deposits	62.62	71.53	67.56
Time deposits / Deposits	62.28	69.39	63.97
NCDs / Time deposits	3.76	4.65	4.04
Accumulated gap of assets and liabilities(180 days) / Equity	-91.76	-	-85.58
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	101.14	96.82	101.50
Interest rate sensitivity gap/Equity	5.23	-16.18	7.17
【 G 】			
Deposit growth rate	3.82	6.92	3.82

Loan growth rate	-10.65	4.32	-6.57
Investment growth rate	6.65	-15.25	2.64
Guarantee growth rate	-2.00	5.59	-5.90

Unit:%,

12/31/00	12/31/99
9.43	10.00
17.15	16.70
7.71	7.81
11.48	11.30
-	-
-	-
3.79	7.54
14.52	12.46
0.46	0.91
1.78	1.50
328.84	166.26
6.60	12.79
792.78	1,472.63
12.20	17.80
74.13	74.63
68.53	70.29
5.15	5.03
-	-
100.95	105.44
5.06	29.62
7.24	7.24

5.91	4.27
-11.45	11.42
0.96	-31.65

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Taipei bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.32
Tier 1 capital			
/ Risk-weighted assets	-	-	12.85
Liability / Equity (multiple)	12.55	10.72	13.28
Equity / Asset	7.38	8.53	7.00
【 A 】			
Non-performing loan ratio	3.13	-	3.03
Loan loss reserves / NPLs	28.52	-	32.19
【 E 】			
Net income before tax(NIBT)			
/ Average equity	9.93	13.90	8.21
(NIBT + loan loss provision)			
/ Average equity	16.93	16.31	14.59
NIBT / Average asset	0.73	1.14	0.66
(NIBT + loan loss provision)			
/ Average asset	1.24	1.34	1.17
Net interest income / NIBT	215.60	142.43	264.89
NIBT / Operating revenue	14.03	17.30	11.48
NIBT / Employees			
(in thousand of NT dollars)	1,355.65	1,913.35	1,116.85
【 L 】			
Liquidity ratio			
(monthly average of daily data)	28.90	25.60	30.40
Loans / Deposits	77.88	81.04	77.86
Time deposits / Deposits	53.20	59.14	50.51
NCDs / Time deposits	0.87	0.99	0.88
Accumulated gap of assets and liabilities(180 days) / Equity	-28.85	-	85.88
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	103.51	98.62	110.01
Interest rate sensitivity gap/Equity	33.34	-11.78	94.31
【 G 】			
Deposit growth rate	9.40	4.22	8.83

Loan growth rate	5.20	-0.65	8.44
Investment growth rate	29.92	3.51	39.28
Guarantee growth rate	53.93	30.93	55.85

Unit:%,

12/31/00	12/31/99
16.15	16.40
15.81	15.90
11.57	12.45
7.96	7.40
-	-
-	-
9.02	8.97
13.25	15.14
0.73	0.66
1.07	1.11
214.56	214.19
11.25	10.12
1,211.70	1,100.88
28.30	26.10
78.21	81.12
56.04	56.78
0.52	0.65
-	-
101.70	99.62
14.91	-3.79
5.18	3.82

0.93	11.61
-10.16	-6.57
29.92	18.84

The Main Financial and Performance Ratios

March 31,2002

Bank's name : United World Chinese Commercial Bar

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.40
Tier 1 capital			
/ Risk-weighted assets	-	-	12.86
Liability / Equity (multiple)	9.39	8.94	9.54
Equity / Asset	9.63	10.06	9.49
【 A 】			
Non-performing loan ratio	6.92	-	6.17
Loan loss reserves / NPLs	13.55	-	15.14
【 E 】			
Net income before tax(NIBT)			
/ Average equity	11.04	26.73	10.74
(NIBT + loan loss provision)			
/ Average equity	20.95	36.09	27.24
NIBT / Average asset	1.05	1.45	0.94
(NIBT + loan loss provision)			
/ Average asset	1.98	1.96	2.37
Net interest income / NIBT	230.90	159.61	253.14
NIBT / Operating revenue	20.81	22.29	15.18
NIBT / Employees			
(in thousand of NT dollars)	3,013.11	3,532.66	2,362.95
【 L 】			
Liquidity ratio			
(monthly average of daily data)	27.30	22.40	25.80
Loans / Deposits	69.52	74.30	71.79
Time deposits / Deposits	51.35	56.45	53.40
NCDs / Time deposits	2.92	5.33	3.37
Accumulated gap of assets and liabilities(180 days) / Equity	163.58	-	153.78
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	123.67	115.53	124.42
Interest rate sensitivity gap/Equity	106.32	73.29	112.42
【 G 】			
Deposit growth rate	6.27	-3.16	8.89

Loan growth rate	-1.02	10.23	0.47
Investment growth rate	20.57	-30.52	22.00
Guarantee growth rate	-22.62	34.82	-5.33

Unit:%,

12/31/00	12/31/99
10.93	12.60
12.59	13.90
9.07	8.96
9.93	10.00
-	-
-	-
13.65	12.76
18.28	16.17
1.33	1.33
1.79	1.68
190.47	180.26
20.03	19.42
3,118.09	2,801.61
19.50	28.00
77.67	72.52
57.13	52.42
7.29	4.94
-	-
70.58	84.65
-229.21	-109.83
7.39	17.38

14.09	9.94
-15.75	37.33
11.59	-10.49

The Main Financial and Performance Ratios

March 31,2002

Bank's name : The Export-Import Bank of the Republic

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	40.45
Tier 1 capital			
/ Risk-weighted assets	-	-	39.30
Liability / Equity (multiple)	6.26	6.45	6.28
Equity / Asset	13.78	13.43	13.74
【 A 】			
Non-performing loan ratio	0.48	-	0.55
Loan loss reserves / NPLs	150.19	-	134.31
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.36	6.05	5.99
(NIBT + loan loss provision)			
/ Average equity	6.74	7.41	8.07
NIBT / Average asset	0.72	0.80	0.79
(NIBT + loan loss provision)			
/ Average asset	0.90	0.98	1.06
Net interest income / NIBT	164.13	178.81	172.77
NIBT / Operating revenue	17.26	12.30	13.23
NIBT / Employees			
(in thousand of NT dollars)	4,168.22	4,495.24	4,516.43
【 L 】			
Liquidity ratio			
(monthly average of daily data)	-	-	-
Loans / Deposits	-	-	-
Time deposits / Deposits	-	-	-
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	29.92	-	30.58
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	132.80	124.83	124.52
Interest rate sensitivity gap/Equity	100.55	85.93	78.61
【 G 】			
Deposit growth rate	-	-	-

Loan growth rate	-1.24	5.06	-2.12
Investment growth rate	285.46	-52.99	604.46
Guarantee growth rate	3.42	114.42	15.71

Unit:%,

12/31/00	12/31/99
39.47	50.00
38.21	48.70
6.59	6.53
13.18	13.30
-	-
-	-
6.43	6.24
8.28	6.48
0.83	0.81
1.07	0.84
165.91	155.84
12.39	12.93
4,617.22	4,344.50
-	-
-	-
-	-
-	-
124.73	125.54
85.47	92.68
-	-

9.55	-1.05
-83.13	51.75
111.87	-45.28

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Bank of Kaohsiung

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.63
Tier 1 capital			
/ Risk-weighted assets	-	-	13.03
Liability / Equity (multiple)	18.69	18.23	18.73
Equity / Asset	5.08	5.20	5.07
【 A 】			
Non-performing loan ratio	2.88	-	2.86
Loan loss reserves / NPLs	20.14	-	18.93
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.82	13.04	10.22
(NIBT + loan loss provision)			
/ Average equity	23.56	26.01	24.63
NIBT / Average asset	0.43	0.64	0.52
(NIBT + loan loss provision)			
/ Average asset	1.14	1.29	1.24
Net interest income / NIBT	392.67	234.18	340.90
NIBT / Operating revenue	8.93	9.70	8.49
NIBT / Employees			
(in thousand of NT dollars)	1,122.13	1,570.19	1,273.28
【 L 】			
Liquidity ratio			
(monthly average of daily data)	11.40	7.90	11.90
Loans / Deposits	86.20	93.29	87.27
Time deposits / Deposits	75.24	78.21	76.55
NCDs / Time deposits	11.96	17.45	12.95
Accumulated gap of assets and liabilities(180 days) / Equity	-484.81	-	-48.79
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	97.38	100.19	96.80
Interest rate sensitivity gap/Equity	-41.64	3.03	-51.00
【 G 】			
Deposit growth rate	8.30	18.92	12.45

Loan growth rate	0.69	18.56	5.98
Investment growth rate	108.07	-33.48	17.40
Guarantee growth rate	-18.52	13.35	-7.25

Unit:%,

12/31/00	12/31/99
11.43	14.60
12.47	15.10
18.11	15.96
5.23	5.90
-	-
-	-
3.33	-9.95
15.80	17.30
0.19	-0.69
0.90	1.19
826.43	-
2.84	-9.79
410.10	-1,072.51
9.90	12.80
92.25	89.58
76.86	76.56
14.10	7.03
-	-
96.76	22.78
-50.89	-1,065.31
17.10	14.89

20.52	18.95
-42.69	-1.18
13.03	40.25

The Main Financial and Performance Ratios

March 31,2002

Bank's name : The International Commercial Bank of (

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.69
Tier 1 capital			
/ Risk-weighted assets	-	-	11.31
Liability / Equity (multiple)	13.47	12.82	13.71
Equity / Asset	6.91	7.24	6.80
【 A 】			
Non-performing loan ratio	3.95	-	3.75
Loan loss reserves / NPLs	52.01	-	47.54
【 E 】			
Net income before tax(NIBT)			
/ Average equity	9.59	12.35	8.14
(NIBT + loan loss provision)			
/ Average equity	21.05	23.97	19.47
NIBT / Average asset	0.65	0.93	0.59
(NIBT + loan loss provision)			
/ Average asset	1.43	1.80	1.41
Net interest income / NIBT	225.21	196.66	287.53
NIBT / Operating revenue	16.17	14.55	11.01
NIBT / Employees			
(in thousand of NT dollars)	1,797.07	2,337.45	1,580.90
【 L 】			
Liquidity ratio			
(monthly average of daily data)	27.50	15.20	21.00
Loans / Deposits	74.50	87.72	80.14
Time deposits / Deposits	63.62	67.04	64.08
NCDs / Time deposits	1.89	0.68	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	-76.29	-	-42.12
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	95.60	107.27	102.37
Interest rate sensitivity gap/Equity	-25.12	38.63	13.26
【 G 】			
Deposit growth rate	14.81	18.80	10.31

