

Consolidated Income Statement of Domestic Banks

January - September, 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	504,915	2,559	12,434	10,388	5,131	38,988
Loan & discount interest	406,807	2,220	10,380	8,154	4,331	35,515
Interest due from banks	23,787	1	576	919	559	2,160
Bonds interest	19,390	12	520	809	229	-
Other interest income	54,931	326	958	506	12	1,313
Gain on sales of bills	51,996	103	610	318	136	7,477
Gain on sales of securities	14,106	9	1,677	105	109	-
Commission and service fees earned	59,640	16	841	522	543	1,377
Exchange gains	5,077	-	65	71	86	553
Other operating revenues	10,797	54	54	28	301	617
Total operating income	646,531	2,741	15,681	11,432	6,306	49,012
OPERATING EXPENSE						
Interest expenses	229,474	1,540	6,318	5,007	2,875	30,787
Deposits interest	185,212	-	3,122	3,365	2,110	30,077
Borrowing funds interest	21,445	1,540	1,681	1,574	755	286
Other interest expenses	22,817	-	1,515	68	10	424
Loss on sales of bills	-	-	-	-	-	-
Loss on sales of securities	961	-	-	-	-	-
Commission and service fees charged	15,333	11	52	80	127	254
Provisioning	155,838	75	3,257	3,859	1,251	5,073
Operating & administration expenses	183,315	381	2,243	2,946	1,398	9,599
Exchange losses	933	5	-	-	-	-
Other operating expenses	4,905	18	3	14	33	30
Total operating expenses	590,759	2,030	11,873	11,906	5,684	45,743
Operating income	55,772	711	3,808	-474	622	3,269
Non-operating income						
Gain on disposal of long-term investments	11,843	-	645	1,026	-	1
Other income	35,781	-	316	306	122	2,996
Total non-operating income	47,624	-	961	1,332	122	2,997
Non-operating loss						
Loss on disposal of long-term investments	5,743	-	-	-	-	2,386
Other loss	9,827	3	134	297	17	245
Total non-operating losses	15,570	3	134	297	17	2,631
Net income before tax	87,826	708	4,635	561	727	3,635

Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Cooperative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC	UWCCB
11,962	3,463	32,835	33,601	28,403	24,314	25,504	18,550	17,383
9,257	3,222	28,672	28,842	22,793	20,730	20,303	11,626	13,590
351	226	1,901	3,237	2,054	1,193	1,383	1,967	635
653	-	1,291	-	2,522	1,542	798	1,641	2,554
1,701	15	971	1,522	1,034	849	3,020	3,316	604
3,221	399	1,016	7,219	1,446	1,908	391	1,144	757
-	-	782	119	2,494	2,458	1,976	39	-
3,874	234	2,382	1,338	2,637	2,459	1,883	2,928	2,001
55	17	32	104	622	480	362	839	164
232	-	219	203	248	215	98	1,256	92
19,344	4,113	37,266	42,584	35,850	31,834	30,214	24,756	20,397
6,275	1,815	16,578	19,579	12,350	11,364	10,945	7,899	4,853
4,227	1,407	16,063	16,511	9,436	8,963	8,362	4,729	3,706
168	106	185	649	1,993	2,270	500	2,756	451
1,880	302	330	2,419	921	131	2,083	414	696
-	-	-	-	-	-	-	-	-
-	64	-	-	-	-	-	-	-
1,874	17	299	242	455	413	171	327	243
2,522	424	12,621	10,097	7,845	9,528	12,949	4,620	6,406
4,911	1,399	8,194	9,729	9,568	9,171	8,567	6,686	5,354
-	-	-	-	-	-	-	-	-
-	-	20	13	40	70	25	1,509	-171
15,582	3,719	37,712	39,660	30,258	30,546	32,657	21,041	16,685
3,762	394	-446	2,924	5,592	1,288	-2,443	3,715	3,712
579	-	520	39	238	82	126	1,590	1,430
844	71	2,336	252	953	7,323	5,988	512	3,007
1,423	71	2,856	291	1,191	7,405	6,114	2,102	4,437
-	-	-	22	-	-	-	-	-
737	17	527	274	486	258	297	67	840
737	17	527	296	486	258	297	67	840
4,448	448	1,883	2,919	6,297	8,435	3,374	5,750	7,309

