

Consolidated Income Statement of Domestic Banks
January - June, 2003

Unit: In millions of N.T. dollars

Items	TOTAL	Export-Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan
OPERATING REVENUES						
Interest income	344,335	1,776	8,468	7,235	3,562	27,333
Loan & discount interest	278,768	1,518	7,061	5,676	3,027	25,126
Interest due from banks	16,659	1	423	673	375	1,276
Bonds interest	12,624	10	282	542	152	-
Other interest income	36,284	247	702	344	8	931
Gain on sales of bills	35,087	66	534	264	100	2,998
Gain on sales of securities	8,625	2	1	100	10	-
Commission and service fees earned	37,494	10	535	338	330	919
Exchange gains	3,378	3	37	41	52	319
Other operating revenues	6,833	43	36	16	290	456
Total operating income	435,752	1,900	9,611	7,994	4,344	32,025
OPERATING EXPENSE						
Interest expenses	159,910	1,051	4,371	3,512	1,999	21,222
Deposits interest	129,674	-	2,182	2,385	1,480	20,740
Borrowing funds interest	15,196	1,051	1,153	1,077	511	201
Other interest expenses	15,040	-	1,036	50	8	281
Loss on sales of bills	-	-	-	-	-	-
Loss on sales of securities	1,113	-	-	-	-	-
Commission and service fees charged	10,078	8	33	52	82	175
Provisioning	90,314	64	1,521	2,046	939	4,684
Operating & administration expenses	120,384	258	1,526	2,017	941	6,363
Exchange losses	181	-	-	-	-	-
Other operating expenses	3,137	19	2	7	5	21
Total operating expenses	385,117	1,400	7,453	7,634	3,966	32,465
Operating income	50,635	500	2,158	360	378	-440
Non-operating income						
Gain on disposal of long-term investments	6,239	-	645	41	-	1
Other income	22,825	-	141	207	93	2,675
Total non-operating income	29,064	-	786	248	93	2,676
Non-operating loss						
Loss on disposal of long-term investments	139	-	-	-	-	-
Other loss	5,655	1	86	202	13	90
Total non-operating losses	5,794	1	86	202	13	90
Net income before tax	73,888	499	2,858	406	458	2,146

Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Cooperative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC	UWCCB
8,483	2,383	22,692	23,331	19,450	16,619	17,611	12,645	11,831
6,433	2,217	19,811	20,081	15,700	14,305	14,076	7,957	9,297
526	157	1,386	2,247	1,545	828	910	1,391	425
450	-	894	-	1,440	936	590	1,130	1,733
1,074	9	601	1,003	765	550	2,035	2,167	376
2,727	255	596	4,304	618	807	137	282	262
-	-	236	58	2,238	2,146	1,863	29	-
2,683	152	1,550	901	1,676	1,600	1,228	1,879	1,248
49	10	35	92	431	322	265	538	96
168	-	168	66	188	144	66	783	62
14,110	2,800	25,277	28,752	24,601	21,638	21,170	16,156	13,499
4,600	1,297	11,475	13,544	8,662	8,007	7,718	5,529	3,416
2,965	1,009	11,119	11,449	6,696	6,360	5,940	3,366	2,673
386	77	128	462	1,493	1,563	345	1,909	305
1,249	211	228	1,633	473	84	1,433	254	438
-	-	-	-	-	-	-	-	-
-	87	-	-	-	-	-	-	-
1,374	12	194	152	296	245	117	204	152
2,094	211	8,301	7,897	4,995	5,223	9,529	2,333	3,231
3,301	934	5,493	5,986	6,448	6,100	5,689	4,400	3,584
-	-	-	-	-	-	-	-	-
-	-	12	9	31	47	23	940	1
11,369	2,541	25,475	27,588	20,432	19,622	23,076	13,406	10,384
2,741	259	-198	1,164	4,169	2,016	-1,906	2,750	3,115
517	-	2	-	1	8	2	336	447
722	45	1,460	179	720	3,661	4,527	138	1,369
1,239	45	1,462	179	721	3,669	4,529	474	1,816
-	-	-	22	-	-	-	-	-
472	13	52	103	414	73	173	58	462
472	13	52	125	414	73	173	58	462
3,508	291	1,212	1,218	4,476	5,612	2,450	3,166	4,469