Loan growth rate	-3.61	5.82	-3.88
Investment growth rate	67.24	-4.92	9.12
Guarantee growth rate	-17.04	-7.81	-17.57

Unit:%,

12/31/00	12/31/99
10.03	10.80
10.56	10.80
13.59	11.38
6.85	8.10
-	-
-	-
10.06	9.48
15.97	21.00
0.85	0.81
1.35	1.78
249.94	255.93
11.97	10.31
1,826.60	1,618.91
24.70	15.80
90.90	98.14
66.44	65.98
0.73	1.08
-	-
124.55	102.44
132.15	13.20
17.56	9.91

8.09	14.98
23.20	-6.14
-2.10	1.82

The Main Financial and Performance Ratios

March 31,2002

Bank's name : China Development Industrial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	41.68
Tier 1 capital			
/ Risk-weighted assets	-	-	113.40
Liability / Equity (multiple)	0.53	0.58	0.48
Equity / Asset	65.35	63.43	67.74
【 A 】			
Non-performing loan ratio	3.38	-	2.74
Loan loss reserves / NPLs	49.34	-	69.96
【 E 】			
Net income before tax(NIBT)			
/ Average equity	11.93	18.71	10.63
(NIBT + loan loss provision)			
/ Average equity	13.22	22.57	12.39
NIBT / Average asset	7.74	11.66	6.69
(NIBT + loan loss provision)			
/ Average asset	8.58	14.06	7.80
Net interest income / NIBT	12.01	14.08	20.68
NIBT / Operating revenue	227.94	214.30	177.30
NIBT / Employees			
(in thousand of NT dollars)	24,992.30	33,770.90	19,858.22
【 L 】			
Liquidity ratio			
(monthly average of daily data)	108.20	106.70	107.30
Loans / Deposits	186.00	202.55	203.91
Time deposits / Deposits	81.18	94.87	86.39
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	9.62	-	8.31
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	197.47	184.57	202.87
Interest rate sensitivity gap/Equity	30.27	36.59	31.22
【 G 】			
Deposit growth rate	7.60	-5.56	-4.21

Loan growth rate	-2.07	14.48	0.57
Investment growth rate	20.03	19.32	25.39
Guarantee growth rate	1.27	-14.50	-26.86

Unit:%,

12/31/00	12/31/99
36.44	42.90
102.49	87.30
0.60	0.71
62.53	58.60
-	-
-	-
12.22	13.62
14.44	16.51
7.82	7.51
9.25	8.85
22.99	17.43
167.84	144.77
21,119.38	19,506.56
78.50	95.40
212.27	135.87
92.44	70.51
-	-
-	-
209.02	181.04
42.44	42.11
-51.55	-

9.81	-
14.50	-
-0.25	-

The Main Financial and Performance Ratios

March 31, 2002

Bank's name : Industrial Bank of Taiwan

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	25.22
Tier 1 capital			
/ Risk-weighted assets	-	-	50.59
Liability / Equity (multiple)	0.95	0.91	1.00
Equity / Asset	51.36	52.26	50.07
【 A 】			
Non-performing loan ratio	-	-	-
Loan loss reserves / NPLs	-	-	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	2.86	5.74	4.44
(NIBT + loan loss provision)			
/ Average equity	3.32	6.12	4.78
NIBT / Average asset	1.46	3.04	2.28
(NIBT + loan loss provision)			
/ Average asset	1.69	3.24	2.45
Net interest income / NIBT	147.46	70.14	100.28
NIBT / Operating revenue	37.82	46.06	40.03
NIBT / Employees			
(in thousand of NT dollars)	3,420.29	6,448.60	5,146.92
【 L 】			
Liquidity ratio			
(monthly average of daily data)	23.10	26.50	17.70
Loans / Deposits	128.33	129.40	127.67
Time deposits / Deposits	95.86	92.16	97.19
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-13.73	-	-26.55
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	49.27	53.14	49.49
Interest rate sensitivity gap/Equity	-46.80	-41.71	-49.06
【 G 】			
Deposit growth rate	-3.58	37.10	0.54

Loan growth rate	9.74	152.94	23.29
Investment growth rate	9.40	-15.01	4.52
Guarantee growth rate	0.55	437.54	37.77

Unit:%,

12/31/00	12/31/99
27.50	117.50
56.49	143.20
0.88	0.36
53.12	73.70
-	-
-	-
2.20	1.70
2.65	1.90
1.36	1.39
1.63	1.55
123.58	263.43
23.26	19.45
2,284.48	687.18
32.60	330.50
124.73	84.64
83.00	77.28
-	-
-	-
54.78	382.91
-38.46	62.32
85.92	-

236.84	-
-29.61	-
506.50	-

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Taiwan Business Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.00
Tier 1 capital			
/ Risk-weighted assets	-	-	7.10
Liability / Equity (multiple)	24.59	16.01	25.03
Equity / Asset	3.91	5.88	3.84
【 A 】			
Non-performing loan ratio	11.47	-	9.97
Loan loss reserves / NPLs	12.87	-	13.63
【 E 】			
Net income before tax(NIBT)			
/ Average equity	0.54	2.35	-31.05
(NIBT + loan loss provision)			
/ Average equity	26.37	13.61	14.38
NIBT / Average asset	0.02	0.14	-1.80
(NIBT + loan loss provision)			
/ Average asset	1.04	0.81	0.83
Net interest income / NIBT	7,816.33	1,017.98	-
NIBT / Operating revenue	0.48	2.38	-33.51
NIBT / Employees			
(in thousand of NT dollars)	40.21	241.66	-3,391.03
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.40	13.70	18.00
Loans / Deposits	91.48	96.28	91.08
Time deposits / Deposits	60.88	65.51	61.75
NCDs / Time deposits	1.67	6.63	1.50
Accumulated gap of assets and liabilities(180 days) / Equity	-2.49	-	9.22
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.17	93.49	85.72
Interest rate sensitivity gap/Equity	-354.77	-84.13	-287.33
【 G 】			
Deposit growth rate	4.29	12.69	7.09

Loan growth rate	-3.35	8.73	-0.79
Investment growth rate	-2.90	-0.17	38.14
Guarantee growth rate	-9.58	-2.02	2.36

Unit:%,

12/31/00	12/31/99
9.17	9.00
8.97	8.70
15.22	15.33
6.16	6.10
-	-
-	-
6.56	8.78
12.92	15.06
0.42	0.55
0.82	0.94
411.51	309.94
6.80	8.37
678.83	855.70
11.30	15.80
96.29	95.04
62.42	62.09
4.10	1.02
-	-
94.59	92.87
-66.18	-89.27
7.62	6.84

6.66	9.18
-20.63	8.13
-0.65	-0.60

The Main Financial and Performance Ratios

March 31, 2002

Bank's name : International Bank of Taipei

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.18
Tier 1 capital			
/ Risk-weighted assets	-	-	12.06
Liability / Equity (multiple)	9.85	10.18	9.85
Equity / Asset	9.22	8.94	9.21
【 A 】			
Non-performing loan ratio	5.22	-	4.83
Loan loss reserves / NPLs	25.90	-	28.64
【 E 】			
Net income before tax(NIBT)			
/ Average equity	9.87	12.28	9.12
(NIBT + loan loss provision)			
/ Average equity	14.97	18.38	18.52
NIBT / Average asset	0.90	1.09	0.82
(NIBT + loan loss provision)			
/ Average asset	1.36	1.64	1.67
Net interest income / NIBT	181.81	128.64	171.14
NIBT / Operating revenue	18.26	15.95	13.06
NIBT / Employees			
(in thousand of NT dollars)	1,361.70	1,598.47	1,190.28
【 L 】			
Liquidity ratio			
(monthly average of daily data)	22.40	21.90	24.60
Loans / Deposits	81.44	81.94	79.86
Time deposits / Deposits	66.14	70.37	67.63
NCDs / Time deposits	3.06	4.05	3.45
Accumulated gap of assets and liabilities(180 days) / Equity	28.50	-	8.06
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.52	87.62	86.38
Interest rate sensitivity gap/Equity	-137.19	-106.31	-114.88
【 G 】			
Deposit growth rate	3.02	2.68	1.78

Loan growth rate	3.28	7.24	0.89
Investment growth rate	8.37	-12.11	1.61
Guarantee growth rate	-13.52	14.43	-1.44

Unit:%,

12/31/00	12/31/99
11.56	13.50
11.15	12.90
10.62	10.53
8.61	8.70
-	-
-	-
9.47	13.52
15.84	20.01
0.82	1.18
1.37	1.74
170.20	123.17
12.30	16.57
1,158.94	1,499.29
24.20	23.90
80.84	81.43
69.43	70.78
4.12	5.61
-	-
84.57	94.62
-137.14	-48.66
5.34	5.79

6.81	5.50
6.81	18.65
-3.78	-23.35

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Hsinchu International Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.74
Tier 1 capital			
/ Risk-weighted assets	-	-	8.65
Liability / Equity (multiple)	16.58	15.34	16.29
Equity / Asset	5.69	6.12	5.78
【 A 】			
Non-performing loan ratio	8.99	-	7.92
Loan loss reserves / NPLs	12.00	-	12.95
【 E 】			
Net income before tax(NIBT)			
/ Average equity	11.12	2.83	4.71
(NIBT + loan loss provision)			
/ Average equity	26.19	19.79	23.78
NIBT / Average asset	0.63	0.18	0.28
(NIBT + loan loss provision)			
/ Average asset	1.49	1.23	1.43
Net interest income / NIBT	307.35	871.07	533.75
NIBT / Operating revenue	11.87	2.62	4.60
NIBT / Employees			
(in thousand of NT dollars)	979.42	235.75	400.91
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.80	13.10	13.00
Loans / Deposits	80.35	80.83	82.06
Time deposits / Deposits	67.18	71.00	68.81
NCDs / Time deposits	1.96	2.35	2.60
Accumulated gap of assets and liabilities(180 days) / Equity	-283.57	-	-284.57
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	81.50	81.55	82.36
Interest rate sensitivity gap/Equity	-283.64	-263.23	-266.14
【 G 】			
Deposit growth rate	7.80	1.11	8.85

Loan growth rate	8.28	0.93	8.38
Investment growth rate	17.23	-18.62	-7.55
Guarantee growth rate	94.87	-16.35	44.28