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.
5,890	7,125	4,721	6,566	6,868	6,543	4,528	7,268	8,207
4,456	5,442	4,181	4,255	5,477	6,081	941	5,779	5,386
155	1,030	161	146	157	118	55	182	212
527	469	163	117	128	194	-	379	314
752	184	216	2,048	1,106	150	3,532	928	2,295
1,325	89	688	277	279	1,382	1,035	1,975	600
49	1,448	53	401	-	290	-	25	79
780	1,602	771	1,383	1,039	1,264	601	969	1,128
114	226	92	-	-	-	-	-	224
25	90	231	3	32	132	60	661	297
8,183	10,580	6,556	8,630	8,218	9,611	6,224	10,898	10,535
2,740	2,685	1,841	2,027	2,830	2,700	2,231	3,844	2,973
2,326	2,322	1,581	1,816	2,709	1,568	361	2,369	2,647
5	352	38	52	107	489	30	737	248
409	11	222	159	14	643	1,840	738	78
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
281	524	196	447	191	401	384	165	460
4,685	2,551	1,074	4	86	320	1,269	1,090	1,138
2,335	2,819	2,261	3,952	2,843	3,728	1,788	3,598	3,116
-	-	-	3	6	9	1	212	-
-	-	6	1,359	1	60	-	-	128
10,041	8,579	5,378	7,792	5,957	7,218	5,673	8,909	7,815
-1,858	2,001	1,178	838	2,261	2,393	551	1,989	2,720
-	-	-	-	91	-	9	522	-
601	26	185	810	381	1,131	439	100	1,452
601	26	185	810	472	1,131	448	622	1,452
-	-	-	-	20	-	-	-	-
74	128	81	386	2,010	35	18	42	34
74	128	81	386	2,030	35	18	42	34
-1,331	1,899	1,282	1,262	703	3,489	981	2,569	4,138

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
11,782	3,893	1,980	21,675	9,293	6,127	6,250	5,674	28,234
10,762	3,524	1,591	13,254	4,642	5,341	5,779	5,255	18,008
151	11	62	570	220	97	48	86	484
80	171	92	238	-	103	102	1	788
789	187	235	7,613	4,431	586	321	332	8,954
419	365	32	2,084	2,865	455	93	562	3,377
159	-	1	87	154	218	100	95	-
1,134	191	65	4,218	2,833	1,081	494	416	9,009
-	2	-	-	29	59	-	-	607
13	38	-	966	8	204	12	7	1,417
13,507	4,489	2,078	29,030	15,182	8,144	6,949	6,754	42,644
3,008	2,306	2,023	5,970	3,096	2,420	2,668	2,069	7,645
2,674	2,278	1,263	3,526	1,936	1,960	2,194	1,727	6,053
11	4	175	946	442	96	374	79	921
323	24	585	1,498	718	364	100	263	671
-	-	-	-	-	-	-	-	-
-	55	-	-	-	-	-	-	-
277	35	19	2,870	1,878	90	477	510	304
3,090	1,233	7,163	5,651	2,227	314	1,602	787	5,542
4,287	1,469	947	9,157	3,295	2,993	2,064	1,627	16,825
18	-	9	361	-	-	7	25	-
21	-	-	78	15	-	58	647	348
10,701	5,098	10,161	24,087	10,511	5,817	6,876	5,665	30,664
2,806	-609	-8,083	4,943	4,671	2,327	73	1,089	11,980
-	-	68	416	802	-	-	-	1,954
149	31	51	1,555	474	9	537	24	196
149	31	119	1,971	1,276	9	537	24	2,150
-	-	-	101	-	-	-	-	-
258	138	87	438	104	185	296	75	239
258	138	87	539	104	185	296	75	239
2,697	-716	-8,051	6,375	5,843	2,151	314	1,038	13,891

