

TABLE 3

Consolidated Income Statement of Domestic Banks

January - December,2003

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC	Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank
OPERATING REVENUES																			
Interest income	649,552	3,407	16,592	13,450	6,652	50,065	15,897	4,479	43,072	43,636	37,333	31,944	32,905	24,591	24,125	7,569	9,346	8,905	9,126
Loan & discount interest	518,799	2,898	13,742	10,553	5,582	44,087	12,047	4,169	37,549	37,034	29,758	26,846	25,982	15,174	18,924	5,717	7,181	5,651	7,141
Interest due from banks	31,783	2	763	1,160	749	3,284	549	290	2,490	4,386	3,009	1,544	1,872	2,610	821	188	1,329	201	199
Bonds interest	25,784	14	708	1,065	303	-	820	-	1,652	-	4,006	2,226	1,076	2,156	3,390	661	606	151	171
Other interset income	73,186	493	1,379	672	18	2,694	2,481	20	1,381	2,216	560	1,328	3,975	4,651	990	1,003	230	2,902	1,615
Gain on sales of securities	61,748	135	747	319	163	11,239	3,691	558	1,429	9,240	1,997	2,295	542	1,789	917	1,331	237	274	297
Gain on sales of stocks	17,740	9	2,999	168	110	-	-	-	1,115	20	2,801	2,562	2,054	44	-	54	2,396	465	-
Commission and service fees earned	80,677	21	1,133	715	784	1,866	5,140	313	3,415	1,880	3,691	3,395	2,593	3,985	3,076	1,051	2,174	1,956	1,462
Currency exchange gains	7,649	-	87	102	120	756	148	22	73	156	814	677	528	1,446	247	167	334	11	11
Other operating revenues	15,896	95	81	38	313	684	266	-	345	116	320	291	129	1,713	639	35	121	5	36
Total operating income	833,262	3,667	21,639	14,792	8,142	64,610	25,142	5,372	49,449	55,048	46,956	41,164	38,751	33,568	29,004	10,207	14,608	11,616	10,932
OPERATING EXPENSE																			
Interest expenses	290,021	2,050	8,330	6,500	3,676	37,102	8,460	2,270	21,681	25,569	15,979	14,726	14,074	10,371	6,813	3,483	3,433	2,636	3,655
Deposits interest	230,218	-	4,001	4,304	2,644	36,245	5,503	1,738	20,965	21,478	11,985	11,366	10,613	6,080	5,082	2,929	2,958	2,342	3,498
Borrowing funds interest	30,888	2,050	2,220	2,113	1,020	389	360	144	271	881	2,964	3,113	657	3,708	696	5	460	97	138
Other interest expenses	28,915	-	2,109	83	12	468	2,597	388	445	3,210	1,030	247	2,804	583	1,035	549	15	197	19
Loss on sales of securties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	881	-	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	20,646	15	72	109	175	358	2,464	22	428	361	619	594	237	457	396	386	724	636	262
Provisions	238,075	49	4,976	5,489	1,617	7,384	2,943	729	17,034	11,760	37,195	11,208	16,693	5,090	15,252	5,344	3,401	5	240
Operating & administration expenses	249,270	557	3,086	4,008	1,948	14,005	6,515	1,851	11,805	13,443	12,870	12,194	11,135	9,446	8,689	3,042	3,749	5,534	4,171
Currency exchange losses	916	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	7,695	42	8	21	56	453	-	-	33	18	54	92	48	1,830	248	-	-	1,907	2
Total operating expenses	807,504	2,714	16,472	16,127	7,472	59,302	20,382	4,888	50,981	51,151	66,717	38,814	42,187	27,194	31,398	12,255	11,307	10,718	8,330
Operating income	25,758	953	5,167	-1,335	670	5,308	4,760	484	-1,532	3,897	-19,761	2,350	-3,436	6,374	-2,394	-2,048	3,301	898	2,602
Non-operating income																			
Gain on disposal of long-term investment	15,226	-	645	1,819	-	1	635	-	2,289	59	1	82	2	2,130	1,528	-	-	-	91
Other income	62,314	1	781	527	431	5,093	991	117	3,009	1,060	1,483	9,419	7,521	561	4,550	746	219	950	501
Total non-operating income	77,540	1	1,426	2,346	431	5,094	1,626	117	5,298	1,119	1,484	9,501	7,523	2,691	6,078	746	219	950	592
Non-operating loss																			
Loss on disposal of long-term investment	5,808	-	-	-	-	1,905	-	-	-	22	28	-	228	-	-	-	-	-	41
Other loss	47,060	3	188	509	23	1,183	976	22	641	1,067	628	314	350	90	1,068	92	273	349	3,018
Total non-operating losses	52,868	3	188	509	23	3,088	976	22	641	1,089	656	314	578	90	1,068	92	273	349	3,059
Net income before tax	50,430	951	6,405	502	1,078	7,314	5,410	579	3,125	3,927	-18,933	11,537	3,509	8,975	2,616	-1,394	3,247	1,499	135