Unit:%,

12/31/00	12/31/99
9.25	9.70
9.42	9.80
14.79	14.73
6.33	6.40
-	-
-	-
5.24	4.79
25.45	20.43
0.33	0.30
1.61	1.28
548.16	526.74
4.88	4.28
439.80	399.71
10.00	11.40
83.20	82.96
70.72	69.90
3.49	1.13
-	-
84.31	85.30
-215.51	-201.04
-0.50	0.92

0.71	-2.07
10.45	-3.57
-13.39	7.54

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Taichung Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.62
Tier 1 capital			
/ Risk-weighted assets	-	-	11.59
Liability / Equity (multiple)	12.29	11.52	11.73
Equity / Asset	7.52	7.99	7.86
【 A 】			
Non-performing loan ratio	16.02	-	15.75
Loan loss reserves / NPLs	12.39	-	9.63
【 E 】			
Net income before tax(NIBT)			
/ Average equity	6.22	4.79	4.64
(NIBT + loan loss provision)			
/ Average equity	13.32	10.10	9.64
NIBT / Average asset	0.46	0.38	0.37
(NIBT + loan loss provision)			
/ Average asset	0.99	0.80	0.76
Net interest income / NIBT	413.16	351.47	432.37
NIBT / Operating revenue	9.14	6.00	6.28
NIBT / Employees			
(in thousand of NT dollars)	535.48	399.61	399.70
【 L 】			
Liquidity ratio			
(monthly average of daily data)	20.00	15.20	18.40
Loans / Deposits	78.18	83.15	79.19
Time deposits / Deposits	68.60	72.41	70.25
NCDs / Time deposits	0.36	0.41	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-200.38	-	-159.04
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	76.62	83.93	77.14
Interest rate sensitivity gap/Equity	-253.29	-163.84	-240.21
【 G 】			
Deposit growth rate	8.42	-0.39	9.96

Loan growth rate	2.40	0.85	1.54
Investment growth rate	-26.39	-19.97	-35.10
Guarantee growth rate	61.21	15.17	31.20

Unit:%,

12/31/00	12/31/99
12.83	12.50
12.82	12.70
11.16	11.04
8.23	8.30
-	-
-	-
1.31	5.79
7.87	12.00
0.11	0.43
0.64	0.89
1,388.21	339.20
1.76	6.25
111.17	451.46
12.50	16.20
86.29	84.02
71.92	71.11
0.37	0.26
-	-
82.16	87.79
-177.83	-121.37
-2.86	-10.06

0.77	-12.21
-12.08	11.46
13.31	-16.43

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Tainan Business Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.84
Tier 1 capital			
/ Risk-weighted assets	-	-	9.51
Liability / Equity (multiple)	14.29	14.79	14.62
Equity / Asset	6.54	6.33	6.40
【 A 】			
Non-performing loan ratio	12.12	-	10.79
Loan loss reserves / NPLs	14.64	-	14.37
【 E 】			
Net income before tax(NIBT)			
/ Average equity	7.46	6.06	3.06
(NIBT + loan loss provision)			
/ Average equity	16.17	14.89	12.25
NIBT / Average asset	0.48	0.38	0.20
(NIBT + loan loss provision)			
/ Average asset	1.03	0.94	0.78
Net interest income / NIBT	443.87	452.80	896.85
NIBT / Operating revenue	9.37	5.82	3.27
NIBT / Employees			
(in thousand of NT dollars)	500.40	392.77	206.50
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.10	12.80	13.20
Loans / Deposits	81.53	79.07	83.39
Time deposits / Deposits	70.79	76.24	72.62
NCDs / Time deposits	0.84	0.88	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	-50.26	-	-195.71
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.59	91.69	90.90
Interest rate sensitivity gap/Equity	-152.27	-117.11	-123.67
【 G 】			
Deposit growth rate	-1.15	-3.53	2.77

Loan growth rate	2.08	-2.77	3.02
Investment growth rate	4.21	72.88	-17.78
Guarantee growth rate	-11.85	-18.38	-6.58

Unit:%,

12/31/00	12/31/99
10.28	11.40
10.20	10.60
14.25	15.10
6.56	6.20
-	-
-	-
-2.26	-13.63
7.42	11.44
-0.15	-0.94
0.48	0.79
-	-
-2.20	-13.61
-153.06	-959.53
9.20	13.80
83.39	76.22
75.28	75.65
0.84	2.66
-	-
94.05	53.64
-76.93	-662.04
-7.27	-3.48

1.53	-5.38
-34.12	-36.20
-27.32	-8.51

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Kaohsiung Business Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	-12.05
Tier 1 capital			
/ Risk-weighted assets	-	-	-8.46
Liability / Equity (multiple)	-14.63	53.37	-21.94
Equity / Asset	-7.34	1.84	-4.77
【 A 】			
Non-performing loan ratio	38.30	-	33.86
Loan loss reserves / NPLs	26.72	-	22.70
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-	-100.37	-1,435.55
(NIBT + loan loss provision)			
/ Average equity	-	-22.42	224.44
NIBT / Average asset	-0.26	-2.24	-5.25
(NIBT + loan loss provision)			
/ Average asset	-0.15	-0.50	0.82
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-5.81	-39.89	-100.82
NIBT / Employees			
(in thousand of NT dollars)	-236.31	-2,144.55	-4,994.63
【 L 】			
Liquidity ratio			
(monthly average of daily data)	10.70	9.90	12.80
Loans / Deposits	79.24	81.27	77.02
Time deposits / Deposits	75.14	77.19	77.27
NCDs / Time deposits	0.16	0.72	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	229.64	-	412.73
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	60.49	39.13	64.73
Interest rate sensitivity gap/Equity	543.98	-3,053.51	730.06
【 G 】			
Deposit growth rate	-8.59	-10.37	2.44

Loan growth rate	-10.59	-7.57	-9.64
Investment growth rate	-13.08	-30.21	109.01
Guarantee growth rate	-23.18	-57.63	-32.76

Unit:%,

12/31/00	12/31/99
1.18	5.70
1.30	5.80
39.08	22.91
2.49	4.20
-	-
-	-
-58.98	-34.87
-3.07	-6.99
-1.90	-1.78
-0.10	-0.36
-	-
-21.55	-28.52
-1,917.47	-1,607.08
4.50	9.90
87.53	83.75
77.28	75.55
0.77	4.03
-	-
35.61	35.02
-2,369.09	-1,418.43
-9.50	4.29

-4.91	2.30
-55.01	-28.83
-48.03	-29.10

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Enterprise Bank of Hualien

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	6.35
Tier 1 capital			
/ Risk-weighted assets	-	-	6.52
Liability / Equity (multiple)	21.87	18.06	22.09
Equity / Asset	4.37	5.25	4.33
【 A 】			
Non-performing loan ratio	29.46	-	27.69
Loan loss reserves / NPLs	12.52	-	12.79
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-6.26	21.91	14.47
(NIBT + loan loss provision)			
/ Average equity	-0.21	27.13	47.89
NIBT / Average asset	-0.26	1.13	0.68
(NIBT + loan loss provision)			
/ Average asset	-0.01	1.40	2.26
Net interest income / NIBT	-	148.41	275.73
NIBT / Operating revenue	-4.50	15.14	9.39
NIBT / Employees			
(in thousand of NT dollars)	-195.76	831.68	500.00
【 L 】			
Liquidity ratio			
(monthly average of daily data)	21.50	15.80	20.70
Loans / Deposits	73.02	77.45	73.20
Time deposits / Deposits	73.85	77.00	75.77
NCDs / Time deposits	0.41	0.79	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-469.73	-	-403.50
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	39.07	57.37	62.72
Interest rate sensitivity gap/Equity	-1,234.01	-713.25	-761.31
【 G 】			
Deposit growth rate	-0.78	-7.22	4.60

Loan growth rate	-6.44	-8.36	-6.04
Investment growth rate	-0.67	50.27	60.55
Guarantee growth rate	-48.32	-53.55	-73.59

Unit:%,

12/31/00	12/31/99
5.86	8.60
6.04	7.80
18.06	18.30
5.25	5.20
-	-
-	-
-1.09	-0.50
10.06	23.67
-0.06	-0.03
0.55	1.27
-	-
-0.94	-0.41
-46.08	-25.41
11.10	17.30
81.42	81.06
76.62	75.94
3.54	0.41
-	-
71.75	93.62
-479.08	-110.14
-10.96	-8.28

-10.72	-8.35
-7.85	325.76
-24.61	-45.92

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Taitung Business Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.79
Tier 1 capital			
/ Risk-weighted assets	-	-	12.50
Liability / Equity (multiple)	9.93	6.68	9.78
Equity / Asset	9.15	13.02	9.27
【 A 】			
Non-performing loan ratio	29.73	-	30.20
Loan loss reserves / NPLs	16.82	-	16.59
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-4.63	-1.01	-27.95
(NIBT + loan loss provision)			
/ Average equity	-0.69	0.41	-9.42
NIBT / Average asset	-0.40	-0.13	-3.22
(NIBT + loan loss provision)			
/ Average asset	-0.06	0.05	-1.09
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-8.61	-2.36	-66.13
NIBT / Employees			
(in thousand of NT dollars)	-310.74	-118.11	-2,487.48
【 L 】			
Liquidity ratio			
(monthly average of daily data)	18.30	17.10	21.10
Loans / Deposits	83.53	87.08	81.02
Time deposits / Deposits	82.02	85.52	84.15
NCDs / Time deposits	0.08	0.09	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-273.54	-	-228.41
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	34.90	53.13	39.34
Interest rate sensitivity gap/Equity	-582.03	-284.65	-544.05
【 G 】			
Deposit growth rate	4.51	2.44	11.60

Loan growth rate	0.71	-3.85	-1.39
Investment growth rate	132.55	-21.22	114.20
Guarantee growth rate	-34.76	-36.45	-39.73

Unit:%,

12/31/00	12/31/99
19.77	24.10
19.19	22.30
5.93	4.67
14.44	17.60
-	-
-	-
-19.94	-25.69
-4.46	-11.41
-3.13	-4.94
-0.70	-2.19
-	-
-55.52	-84.40
-2,853.75	-4,354.78
13.60	8.80
92.21	98.57
84.86	83.62
0.42	0.57
-	-
51.89	97.92
-256.59	-9.17
1.34	-6.00