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
5,325	6,380	3,547	2,708	1,718	1,087	21,016	6,787	7,938
4,830	4,497	3,292	2,478	1,497	1,039	18,100	6,319	7,530
168	233	63	98	90	27	630	152	175
211	245	50	95	112	-	1,463	-	-
116	1,405	142	37	19	21	823	316	233
222	643	300	230	138	138	612	1,847	1,545
-	-	51	10	-	-	-	119	8
845	739	220	176	30	21	1,202	684	836
16	2	-	1	-	-	158	31	60
852	767	-	4	-	91	29	157	75
7,260	8,531	4,118	3,129	1,886	1,337	23,017	9,625	10,462
2,065	2,164	1,502	1,193	822	604	9,586	3,017	3,377
1,956	1,905	1,389	1,122	822	569	7,516	2,456	2,897
105	254	59	1	-	2	462	93	206
4	5	54	70	-	33	1,608	468	274
-	-	-	-	-	-	-	-	-
-	732	-	-	-	-	-	-	-
132	209	95	21	5	3	305	103	118
1,893	1,411	296	1,662	84	118	6,589	1,185	2,601
2,015	2,975	1,532	1,293	634	536	6,143	2,889	2,834
-	-	16	-	-	-	-	-	-
454	-	22	5	-	-	1	-	4
6,559	7,491	3,463	4,174	1,545	1,261	22,624	7,194	8,934
701	1,040	655	-1,045	341	76	393	2,431	1,528
4	11	-	21	-	12	52	73	-
22	258	303	52	194	32	103	130	598
26	269	303	73	194	44	155	203	598
-	-	-	16	-	-	-	-	-
112	38	114	20	61	31	12	21	241
112	38	114	36	61	31	12	21	241
615	1,271	844	-1,008	474	89	536	2,613	1,885

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
6,094	3,475	1,528	1,705	1,926	6,956	2,462	1,934	1,625
5,531	3,101	1,320	1,530	1,816	6,356	2,194	1,801	1,463
68	170	94	79	57	257	134	45	52
5	57	58	74	18	336	44	76	80
490	147	56	22	35	7	90	12	30
183	13	-	211	362	647	357	145	57
24	53	-	-	-	-	386	17	-
279	193	86	12	361	1,387	174	76	113
-	-	-	-	-	-	-	2	-
25	12	17	79	7	18	568	-	-
6,605	3,746	1,631	2,007	2,656	9,008	3,947	2,174	1,795
2,468	1,527	898	550	761	2,226	1,093	785	700
2,414	1,408	898	539	738	2,153	733	785	693
-	116	-	11	-	25	42	-	7
54	3	-	-	23	48	318	-	-
-	-	-	-	-	-	-	-	-
-	-	-	47	1	62	-	-	-
56	31	14	7	6	119	9	11	9
1,365	958	107	15	38	2,664	13,992	90	299
2,086	1,090	680	1,519	1,076	2,384	940	1,500	650
-	12	-	25	-	13	211	-	-
4	-	1	40	-	-	2	-	-
5,979	3,618	1,700	2,203	1,882	7,468	16,247	2,386	1,658
626	128	-69	-196	774	1,540	-12,300	-212	137
-	-	7	7	15	-	1,503	-	-
24	226	64	27	75	102	144	92	12
24	226	71	34	90	102	1,647	92	12
-	-	-	-	-	-	3,198	-	-
24	4	28	-	88	149	18	-	3
24	4	28	-	88	149	3,216	-	3
626	350	-26	-162	776	1,493	-13,869	-120	146

Indus. Bank of Taiwan	United-Cred. Com. Bank
915	1,650
791	1,533
51	37
15	14
58	66
202	97
507	4
130	63
1	3
283	-
2,038	1,817
288	587
244	587
42	-
2	-
-	-
-	-
2	4
99	19
600	689
-	-
47	-
1,036	1,299
1,002	518
-	-
51	95
51	95
-	-
3	33
3	33
1,050	580