Bank Of Overseas Ch.	Shanghai Bank	Grand Com. Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank, Ltd.	Bank Sinopac	E. Sun Com. Bank, Ltd.
4,095	4,853	3,266	4,308	4,501	4,462	2,926	4,904	5,432
3,109	3,682	2,898	2,850	3,633	4,112	448	3,932	3,648
108	712	114	99	112	88	25	113	139
381	328	112	82	85	159	-	255	194
497	131	142	1,277	671	103	2,453	604	1,451
1,163	46	599	268	180	1,329	655	1,355	429
46	606	38	326	-	120	-	-	44
475	1,022	454	854	636	775	296	591	620
72	168	40	14	10	25	9	-	161
16	52	184	2	29	56	34	249	295
5,867	6,747	4,581	5,772	5,356	6,767	3,920	7,099	6,981
1,949	1,894	1,297	1,403	1,946	1,898	1,510	2,626	2,070
1,655	1,644	1,127	1,265	1,860	1,137	182	1,630	1,850
3	240	19	11	75	322	14	512	167
291	10	151	127	11	439	1,314	484	53
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
184	341	126	289	119	278	228	103	287
3,959	1,704	708	3	31	111	623	700	943
1,561	1,871	1,486	2,634	1,756	2,692	1,074	2,406	2,035
-	-	-	-	-	-	-	41	-
-	-	-	863	1	40	-	-	-
7,653	5,810	3,617	5,192	3,853	5,019	3,435	5,876	5,335
-1,786	937	964	580	1,503	1,748	485	1,223	1,646
-	-	-	-	91	-	-	354	-
339	15	142	520	250	866	267	68	1,034
339	15	142	520	341	866	267	422	1,034
-	-	-	-	-	-	-	-	-
19	96	59	313	1,234	28	4	39	25
19	96	59	313	1,234	28	4	39	25
-1,466	856	1,047	787	610	2,586	748	1,606	2,655

Cosmos Bank	Pan Asia Bank	Chung Shing Bank	Taishin Intl. Bank	Fubon Com. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank
7,520	2,614	1,392	14,300	6,196	4,025	4,190	3,919	19,166
6,854	2,358	1,128	8,944	3,123	3,537	3,879	3,651	12,226
104	9	45	365	173	67	39	59	318
52	116	62	139	-	71	62	1	482
510	131	157	4,852	2,900	350	210	208	6,140
362	293	25	1,777	2,561	594	52	454	2,793
39	-	-	53	12	100	82	48	-
721	113	44	2,617	1,778	695	278	270	5,528
5	10	1	272	33	29	7	9	-
9	29	-	137	2	126	8	5	1,023
8,656	3,059	1,462	19,156	10,582	5,569	4,617	4,705	28,510
2,062	1,600	1,445	4,089	2,069	1,670	1,846	1,454	5,404
1,836	1,586	907	2,508	1,365	1,355	1,529	1,221	4,275
5	2	168	685	254	66	315	73	659
221	12	370	896	450	249	2	160	470
-	-	-	-	-	-	-	-	-
-	79	-	-	-	-	-	-	-
177	25	14	1,848	1,312	55	264	340	182
1,847	107	55	4,025	1,301	261	847	533	4,157
2,783	949	647	5,864	2,182	1,923	1,263	1,077	11,017
-	-	-	-	-	-	-	-	104
14	-	-	78	-	-	25	431	269
6,883	2,760	2,161	15,904	6,864	3,909	4,245	3,835	21,133
1,773	299	-699	3,252	3,718	1,660	372	870	7,377
-	-	-	-	-	-	-	-	-
-	-	38	-	627	-	-	-	1,553
60	17	32	1,070	154	8	359	13	116
60	17	70	1,070	781	8	359	13	1,669
-	-	-	-	-	-	-	-	-
-	-	-	101	-	-	-	-	-
96	59	38	291	42	117	253	37	164
96	59	38	392	42	117	253	37	164
1,737	257	-667	3,930	4,457	1,551	478	846	8,882