-5.66	7.44
6.48	-80.30
-23.32	147.59

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Hwatai Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.52
Tier 1 capital			
/ Risk-weighted assets	-	-	11.00
Liability / Equity (multiple)	10.58	10.74	11.74
Equity / Asset	8.64	8.52	7.85
【 A 】			
Non-performing loan ratio	5.09	-	4.09
Loan loss reserves / NPLs	14.68	-	17.55
【 E 】			
Net income before tax(NIBT)			
/ Average equity	4.80	6.29	6.82
(NIBT + loan loss provision)			
/ Average equity	7.23	9.61	9.68
NIBT / Average asset	0.40	0.53	0.55
(NIBT + loan loss provision)			
/ Average asset	0.60	0.81	0.78
Net interest income / NIBT	491.78	320.43	299.25
NIBT / Operating revenue	7.60	7.32	8.60
NIBT / Employees			
(in thousand of NT dollars)	415.95	551.93	561.45
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.30	15.50	14.30
Loans / Deposits	86.32	83.22	82.78
Time deposits / Deposits	71.82	77.91	73.48
NCDs / Time deposits	5.11	9.19	8.72
Accumulated gap of assets and liabilities(180 days) / Equity	-32.42	-	-217.19
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	78.35	79.61	81.16
Interest rate sensitivity gap/Equity	-209.71	-191.18	-201.59
【 G 】			
Deposit growth rate	-0.09	24.67	4.40

Loan growth rate	4.48	18.43	5.32
Investment growth rate	-22.91	68.93	-8.71
Guarantee growth rate	-6.41	359.16	44.46

Unit:%,

12/31/00	12/31/99
12.54	18.10
11.53	17.10
11.31	8.65
8.13	10.40
-	-
-	-
5.70	5.19
8.79	7.40
0.55	0.56
0.85	0.80
400.59	325.08
8.13	8.32
490.54	550.70
14.40	20.50
83.11	83.05
72.63	75.21
9.57	-
89.52	72.21
-89.80	-216.15
28.52	-

29.91	-
13.53	-
428.19	-

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Macoto Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.11
Tier 1 capital			
/ Risk-weighted assets	-	-	7.73
Liability / Equity (multiple)	14.75	14.26	15.56
Equity / Asset	6.35	6.55	6.04
【 A 】			
Non-performing loan ratio	9.17	-	7.90
Loan loss reserves / NPLs	15.86	-	16.70
【 E 】			
Net income before tax(NIBT)			
/ Average equity	14.21	8.20	3.81
(NIBT + loan loss provision)			
/ Average equity	19.04	12.69	28.65
NIBT / Average asset	0.87	0.54	0.25
(NIBT + loan loss provision)			
/ Average asset	1.16	0.84	1.85
Net interest income / NIBT	351.86	376.92	910.50
NIBT / Operating revenue	13.78	7.53	3.56
NIBT / Employees			
(in thousand of NT dollars)	693.41	446.11	179.05
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.00	11.50	15.70
Loans / Deposits	75.69	77.68	75.63
Time deposits / Deposits	71.84	76.95	74.55
NCDs / Time deposits	3.98	4.51	4.34
Accumulated gap of assets and liabilities(180 days) / Equity	106.56	-	-52.62
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	49.52	41.11	49.45
Interest rate sensitivity gap/Equity	-643.60	-756.35	-681.77
【 G 】			
Deposit growth rate	5.82	8.17	14.11

Loan growth rate	3.36	6.26	5.48
Investment growth rate	45.43	14.76	138.28
Guarantee growth rate	-44.05	-54.52	-16.44

Unit:%,

12/31/00	12/31/99
8.60	10.10
8.54	9.30
13.79	12.24
6.76	7.60
-	-
-	-
-3.55	6.09
5.26	9.51
-0.26	0.42
0.39	0.68
-	406.88
-3.70	5.65
-210.53	350.07
6.40	11.60
82.00	81.17
73.67	75.37
4.85	3.97
-	-
42.23	100.68
-720.65	3.94
7.30	19.37

9.43	20.88
-3.80	-42.70
-58.80	-6.36

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Sunny Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.71
Tier 1 capital			
/ Risk-weighted assets	-	-	9.35
Liability / Equity (multiple)	15.54	14.33	15.61
Equity / Asset	6.05	6.52	6.02
【 A 】			
Non-performing loan ratio	3.58	-	3.24
Loan loss reserves / NPLs	21.85	-	22.10
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.13	11.19	10.57
(NIBT + loan loss provision)			
/ Average equity	21.32	16.01	110.64
NIBT / Average asset	0.72	0.73	0.65
(NIBT + loan loss provision)			
/ Average asset	1.27	1.04	6.81
Net interest income / NIBT	289.77	276.24	312.18
NIBT / Operating revenue	14.30	10.89	10.69
NIBT / Employees			
(in thousand of NT dollars)	794.82	839.91	656.74
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.70	17.10	16.10
Loans / Deposits	76.99	78.89	76.15
Time deposits / Deposits	72.16	75.10	73.71
NCDs / Time deposits	2.50	3.03	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-490.35	-	-405.11
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	51.58	148.08	51.87
Interest rate sensitivity gap/Equity	-702.48	209.87	-702.51
【 G 】			
Deposit growth rate	16.59	7.25	19.32

Loan growth rate	14.57	10.60	12.80
Investment growth rate	71.10	10.95	145.42
Guarantee growth rate	-20.58	-27.28	-35.49

Unit:%,

12/31/00	12/31/99
11.39	11.80
10.60	10.60
14.16	14.49
6.60	6.50
-	-
-	-
6.68	8.05
9.41	13.40
0.42	0.49
0.59	0.83
509.98	436.07
6.33	7.33
465.20	532.42
11.50	13.90
81.09	74.66
75.13	74.05
2.34	3.16
-	-
171.62	64.55
310.64	-471.35
7.90	9.86

17.73	10.06
-38.38	-22.73
-20.64	43.07

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Bank of Panhsin

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.51
Tier 1 capital			
/ Risk-weighted assets	-	-	9.24
Liability / Equity (multiple)	10.92	10.74	10.99
Equity / Asset	8.39	8.52	8.34
【 A 】			
Non-performing loan ratio	11.61	-	10.98
Loan loss reserves / NPLs	8.07	-	7.90
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.44	2.23	1.70
(NIBT + loan loss provision)			
/ Average equity	5.23	2.70	5.72
NIBT / Average asset	0.29	0.19	0.14
(NIBT + loan loss provision)			
/ Average asset	0.44	0.23	0.49
Net interest income / NIBT	641.10	776.60	1,109.03
NIBT / Operating revenue	6.18	3.11	2.45
NIBT / Employees			
(in thousand of NT dollars)	317.39	214.12	153.85
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.50	13.00	15.20
Loans / Deposits	79.31	81.74	80.39
Time deposits / Deposits	75.57	80.08	75.60
NCDs / Time deposits	7.98	11.12	9.66
Accumulated gap of assets and liabilities(180 days) / Equity	-208.65	-	-143.84
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	85.82	89.93	86.95
Interest rate sensitivity gap/Equity	-146.82	-100.18	-137.06
【 G 】			
Deposit growth rate	2.42	5.64	4.09

Loan growth rate	0.09	7.31	1.14
Investment growth rate	-12.12	-5.64	-26.01
Guarantee growth rate	3.89	-0.21	0.17

Unit:%,

12/31/00	12/31/99
9.91	10.10
9.90	10.70
10.51	9.30
8.69	9.70
-	-
-	-
1.92	3.76
4.71	6.04
0.19	0.38
0.47	0.60
1,055.09	450.15
2.78	5.69
187.22	381.90
8.80	15.90
83.63	79.27
78.49	79.08
12.30	7.28
-	-
88.08	49.35
-120.46	-450.72
7.39	0.81

15.61	6.37
-27.49	-41.33
38.30	166.93

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Cota Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	15.20
Tier 1 capital			
/ Risk-weighted assets	-	-	15.56
Liability / Equity (multiple)	11.56	8.78	11.98
Equity / Asset	7.96	10.22	7.70
【 A 】			
Non-performing loan ratio	8.39	-	7.95
Loan loss reserves / NPLs	16.98	-	14.21
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.44	1.07	-19.15
(NIBT + loan loss provision)			
/ Average equity	21.34	9.55	6.60
NIBT / Average asset	0.93	0.11	-1.87
(NIBT + loan loss provision)			
/ Average asset	1.60	0.99	0.65
Net interest income / NIBT	223.40	1,756.25	-
NIBT / Operating revenue	18.41	1.78	-33.07
NIBT / Employees			
(in thousand of NT dollars)	986.01	114.29	-2,040.07
【 L 】			
Liquidity ratio			
(monthly average of daily data)	20.80	14.70	20.10
Loans / Deposits	67.29	74.65	66.22
Time deposits / Deposits	72.48	74.91	73.22
NCDs / Time deposits	1.13	0.79	1.25
Accumulated gap of assets and liabilities(180 days) / Equity	-312.23	-	-362.15
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	86.04	58.81	87.74
Interest rate sensitivity gap/Equity	-155.47	-341.79	-140.52
【 G 】			
Deposit growth rate	7.24	2.95	7.77

Loan growth rate	-3.28	6.65	-6.47
Investment growth rate	43.64	-11.29	46.03
Guarantee growth rate	-10.21	38.07	-35.59

Unit:%,

12/31/00	12/31/99
20.16	22.30
19.53	21.30
8.59	8.63
10.43	10.40
-	-
-	-
4.80	5.21
8.73	8.54
0.50	0.53
0.91	0.86
445.10	421.85
7.92	7.75
522.85	606.43
15.00	22.60
76.39	69.59
74.07	75.22
0.80	-
-	-
62.08	58.29
-308.90	-343.50
-0.15	-

9.82	-
-27.54	-
262.78	-

The Main Financial and Performance Ratios

March 31,2002

Bank's name : United-Credit Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	13.47
Tier 1 capital			
/ Risk-weighted assets	-	-	13.64
Liability / Equity (multiple)	10.44	11.86	10.71
Equity / Asset	8.74	7.77	8.54
【 A 】			
Non-performing loan ratio	11.50	-	8.90
Loan loss reserves / NPLs	9.22	-	11.63
【 E 】			
Net income before tax(NIBT)			
/ Average equity	17.13	7.84	3.26
(NIBT + loan loss provision)			
/ Average equity	17.13	7.84	11.66
NIBT / Average asset	1.48	0.61	0.27
(NIBT + loan loss provision)			
/ Average asset	1.48	0.61	0.96
Net interest income / NIBT	149.79	209.43	630.94
NIBT / Operating revenue	26.62	10.34	4.66
NIBT / Employees			
(in thousand of NT dollars)	1,452.91	618.98	260.81
【 L 】			
Liquidity ratio			
(monthly average of daily data)	8.70	16.10	10.30
Loans / Deposits	76.70	74.41	79.03
Time deposits / Deposits	68.88	74.88	71.16
NCDs / Time deposits	0.05	-	0.01
Accumulated gap of assets and liabilities(180 days) / Equity	-350.94	-	-359.41
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	42.23	47.69	32.35
Interest rate sensitivity gap/Equity	-576.62	-590.98	-701.29
【 G 】			
Deposit growth rate	-5.78	-	-6.37