Far Eastern	Fuhwa Com.	Bank Sinopac	E. Sun Com.	Cosmos Bank	Pan Asia	Chung Shing	Taishin	Fubon Com.	Ta Chong	Jih Sun	EnTie Com.	Chinatrust	Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung
Intl. Bank	Bank		Bank		Bank	Bank	Intl. Bank	Bank	Bank	Intl. Bank	Bank	Com. Bank	Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank
8,685	6,369	9,629	11,057	16,121	5,117	2,496	28,659	12,367	8,246	8,395	7,285	37,550	7,026	8,558	4,714	3,619	2,225	1,408	27,331	8,898	10,281	7,869
8,085	3,585	7,579	7,146	14,745	4,655	1,963	17,432	6,150	7,175	7,752	6,718	23,916	6,400	5,933	4,330	3,311	1,956	1,335	23,437	8,240	9,555	7,140
159	203	247	222	200	13	75	684	285	127	60	113	690	226	284	85	143	133	45	807	200	221	86
228	-	495	430	99	211	121	333	-	130	143	1	1,120	273	386	62	115	130	-	1,936	-	-	6
213	2,581	1,308	3,259	1,077	238	337	10,210	5,932	814	440	453	11,824	127	1,955	237	50	6	28	1,151	458	505	637
1,414	1,417	2,308	579	237	396	39	2,051	3,287	385	83	634	3,420	244	748	346	230	204	159	687	2,114	1,663	266
340	34	29	62	-	-	5	140	176	160	106	164	-	-	-	61	23	7	-	-	237	217	25
1,755	988	1,384	1,579	1,534	302	84	5,870	3,923	1,522	811	596	12,432	1,133	1,133	358	278	43	40	1,767	965	1,216	398
38	-	-	308	1	10	-	360	62	87	1	-	513	22	19	-	4	-	-	231	77	88	13
140	89	1,081	346	1,089	44	-	982	15	311	16	9	2,693	1,613	781	-	4	-	130	40	216	100	31
12,372	8,897	14,431	13,931	18,982	5,869	2,624	38,062	19,830	10,711	9,412	8,688	56,608	10,038	11,239	5,479	4,158	2,479	1,737	30,056	12,507	13,565	8,602
3,484	2,932	5,091	3,841	3,913	2,944	2,542	7,521	4,012	3,144	3,466	2,638	10,048	2,630	2,830	1,929	1,574	1,036	757	12,289	3,912	4,303	3,134
1,962	1,247	3,091	3,403	3,472	2,904	1,570	4,461	2,457	2,502	1,721	2,182	7,818	2,481	2,461	1,776	1,473	1,036	711	9,544	3,142	3,658	3,028
680	450	990	327	19	6	179	1,169	624	165	1,636	151	1,231	140	342	81	3	-	2	630	132	274	34
842	1,235	1,010	111	422	34	793	1,891	931	477	109	305	999	9	27	72	98	-	44	2,115	638	371	72
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	165	51	-	-	-	-	-	-	-	-	649	-	-	-	-	-	-	-	-
534	778	238	634	377	45	27	4,014	2,110	125	730	672	425	173	266	167	68	6	3	437	146	159	75
-269	1,834	1,503	2,746	6,556	1,313	7,220	7,182	4,749	395	2,144	1,056	12,828	3,216	3,550	860	2,522	211	152	8,053	1,803	3,366	2,050
6,215	2,719	4,771	4,356	5,871	2,062	1,242	12,989	4,497	4,149	3,056	2,223	24,187	2,761	4,092	2,108	1,778	993	775	8,380	3,907	3,660	2,731
-	42	569	-	-	-	6	-	-	-	-	24	-	-	-	4	-	-	-	-	-	-	-
88	2	-	2	55	3	-	78	-	-	49	1,073	514	727	-	34	27	-	-	6	-	4	85
10,052	8,307	12,172	11,579	16,937	6,418	11,037	31,784	15,368	7,813	9,445	7,686	48,002	9,507	11,387	5,102	5,969	2,246	1,687	29,165	9,768	11,492	8,075
2,320	590	2,259	2,352	2,045	-549	-8,413	6,278	4,462	2,898	-33	1,002	8,606	531	-148	377	-1,811	233	50	891	2,739	2,073	527
-	-	629	-	-	-	74	397	897	-	-	-	2,276	-	5	-	-	-	12	-	122	-	-
1,450	611	179	1,852	144	41	12,282	2,016	633	15	581	37	271	45	403	922	84	271	50	264	200	717	72
1,450	611	808	1,852	144	41	12,356	2,413	1,530	15	581	37	2,547	45	408	922	84	271	62	264	322	717	72
-	-	-	-	-	-	-	101	-	-	-	-	-	73	-	-	274	-	-	192	-	-	-
38	104	57	47	308	153	20,894	582	287	257	348	288	3,413	139	53	118	567	91	44	17	23	270	55
38	104	57	47	308	153	20,894	683	287	257	348	288	3,413	212	53	118	841	91	44	209	23	270	55
3,732	1,097	3,010	4,157	1,881	-661	-16,951	8,008	5,705	2,656	200	751	7,740	364	207	1,181	-2,568	413	68	946	3,038	2,520	544