Chinfon Com. Bank	Macoto Bank	Sunny Bank	Bank of Panhsin	Lucky Bank	Kao Shin Com. Bank	Taiwan Bus. Bank	Intl. Bank of Taipei	Hsinchu Intl. Bank
3,602	4,212	2,405	1,818	1,186	753	14,361	4,671	5,388
3,235	3,026	2,244	1,654	1,041	718	12,455	4,355	5,115
114	144	44	69	53	20	450	103	126
148	114	38	69	87	-	928	-	-
105	928	79	26	5	15	528	213	147
155	701	238	204	105	18	204	1,452	1,222
-	-	20	-	-	-	-	34	-
529	387	129	110	18	14	754	427	505
2	9	1	-	-	-	111	41	31
764	667	-	4	-	91	20	108	51
5,052	5,976	2,793	2,136	1,309	876	15,450	6,733	7,197
1,455	1,485	1,050	826	584	425	6,699	2,122	2,368
1,383	1,311	975	777	584	402	5,294	1,730	2,050
68	171	38	1	-	1	313	68	137
4	3	37	48	-	22	1,092	324	181
-	-	-	-	-	-	-	-	-
-	914	-	8	-	-	-	-	5
86	136	39	10	3	2	205	67	79
1,453	1,157	444	137	72	91	4,196	837	1,825
1,342	1,924	992	852	454	340	4,189	1,935	1,881
-	-	-	-	-	-	-	-	-
210	-	16	3	-	-	1	-	4
4,546	5,616	2,541	1,836	1,113	858	15,290	4,961	6,162
506	360	252	300	196	18	160	1,772	1,035
-	-	-	-	-	7	-	45	-
13	109	290	36	115	22	98	79	263
13	109	290	36	115	29	98	124	263
-	-	-	16	-	-	-	-	-
80	27	36	12	40	4	9	15	51
80	27	36	28	40	4	9	15	51
439	442	506	308	271	43	249	1,881	1,247

Taichung Com. Bank	Tainan Bus. Bank	Kaohsiung Bus. Bank	Ent. Bank of Hualien	Taitung Bus. Bank	Cathay United Bank	China Dev. Indus. Bank	Hwatai Bank	Cota Com. Bank
4,189	2,352	1,105	1,137	1,217	4,570	1,703	1,350	1,103
3,808	2,106	958	1,020	1,144	4,189	1,569	1,260	990
45	116	67	51	39	174	67	28	36
3	38	41	49	13	203	22	55	55
333	92	39	17	21	4	45	7	22
129	3	-	225	362	644	324	124	17
4	6	-	-	-	-	220	8	-
173	117	57	8	219	870	115	51	67
9	10	-	1	-	-	-	1	1
18	8	11	57	5	8	200	-	-
4,522	2,496	1,173	1,428	1,803	6,092	2,562	1,534	1,188
1,736	1,070	651	388	509	1,521	739	548	481
1,699	990	651	380	495	1,483	559	548	476
-	78	-	8	-	10	21	-	5
37	2	-	-	14	28	159	-	-
-	-	-	-	-	-	-	-	-
-	-	-	17	1	1	-	-	-
40	20	11	5	4	78	7	8	6
1,060	611	73	4	39	1,850	1,172	9	223
1,392	716	457	461	746	1,634	655	1,013	372
-	-	-	-	-	2	34	-	-
2	-	-	28	-	-	-	-	-
4,230	2,417	1,192	903	1,299	5,086	2,607	1,578	1,082
292	79	-19	525	504	1,006	-45	-44	106
-	-	-	7	14	-	1,503	-	-
6	126	61	15	56	38	83	57	8
6	126	61	22	70	38	1,586	57	8
-	-	-	-	-	-	-	-	-
24	3	20	-	64	108	17	-	3
24	3	20	-	64	108	17	-	3
274	202	22	547	510	936	1,524	13	111

Indus. Bank of Taiwan	United-Cred. Com. Bank
610	1,115
540	1,044
36	25
11	10
23	36
10	65
136	-
88	40
3	3
79	-
926	1,223
205	413
178	413
26	-
1	-
-	-
-	1
1	3
66	12
323	446
-	-
35	-
630	875
296	348
-	-
48	35
48	35
-	-
6	10
6	10
338	373