Loan growth rate	-2.88	-	-2.63
Investment growth rate	10.35	-	-23.16
Guarantee growth rate	289.55	-	271.70

Unit:%,

12/31/00	12/31/99
13.02	-
13.05	-
11.95	-
7.72	-
-	-
-	-
4.02	-
12.48	-
0.31	-
0.97	-
531.53	-
4.96	-
159.03	-
16.50	-
75.99	-
74.99	-
-	-
47.45	-
-598.86	-
-	-

-	-
-	-
-	-

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Lucky Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.61
Tier 1 capital			
/ Risk-weighted assets	-	-	11.84
Liability / Equity (multiple)	14.54	14.22	14.19
Equity / Asset	6.43	6.57	6.58
【 A 】			
Non-performing loan ratio	10.09	-	9.85
Loan loss reserves / NPLs	9.96	-	10.05
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.51	12.64	4.80
(NIBT + loan loss provision)			
/ Average equity	14.33	14.81	9.68
NIBT / Average asset	0.81	0.85	0.32
(NIBT + loan loss provision)			
/ Average asset	0.93	1.00	0.64
Net interest income / NIBT	186.03	148.07	426.01
NIBT / Operating revenue	18.01	13.74	5.77
NIBT / Employees			
(in thousand of NT dollars)	889.44	846.78	336.21
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.80	16.80	14.10
Loans / Deposits	68.97	69.51	71.03
Time deposits / Deposits	67.76	72.15	69.29
NCDs / Time deposits	2.69	2.56	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-62.33	-	-356.53
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	85.12	91.09	88.82
Interest rate sensitivity gap/Equity	-202.44	-121.07	-149.89
【 G 】			
Deposit growth rate	3.37	0.72	3.72

Loan growth rate	2.56	-1.99	3.45
Investment growth rate	10.21	12.31	7.23
Guarantee growth rate	17.58	-3.10	-19.46

Unit:%,

12/31/00	12/31/99
12.91	11.90
12.17	11.30
13.67	12.97
6.82	7.20
-	-
-	-
6.12	9.37
9.36	11.81
0.42	0.71
0.64	0.90
361.86	207.64
6.90	10.34
407.36	603.73
16.00	18.40
71.24	71.42
71.94	72.54
2.33	2.39
-	-
89.47	86.97
-138.38	-161.34
2.98	9.32

2.77	10.37
11.38	15.65
-7.39	170.80

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Kao Shin Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.57
Tier 1 capital			
/ Risk-weighted assets	-	-	10.65
Liability / Equity (multiple)	15.42	13.81	15.39
Equity / Asset	6.09	6.75	6.10
【 A 】			
Non-performing loan ratio	21.67	-	19.22
Loan loss reserves / NPLs	12.58	-	12.84
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.81	-3.06	-11.57
(NIBT + loan loss provision)			
/ Average equity	14.47	6.57	8.34
NIBT / Average asset	0.23	-0.21	-0.72
(NIBT + loan loss provision)			
/ Average asset	0.87	0.44	0.52
Net interest income / NIBT	500.00	-	-
NIBT / Operating revenue	4.88	-3.48	-12.81
NIBT / Employees			
(in thousand of NT dollars)	201.01	-173.35	-631.23
【 L 】			
Liquidity ratio			
(monthly average of daily data)	25.10	18.00	21.70
Loans / Deposits	68.17	75.30	71.63
Time deposits / Deposits	76.71	80.19	77.64
NCDs / Time deposits	0.62	0.53	0.59
Accumulated gap of assets and liabilities(180 days) / Equity	-403.95	-	-325.82
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	52.75	64.45	55.43
Interest rate sensitivity gap/Equity	-664.04	-458.39	-630.16
【 G 】			
Deposit growth rate	-0.05	-2.52	-0.13

Loan growth rate	-9.51	4.63	-5.58
Investment growth rate	35.11	-17.18	16.47
Guarantee growth rate	113.89	-1.37	97.40

Unit:%,

12/31/00	12/31/99
9.53	11.00
9.58	10.80
13.60	12.38
6.85	7.50
-	-
-	-
3.89	1.09
8.94	5.81
0.26	0.08
0.59	0.43
379.56	1,040.91
4.13	1.22
216.77	68.43
17.70	21.20
75.76	70.62
79.01	80.03
0.54	0.53
-	-
64.93	71.39
-448.54	-337.05
-1.50	-0.84

5.67	0.21
-11.80	36.59
60.42	-9.43

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Grand Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.38
Tier 1 capital			
/ Risk-weighted assets	-	-	10.05
Liability / Equity (multiple)	11.73	10.06	12.40
Equity / Asset	7.85	9.04	7.46
【 A 】			
Non-performing loan ratio	5.80	-	4.48
Loan loss reserves / NPLs	24.28	-	27.68
【 E 】			
Net income before tax(NIBT)			
/ Average equity	17.45	6.94	-20.68
(NIBT + loan loss provision)			
/ Average equity	28.31	19.55	11.81
NIBT / Average asset	1.32	0.63	-1.66
(NIBT + loan loss provision)			
/ Average asset	2.14	1.76	0.95
Net interest income / NIBT	151.63	279.27	-
NIBT / Operating revenue	21.13	8.74	-26.15
NIBT / Employees			
(in thousand of NT dollars)	1,797.34	942.53	-2,329.19
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.10	12.40	13.00
Loans / Deposits	81.20	83.85	83.17
Time deposits / Deposits	70.50	77.41	71.20
NCDs / Time deposits	3.33	4.75	3.67
Accumulated gap of assets and liabilities(180 days) / Equity	68.01	-	75.26
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	92.77	94.86	88.89
Interest rate sensitivity gap/Equity	-70.75	-42.25	-114.96
【 G 】			
Deposit growth rate	-5.16	1.44	-4.56

Loan growth rate	-7.19	-2.79	-7.16
Investment growth rate	-5.40	-21.66	-15.40
Guarantee growth rate	-31.81	-26.07	-33.30

Unit:%,

12/31/00	12/31/99
9.78	9.60
10.87	10.70
10.15	9.86
8.97	9.20
-	-
-	-
6.97	10.74
11.95	18.78
0.63	1.01
1.08	1.76
263.01	165.88
9.08	13.22
947.67	1,617.65
9.30	10.20
86.16	93.80
76.66	76.13
5.38	5.51
-	-
93.34	99.28
-55.46	-5.95
11.14	13.90

0.41	12.15
-14.09	16.05
-25.44	-39.71

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Union Bank of Taiwan

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.40
Tier 1 capital			
/ Risk-weighted assets	-	-	12.71
Liability / Equity (multiple)	9.74	10.30	10.22
Equity / Asset	9.31	8.85	8.92
【 A 】			
Non-performing loan ratio	5.54	-	3.91
Loan loss reserves / NPLs	18.45	-	22.53
【 E 】			
Net income before tax(NIBT)			
/ Average equity	7.88	7.58	0.34
(NIBT + loan loss provision)			
/ Average equity	14.97	29.27	12.55
NIBT / Average asset	0.71	0.66	0.03
(NIBT + loan loss provision)			
/ Average asset	1.35	2.56	1.13
Net interest income / NIBT	317.07	232.52	5,364.41
NIBT / Operating revenue	10.19	8.54	0.42
NIBT / Employees			
(in thousand of NT dollars)	724.06	725.65	32.58
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.70	13.80	13.80
Loans / Deposits	79.04	85.51	79.52
Time deposits / Deposits	73.13	79.01	75.93
NCDs / Time deposits	6.39	7.55	7.24
Accumulated gap of assets and liabilities(180 days) / Equity	-385.93	-	-255.96
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	76.63	83.83	78.98
Interest rate sensitivity gap/Equity	-195.43	-145.04	-187.08
【 G 】			
Deposit growth rate	-3.64	-0.99	-0.04

Loan growth rate	-11.64	-7.38	-10.75
Investment growth rate	-14.17	19.41	9.37
Guarantee growth rate	-40.07	-35.37	-51.08

Unit:%,

12/31/00	12/31/99
10.27	9.30
11.75	11.00
9.94	10.67
9.14	8.60
-	-
-	-
7.21	8.93
17.48	14.94
0.64	0.75
1.56	1.26
335.32	269.77
7.64	9.01
693.25	860.84
9.10	12.50
91.02	91.04
78.13	78.98
11.00	10.09
-	-
84.60	96.93
-132.76	-26.12
-2.18	7.30

-2.69	1.69
-1.12	25.89
-28.14	-28.94

The Main Financial and Performance Ratios

March 31,2002

Bank's name : The Chinese Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.62
Tier 1 capital			
/ Risk-weighted assets	-	-	9.88
Liability / Equity (multiple)	12.06	11.59	12.83
Equity / Asset	7.66	7.95	7.23
【 A 】			
Non-performing loan ratio	7.79	-	5.44
Loan loss reserves / NPLs	15.45	-	23.29
【 E 】			
Net income before tax(NIBT)			
/ Average equity	9.87	9.72	-4.39
(NIBT + loan loss provision)			
/ Average equity	8.28	11.43	7.70
NIBT / Average asset	0.73	0.77	-0.34
(NIBT + loan loss provision)			
/ Average asset	0.61	0.90	0.60
Net interest income / NIBT	276.36	201.22	-
NIBT / Operating revenue	13.11	11.67	-5.60
NIBT / Employees			
(in thousand of NT dollars)	1,011.83	1,211.85	-494.69
【 L 】			
Liquidity ratio			
(monthly average of daily data)	8.10	9.60	9.40
Loans / Deposits	90.74	91.02	91.22
Time deposits / Deposits	82.16	89.66	88.06
NCDs / Time deposits	7.87	9.63	7.72
Accumulated gap of assets and liabilities(180 days) / Equity	-80.19	-	-147.89
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	93.65	96.39	93.53
Interest rate sensitivity gap/Equity	-69.27	-38.00	-74.70
【 G 】			
Deposit growth rate	-5.07	-2.32	-0.60