Tainan	Kaohsiung	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	United-Cred.
Bus. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	Com. Bank
4,555	1,877	2,270	2,687	3,154	2,486	2,132	1,213	2,179
4,066	1,599	2,033	2,538	2,711	2,307	1,914	1,049	2,009
218	123	103	81	245	65	74	68	52
66	81	92	23	52	98	108	19	21
205	74	42	45	146	16	36	77	97
13	-	104	362	383	135	63	452	125
129	-	11	-	427	68	-	510	12
300	104	18	589	245	126	174	231	129
2	1	-	-	-	7	4	96	6
16	23	105	9	664	-	-	122	-
5,015	2,005	2,508	3,647	4,873	2,822	2,373	2,624	2,451
1,958	1,092	694	1,015	1,440	1,006	901	372	765
1,800	1,091	680	983	862	1,005	892	309	765
154	1	14	-	96	1	9	62	-
4	-	-	32	482	-	-	1	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
42	16	9	9	10	15	13	2	6
1,243	220	17	92	14,183	92	276	135	368
1,583	891	1,871	1,586	1,271	1,815	934	768	981
-	-	24	-	246	-	-	-	-
-	-	44	23	8	-	-	61	-
4,826	2,219	2,659	2,725	17,158	2,928	2,124	1,338	2,120
189	-214	-151	922	-12,285	-106	249	1,286	331
-	7	7	15	1,503	-	-	-	-
326	63	78	169	175	185	18	53	147
326	70	85	184	1,678	185	18	53	147
-	-	-	-	2,944	-	-	-	-
6	7,609	-	143	25	71	3	3	253
6	7,609	-	143	2,969	71	3	3	253
509	-7,753	-66	963	-13,576	8	264	1,336	225