Loan growth rate	-5.01	5.76	-0.46
Investment growth rate	-12.06	13.98	-5.77
Guarantee growth rate	19.08	-25.01	-30.70

Unit:%,

12/31/00	12/31/99
9.81	9.90
10.99	10.30
11.76	10.34
7.84	8.80
-	-
-	-
0.66	4.63
9.80	7.44
0.06	0.45
0.82	0.72
3,440.34	370.94
0.83	6.36
90.22	685.23
10.70	11.40
91.18	94.54
89.72	86.57
6.16	9.00
-	-
96.85	95.04
-34.25	-45.84
14.43	14.18

8.19	16.31
16.64	-64.11
-9.94	-57.40

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Far Eastern International Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	12.48
Tier 1 capital			
/ Risk-weighted assets	-	-	12.79
Liability / Equity (multiple)	9.95	8.45	10.46
Equity / Asset	9.13	10.58	8.72
【 A 】			
Non-performing loan ratio	5.88	-	5.99
Loan loss reserves / NPLs	14.20	-	18.07
【 E 】			
Net income before tax(NIBT)			
/ Average equity	6.74	9.53	2.91
(NIBT + loan loss provision)			
/ Average equity	12.68	13.80	11.61
NIBT / Average asset	0.61	1.01	0.29
(NIBT + loan loss provision)			
/ Average asset	1.14	1.46	1.17
Net interest income / NIBT	360.63	221.90	723.17
NIBT / Operating revenue	10.24	13.42	4.15
NIBT / Employees			
(in thousand of NT dollars)	869.04	1,378.18	383.70
【 L 】			
Liquidity ratio			
(monthly average of daily data)	9.20	12.00	11.20
Loans / Deposits	94.08	88.02	95.98
Time deposits / Deposits	79.32	81.05	80.22
NCDs / Time deposits	12.15	11.47	7.62
Accumulated gap of assets and liabilities(180 days) / Equity	-224.69	-	-93.95
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.76	97.68	92.90
Interest rate sensitivity gap/Equity	-43.80	-16.58	-63.18
【 G 】			
Deposit growth rate	6.78	8.47	2.18

Loan growth rate	13.70	4.25	12.63
Investment growth rate	51.41	-36.33	32.98
Guarantee growth rate	-51.74	-0.27	-55.10

Unit:%,

12/31/00	12/31/99
12.90	12.50
12.96	12.70
8.78	9.01
10.22	10.00
-	-
-	-
2.96	2.11
15.61	2.56
0.32	0.23
1.67	0.27
706.12	831.75
4.28	2.98
429.75	330.88
8.90	18.50
87.77	82.15
79.07	82.08
16.66	10.57
-	-
99.17	96.50
-6.10	-26.83
0.44	9.19

7.91	0.03
-41.03	-25.12
6.37	-17.90

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Asia Pacific Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	10.94
Tier 1 capital			
/ Risk-weighted assets	-	-	10.49
Liability / Equity (multiple)	10.90	12.07	10.95
Equity / Asset	8.40	7.65	8.37
【 A 】			
Non-performing loan ratio	5.88	-	5.72
Loan loss reserves / NPLs	23.31	-	19.77
【 E 】			
Net income before tax(NIBT)			
/ Average equity	10.00	12.87	9.80
(NIBT + loan loss provision)			
/ Average equity	19.44	18.36	15.75
NIBT / Average asset	0.83	0.98	0.79
(NIBT + loan loss provision)			
/ Average asset	1.61	1.40	1.27
Net interest income / NIBT	203.85	109.56	188.73
NIBT / Operating revenue	16.62	14.77	12.94
NIBT / Employees			
(in thousand of NT dollars)	1,356.07	1,495.65	1,248.50
【 L 】			
Liquidity ratio			
(monthly average of daily data)	18.70	22.70	20.40
Loans / Deposits	83.86	76.63	82.10
Time deposits / Deposits	74.67	78.39	76.27
NCDs / Time deposits	3.21	7.10	4.19
Accumulated gap of assets and liabilities(180 days) / Equity	-135.85	-	19.28
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.83	88.05	83.26
Interest rate sensitivity gap/Equity	-195.60	-130.93	-161.97
【 G 】			
Deposit growth rate	-2.27	-2.52	-0.90

Loan growth rate	7.67	3.95	7.27
Investment growth rate	-46.62	-34.16	-53.92
Guarantee growth rate	28.33	-37.38	4.16

Unit:%,

12/31/00	12/31/99
11.42	13.40
11.60	13.70
12.03	10.03
7.67	9.10
-	-
-	-
-11.66	6.97
16.27	14.01
-1.05	0.65
1.47	1.31
-	191.73
-15.38	9.05
-1,576.70	933.53
20.80	20.10
78.48	77.87
79.06	77.90
9.01	7.98
-	-
90.71	93.22
-100.93	-61.81
0.31	12.95

3.28	5.00
-17.44	30.39
-28.61	14.18

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Bank Sinopac

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	14.37
Tier 1 capital			
/ Risk-weighted assets	-	-	14.68
Liability / Equity (multiple)	10.67	9.94	10.70
Equity / Asset	8.57	9.14	8.55
【 A 】			
Non-performing loan ratio	2.10	-	2.03
Loan loss reserves / NPLs	37.60	-	37.45
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.61	13.53	8.71
(NIBT + loan loss provision)			
/ Average equity	16.74	16.49	12.99
NIBT / Average asset	1.07	1.28	0.78
(NIBT + loan loss provision)			
/ Average asset	1.42	1.56	1.17
Net interest income / NIBT	178.74	138.92	234.42
NIBT / Operating revenue	21.13	17.45	12.21
NIBT / Employees			
(in thousand of NT dollars)	1,729.85	1,773.71	1,137.18
【 L 】			
Liquidity ratio			
(monthly average of daily data)	20.50	14.80	15.00
Loans / Deposits	76.51	77.12	77.48
Time deposits / Deposits	66.35	73.07	68.73
NCDs / Time deposits	0.64	3.83	1.48
Accumulated gap of assets and liabilities(180 days) / Equity	220.80	-	178.83
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	74.34	59.10	67.33
Interest rate sensitivity gap/Equity	-109.86	-183.59	-128.57
【 G 】			
Deposit growth rate	8.91	22.73	9.35

Loan growth rate	8.00	9.56	7.57
Investment growth rate	50.22	-7.04	23.18
Guarantee growth rate	-24.03	-18.60	-16.77

Unit:%,

12/31/00	12/31/99
14.34	14.40
14.63	14.80
9.36	8.71
9.65	10.30
-	-
-	-
10.25	10.37
12.35	13.61
1.02	1.09
1.23	1.44
187.52	168.62
13.62	14.10
1,311.06	1,271.79
33.70	13.10
78.65	82.87
73.83	73.76
3.92	1.86
-	-
71.86	35.32
-97.64	-433.03
23.87	6.54

15.16	12.49
14.72	-8.23
-14.34	-23.35

The Main Financial and Performance Ratios

March 31,2002

Bank's name : E. Sun Commercial Bank, Ltd.

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.01
Tier 1 capital			
/ Risk-weighted assets	-	-	12.30
Liability / Equity (multiple)	10.09	10.37	10.36
Equity / Asset	9.02	8.80	8.80
【 A 】			
Non-performing loan ratio	2.87	-	2.83
Loan loss reserves / NPLs	32.97	-	32.17
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.02	13.09	11.80
(NIBT + loan loss provision)			
/ Average equity	19.97	22.64	21.17
NIBT / Average asset	1.06	1.16	1.04
(NIBT + loan loss provision)			
/ Average asset	1.77	2.01	1.86
Net interest income / NIBT	194.48	176.50	201.56
NIBT / Operating revenue	19.16	15.68	15.23
NIBT / Employees			
(in thousand of NT dollars)	1,843.34	1,990.08	1,797.67
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.90	11.50	14.60
Loans / Deposits	80.12	81.87	80.34
Time deposits / Deposits	69.28	76.93	71.85
NCDs / Time deposits	1.63	3.89	1.82
Accumulated gap of assets and liabilities(180 days) / Equity	-287.38	-	-317.22
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.02	86.18	80.83
Interest rate sensitivity gap/Equity	-143.37	-120.14	-159.82
【 G 】			
Deposit growth rate	3.74	15.34	10.47

Loan growth rate	1.61	6.39	4.13
Investment growth rate	49.06	16.56	47.30
Guarantee growth rate	-13.89	23.59	10.59

Unit:%,

12/31/00	12/31/99
10.56	11.30
12.50	13.10
10.07	9.82
9.03	9.20
-	-
-	-
8.48	9.86
16.62	16.08
0.79	0.82
1.55	1.34
228.42	162.88
11.04	11.14
1,316.61	1,314.40
9.40	9.50
85.38	84.62
74.58	75.88
4.13	9.71
-	-
89.82	87.33
-85.53	-109.31
9.44	9.50

8.67	13.83
13.79	-20.13
14.62	-36.87

The Main Financial and Performance Ratios

March 31, 2002

Bank's name : Cosmos Bank, Taiwan

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.25
Tier 1 capital			
/ Risk-weighted assets	-	-	9.07
Liability / Equity (multiple)	12.31	13.63	12.65
Equity / Asset	7.51	6.84	7.33
【 A 】			
Non-performing loan ratio	6.96	-	6.97
Loan loss reserves / NPLs	16.85	-	17.09
【 E 】			
Net income before tax(NIBT)			
/ Average equity	15.21	11.30	10.53
(NIBT + loan loss provision)			
/ Average equity	23.30	12.15	16.77
NIBT / Average asset	1.10	0.75	0.74
(NIBT + loan loss provision)			
/ Average asset	1.69	0.80	1.18
Net interest income / NIBT	327.42	287.86	367.58
NIBT / Operating revenue	15.24	10.20	9.79
NIBT / Employees			
(in thousand of NT dollars)	1,100.60	789.95	701.01
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.00	15.30	12.00
Loans / Deposits	81.84	80.94	82.85
Time deposits / Deposits	78.83	82.84	80.80
NCDs / Time deposits	3.89	7.08	5.64
Accumulated gap of assets and liabilities(180 days) / Equity	-71.94	-	-147.85
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	70.49	63.33	68.76
Interest rate sensitivity gap/Equity	-316.28	-448.97	-353.25
【 G 】			
Deposit growth rate	9.39	-1.70	10.60

Loan growth rate	8.99	-7.95	8.57
Investment growth rate	36.89	-48.82	-0.91
Guarantee growth rate	-18.99	66.31	-21.26

Unit:%,

12/31/00	12/31/99
8.03	8.90
9.00	10.90
13.68	10.64
6.81	8.60
-	-
-	-
-24.59	5.77
6.12	10.33
-2.12	0.49
0.53	0.89
-	413.36
-28.25	6.47
-2,280.32	544.65
8.50	10.90
83.51	87.93
81.35	79.80
8.76	9.01
-	-
60.76	59.17
-486.14	-386.43
-4.42	0.56

-7.07	5.07
-43.09	-26.65
57.79	-36.94

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Pan Asia Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	6.58
Tier 1 capital			
/ Risk-weighted assets	-	-	6.98
Liability / Equity (multiple)	15.63	12.99	14.83
Equity / Asset	6.01	7.15	6.32
【 A 】			
Non-performing loan ratio	11.09	-	10.34
Loan loss reserves / NPLs	16.58	-	17.91
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.35	3.49	-10.29
(NIBT + loan loss provision)			
/ Average equity	4.66	20.07	-2.16
NIBT / Average asset	0.08	0.25	-0.71
(NIBT + loan loss provision)			
/ Average asset	0.29	1.44	-0.15
Net interest income / NIBT	1,219.44	384.11	-
NIBT / Operating revenue	1.86	3.74	-12.67
NIBT / Employees			
(in thousand of NT dollars)	125.76	326.22	-985.39
【 L 】			
Liquidity ratio			
(monthly average of daily data)	9.40	8.10	9.10
Loans / Deposits	85.83	88.28	85.72
Time deposits / Deposits	81.95	84.57	82.40
NCDs / Time deposits	13.18	13.96	13.32
Accumulated gap of assets and liabilities(180 days) / Equity	-259.37	-	-271.36
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	63.89	73.84	69.08
Interest rate sensitivity gap/Equity	-503.71	-312.60	-410.89
【 G 】			
Deposit growth rate	4.08	-3.96	7.23

Loan growth rate	0.89	-4.07	2.27
Investment growth rate	3.21	-7.76	5.56
Guarantee growth rate	-43.24	-44.14	-42.23

Unit:%,

12/31/00	12/31/99
7.73	6.30
8.43	7.20
12.46	13.13
7.43	7.10
-	-
-	-
4.30	3.92
5.99	5.73
0.31	0.31
0.43	0.46
505.33	515.40
4.60	4.50
380.43	394.92
5.20	8.60
89.34	90.75
83.58	84.08
13.28	12.05
-	-
74.91	55.18
-287.36	-537.62
-3.34	13.82

-3.90	-0.11
-2.99	103.79
-38.51	-27.88

The Main Financial and Performance Ratios

March 31, 2002

Bank's name : Chung Shing Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	-20.77
Tier 1 capital			
/ Risk-weighted assets	-	-	-20.48
Liability / Equity (multiple)	-9.39	30.17	-10.11
Equity / Asset	-11.92	3.21	-10.97
【 A 】			
Non-performing loan ratio	60.93	-	57.24
Loan loss reserves / NPLs	26.62	-	28.26
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-	-32.42	-1,219.35
(NIBT + loan loss provision)			
/ Average equity	-	-31.03	-480.95
NIBT / Average asset	-1.16	-1.03	-8.98
(NIBT + loan loss provision)			
/ Average asset	-1.10	-0.99	-3.54
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-38.99	-21.64	-227.24
NIBT / Employees			
(in thousand of NT dollars)	-1,753.33	-1,619.50	-14,984.32
【 L 】			
Liquidity ratio			
(monthly average of daily data)	6.20	12.00	7.70
Loans / Deposits	101.23	87.89	98.28
Time deposits / Deposits	85.83	87.99	85.74
NCDs / Time deposits	28.76	40.82	28.20
Accumulated gap of assets and liabilities(180 days) / Equity	415.89	-	408.07
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	27.52	51.91	27.58
Interest rate sensitivity gap/Equity	632.21	-1,334.69	680.30
【 G 】			
Deposit growth rate	-23.13	-12.20	-13.70

Loan growth rate	-8.88	-15.37	-6.60
Investment growth rate	-58.80	-5.03	-38.08
Guarantee growth rate	-42.68	-53.59	-47.95

Unit:%,

12/31/00	12/31/99
1.11	8.90
0.67	8.80
26.88	12.10
3.59	7.60
-	-
-	-
-9.49	1.13
69.28	12.70
-0.59	0.09
4.30	1.00
-	1,777.94
-9.94	1.30
-962.48	151.22
7.30	7.50
91.95	95.92
88.56	79.81
41.82	11.07
-	-
49.30	71.79
-1,243.83	-306.99
-15.36	18.33

-18.20	15.65
-16.65	-22.58
-46.29	-46.56

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March 31,2002

Bank's name : Taishin International Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.29
Tier 1 capital			
/ Risk-weighted assets	-	-	10.00
Liability / Equity (multiple)	12.26	8.51	9.45
Equity / Asset	7.54	10.52	9.57
【 A 】			
Non-performing loan ratio	4.67	-	3.60
Loan loss reserves / NPLs	69.15	-	17.75
【 E 】			
Net income before tax(NIBT)			
/ Average equity	17.64	11.55	5.15
(NIBT + loan loss provision)			
/ Average equity	33.41	23.08	22.10
NIBT / Average asset	1.52	1.21	0.53
(NIBT + loan loss provision)			
/ Average asset	2.88	2.43	2.27
Net interest income / NIBT	253.40	257.14	629.86
NIBT / Operating revenue	17.28	12.89	5.89
NIBT / Employees			
(in thousand of NT dollars)	1,215.76	1,092.46	451.49
【 L 】			
Liquidity ratio			
(monthly average of daily data)	20.40	15.90	18.80
Loans / Deposits	84.20	81.88	86.09
Time deposits / Deposits	71.84	75.29	70.32
NCDs / Time deposits	3.74	2.27	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-38.83	-	-32.67
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.99	75.95	75.36
Interest rate sensitivity gap/Equity	-173.66	-167.98	-193.65
【 G 】			
Deposit growth rate	70.80	12.09	5.69

Loan growth rate	77.82	4.22	5.74
Investment growth rate	81.88	31.63	25.37
Guarantee growth rate	54.91	-30.63	-35.03

Unit:%,

12/31/00	12/31/99
11.19	9.60
10.44	9.20
8.36	9.59
10.69	9.40
-	-
-	-
10.04	11.22
19.00	21.45
1.05	0.95
1.99	1.65
310.07	308.81
11.26	10.38
900.37	950.28
14.00	10.70
85.13	91.93
75.72	74.65
2.90	5.92
-	-
79.03	80.44
-142.00	-157.95
15.42	1.05

5.41	8.27
37.86	-18.37
-10.07	-25.80

The Main Financial and Performance Ratios

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Bank's name : Fubon Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.47
Tier 1 capital			
/ Risk-weighted assets	-	-	15.43
Liability / Equity (multiple)	7.75	8.92	8.04
Equity / Asset	11.42	10.08	11.06
【 A 】			
Non-performing loan ratio	3.91	-	3.51
Loan loss reserves / NPLs	30.34	-	30.40
【 E 】			
Net income before tax(NIBT)			
/ Average equity	11.69	10.56	10.64
(NIBT + loan loss provision)			
/ Average equity	16.48	18.76	22.84
NIBT / Average asset	1.33	1.08	1.13
(NIBT + loan loss provision)			
/ Average asset	1.87	1.93	2.43
Net interest income / NIBT	153.78	147.92	147.45
NIBT / Operating revenue	22.45	13.47	14.30
NIBT / Employees			
(in thousand of NT dollars)	2,002.29	1,754.56	1,716.00
【 L 】			
Liquidity ratio			
(monthly average of daily data)	28.50	24.40	26.90
Loans / Deposits	63.96	67.92	63.82
Time deposits / Deposits	60.00	69.48	63.16
NCDs / Time deposits	1.49	4.42	1.54
Accumulated gap of assets and liabilities(180 days) / Equity	-61.90	-	-56.73
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.05	80.52	69.97
Interest rate sensitivity gap/Equity	-185.88	-142.52	-201.49
【 G 】			
Deposit growth rate	-3.18	13.95	-0.02

Loan growth rate	-9.43	11.08	-11.27
Investment growth rate	4.08	-26.64	56.14
Guarantee growth rate	-45.42	5.10	-42.89

Unit:%,

12/31/00	12/31/99
12.56	9.90
15.17	12.30
8.90	9.97
10.10	9.10
-	-
-	-
11.20	9.32
18.36	17.38
1.02	0.89
1.67	1.59
132.45	176.52
13.22	11.89
1,533.33	1,288.86
22.60	21.40
71.99	75.13
71.09	66.76
4.68	4.79
-	-
48.16	58.40
-383.49	-329.61
21.90	18.18

13.54	1.65
-33.62	52.51
4.19	-46.18

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Ta Chong Bank Ltd.

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.50
Tier 1 capital			
/ Risk-weighted assets	-	-	8.75
Liability / Equity (multiple)	11.16	11.68	10.22
Equity / Asset	8.22	7.89	8.91
【 A 】			
Non-performing loan ratio	6.33	-	5.48
Loan loss reserves / NPLs	13.47	-	16.31
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-24.92	8.02	4.31
(NIBT + loan loss provision)			
/ Average equity	13.86	14.29	18.40
NIBT / Average asset	-2.10	0.62	0.37
(NIBT + loan loss provision)			
/ Average asset	1.17	1.11	1.57
Net interest income / NIBT	-	247.51	542.43
NIBT / Operating revenue	-37.44	8.96	5.50
NIBT / Employees			
(in thousand of NT dollars)	-2,647.17	796.30	428.74
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.70	8.50	12.30
Loans / Deposits	84.91	92.46	87.26
Time deposits / Deposits	74.77	78.11	76.32
NCDs / Time deposits	7.26	12.35	9.10
Accumulated gap of assets and liabilities(180 days) / Equity	-228.82	-	-231.61
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.92	89.40	87.37
Interest rate sensitivity gap/Equity	-100.36	-106.08	-108.53
【 G 】			
Deposit growth rate	6.32	8.47	6.23

Loan growth rate	-2.65	2.43	3.12
Investment growth rate	-1.98	-22.65	-44.72
Guarantee growth rate	34.78	-30.07	-4.40

Unit:%,

12/31/00	12/31/99
8.30	9.20
9.36	9.80
12.18	11.10
7.59	8.30
-	-
-	-
2.74	2.20
6.69	10.08
0.22	0.18
0.54	0.83
838.42	867.55
3.14	2.60
297.16	233.02
8.60	9.00
89.78	97.91
78.97	76.84
15.85	10.10
-	-
87.63	90.02
-130.82	-98.48
13.65	10.06

3.79	18.10
23.77	2.61
11.57	-15.24

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Jih Sun International Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	8.68
Tier 1 capital			
/ Risk-weighted assets	-	-	9.11
Liability / Equity (multiple)	13.68	12.63	13.91
Equity / Asset	6.81	7.34	6.71
【 A 】			
Non-performing loan ratio	4.79	-	4.81
Loan loss reserves / NPLs	20.47	-	20.19
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.20	14.88	2.39
(NIBT + loan loss provision)			
/ Average equity	14.83	17.45	12.45
NIBT / Average asset	0.36	1.12	0.17
(NIBT + loan loss provision)			
/ Average asset	1.01	1.32	0.91
Net interest income / NIBT	571.60	115.98	885.43
NIBT / Operating revenue	6.50	16.45	2.77
NIBT / Employees			
(in thousand of NT dollars)	436.95	1,400.91	219.80
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.70	15.90	14.10
Loans / Deposits	86.02	86.88	86.69
Time deposits / Deposits	75.31	78.99	78.42
NCDs / Time deposits	18.78	21.46	17.74
Accumulated gap of assets and liabilities(180 days) / Equity	-12.03	-	-90.96
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	78.18	80.21	77.94
Interest rate sensitivity gap/Equity	-258.78	-221.54	-269.70
【 G 】			
Deposit growth rate	7.22	2.25	19.79

Loan growth rate	5.25	0.96	15.06
Investment growth rate	-46.99	130.47	-52.98
Guarantee growth rate	49.69	-23.04	17.54

Unit:%,

12/31/00	12/31/99
9.98	8.90
10.51	9.40
11.89	12.52
7.76	7.40
-	-
-	-
2.81	1.25
13.19	13.47
0.22	0.10
1.01	1.03
926.50	1,892.95
3.12	1.31
264.31	126.62
12.40	14.00
88.53	91.29
73.47	75.90
13.51	14.73
-	-
80.54	78.01
-201.78	-247.10
-6.55	6.83

-9.18	9.82
96.61	-58.38
-33.18	-76.97

The Main Financial and Performance Ratios

March 31,2002

Bank's name : EnTie Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.42
Tier 1 capital			
/ Risk-weighted assets	-	-	11.39
Liability / Equity (multiple)	10.62	11.22	11.26
Equity / Asset	8.61	8.18	8.15
【 A 】			
Non-performing loan ratio	6.24	-	5.75
Loan loss reserves / NPLs	22.97	-	21.05
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.17	6.13	0.38
(NIBT + loan loss provision)			
/ Average equity	17.60	35.18	19.14
NIBT / Average asset	0.69	0.51	0.03
(NIBT + loan loss provision)			
/ Average asset	1.49	2.95	1.58
Net interest income / NIBT	331.69	223.35	5,163.93
NIBT / Operating revenue	12.35	7.81	0.49
NIBT / Employees			
(in thousand of NT dollars)	928.57	748.18	42.33
【 L 】			
Liquidity ratio			
(monthly average of daily data)	9.00	14.30	10.70
Loans / Deposits	89.94	87.38	90.28
Time deposits / Deposits	74.93	81.86	76.81
NCDs / Time deposits	8.79	12.19	7.06
Accumulated gap of assets and liabilities(180 days) / Equity	-166.87	-	-287.79
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.78	89.59	86.62
Interest rate sensitivity gap/Equity	-157.50	-106.73	-137.68
【 G 】			
Deposit growth rate	-5.26	-0.23	-1.77

Loan growth rate	-1.65	-4.89	-2.38
Investment growth rate	-36.09	28.08	6.47
Guarantee growth rate	4.87	-30.57	-21.30

Unit:%,

12/31/00	12/31/99
10.24	10.20
12.00	11.40
10.50	10.43
8.69	8.70
-	-
-	-
7.92	7.74
14.71	13.21
0.68	0.64
1.26	1.08
281.42	275.14
9.63	8.78
955.96	833.84
10.00	8.50
91.39	96.54
81.48	81.19
21.68	17.01
-	-
88.97	93.81
-106.26	-60.29
5.34	13.24

1.42	18.39
-7.52	-3.49
-40.35	-37.78

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Chinatrust Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	11.23
Tier 1 capital			
/ Risk-weighted assets	-	-	8.73
Liability / Equity (multiple)	10.00	9.53	9.82
Equity / Asset	9.09	9.50	9.24
【 A 】			
Non-performing loan ratio	2.88	-	2.93
Loan loss reserves / NPLs	50.83	-	46.73
【 E 】			
Net income before tax(NIBT)			
/ Average equity	22.57	15.76	12.82
(NIBT + loan loss provision)			
/ Average equity	34.90	30.81	27.46
NIBT / Average asset	2.06	1.31	1.16
(NIBT + loan loss provision)			
/ Average asset	3.18	2.55	2.50
Net interest income / NIBT	168.63	216.47	259.58
NIBT / Operating revenue	24.59	12.51	11.50
NIBT / Employees			
(in thousand of NT dollars)	3,044.81	1,798.03	1,601.16
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.90	12.40	19.70
Loans / Deposits	80.62	78.70	78.01
Time deposits / Deposits	62.85	69.84	65.22
NCDs / Time deposits	4.61	8.17	5.30
Accumulated gap of assets and liabilities(180 days) / Equity	-88.31	-	-110.96
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	73.32	70.90	75.62
Interest rate sensitivity gap/Equity	-192.90	-223.09	-177.49
【 G 】			
Deposit growth rate	7.79	12.70	11.92

Loan growth rate	7.42	12.83	5.35
Investment growth rate	34.45	-13.90	59.30
Guarantee growth rate	14.54	2.14	18.95

Unit:%,

12/31/00	12/31/99
10.31	9.90
8.79	9.30
9.36	10.89
9.65	8.40
-	-
-	-
14.81	11.10
20.68	21.68
1.32	0.98
1.84	1.62
225.66	256.94
12.32	10.42
1,722.85	1,310.52
12.20	13.40
81.16	81.25
69.79	66.55
8.68	10.27
-	-
72.52	72.14
-200.15	-239.31
18.30	11.71

15.81	12.11
9.86	-8.24
6.94	6.49

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Chinfon Commercial Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.43
Tier 1 capital			
/ Risk-weighted assets	-	-	8.70
Liability / Equity (multiple)	12.17	12.50	12.48
Equity / Asset	7.60	7.41	7.42
【 A 】			
Non-performing loan ratio	25.24	-	22.90
Loan loss reserves / NPLs	7.07	-	7.62
【 E 】			
Net income before tax(NIBT)			
/ Average equity	14.16	-0.75	2.30
(NIBT + loan loss provision)			
/ Average equity	17.71	3.19	18.38
NIBT / Average asset	1.00	-0.05	0.16
(NIBT + loan loss provision)			
/ Average asset	1.25	0.23	1.29
Net interest income / NIBT	201.70	-	938.26
NIBT / Operating revenue	16.33	-0.77	2.08
NIBT / Employees			
(in thousand of NT dollars)	1,327.96	-69.02	207.22
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.30	9.30	12.00
Loans / Deposits	82.35	89.53	84.98
Time deposits / Deposits	81.33	83.55	82.40
NCDs / Time deposits	6.27	11.04	8.81
Accumulated gap of assets and liabilities(180 days) / Equity	-200.90	-	-154.55
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	47.44	44.65	46.02
Interest rate sensitivity gap/Equity	-545.00	-616.21	-583.64
【 G 】			
Deposit growth rate	0.17	-16.46	0.86

Loan growth rate	-8.04	-9.61	-8.11
Investment growth rate	21.55	-40.78	12.44
Guarantee growth rate	-33.74	-51.21	-32.88

Unit:%,

12/31/00	12/31/99
8.71	7.90
8.28	7.30
12.33	14.44
7.50	6.50
-	-
-	-
1.76	-14.37
9.21	6.87
0.12	-1.09
0.63	0.51
1,566.05	-
1.51	-14.35
165.64	-1,502.68
2.90	10.40
92.98	85.95
84.26	82.71
7.73	7.66
-	-
45.46	80.96
-601.52	-241.07
-17.06	8.58

-6.67	4.72
-32.53	-11.64
-50.69	-22.73

The Main Financial and Performance Ratios

March 31,2002

Bank's name : Cathay United Bank

Items	03/31/02	03/31/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-	-	9.47
Tier 1 capital			
/ Risk-weighted assets	-	-	9.11
Liability / Equity (multiple)	11.89	11.20	12.02
Equity / Asset	7.76	8.19	7.68
【 A 】			
Non-performing loan ratio	4.13	-	3.47
Loan loss reserves / NPLs	52.18	-	56.58
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.18	15.35	10.49
(NIBT + loan loss provision)			
/ Average equity	24.39	28.71	21.66
NIBT / Average asset	0.94	1.23	0.83
(NIBT + loan loss provision)			
/ Average asset	1.89	2.31	1.72
Net interest income / NIBT	289.37	161.19	255.44
NIBT / Operating revenue	14.93	16.39	12.24
NIBT / Employees			
(in thousand of NT dollars)	1,350.51	1,831.44	1,085.87
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.60	14.80	14.00
Loans / Deposits	86.39	90.26	86.12
Time deposits / Deposits	84.05	86.30	82.47
NCDs / Time deposits	3.66	2.87	3.73
Accumulated gap of assets and liabilities(180 days) / Equity	-458.53	-	-378.78
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	35.32	42.44	36.19
Interest rate sensitivity gap/Equity	-699.93	-600.35	-690.33
【 G 】			
Deposit growth rate	16.55	2.76	24.07

Loan growth rate	11.91	15.04	13.47
Investment growth rate	34.32	-59.16	11.34
Guarantee growth rate	-29.28	13.37	-29.85

Unit:%,

12/31/00	12/31/99
9.53	14.50
9.38	14.50
11.31	7.70
8.12	11.50
-	-
-	-
-28.67	0.49
3.38	3.57
-3.11	0.06
0.37	0.77
-	3,004.29
-45.88	0.80
-4,664.40	97.77
8.70	28.90
95.82	83.00
84.37	91.46
3.05	0.34
-	-
97.16	53.55
-29.59	-333.84
1.01	-4.49

19.91	27.54
-3.29	-80.61
20.52	58.87