

Consolidated Income Statement of Domestic Banks  
January - March, 2003

Unit: In mil

Items	TOTAL	Export-Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust
<b>OPERATING REVENUES</b>					
Interest income	176,460	897	4,316	3,757	1,876
Loan & discount interest	143,434	800	3,592	2,981	1,593
Interest due from banks	9,013	-	241	367	193
Bonds interest	5,022	6	145	271	87
Other interest income	18,991	91	338	138	3
Gain on sales of bills	15,680	33	14	72	45
Gain on sales of securities	3,898	-	-	23	5
Commission and service fees earned	17,661	5	231	161	152
Exchange gains	1,564	-	21	20	25
Other operating revenues	3,080	19	12	9	134
<b>Total operating income</b>	<b>218,343</b>	<b>954</b>	<b>4,594</b>	<b>4,042</b>	<b>2,237</b>
<b>OPERATING EXPENSE</b>					
Interest expenses	82,872	547	2,287	1,869	1,037
Deposits interest	68,162	-	1,151	1,264	770
Borrowing funds interest	7,209	547	586	576	262
Other interest expenses	7,501	-	550	29	5
Loss on sales of bills	196	-	-	-	-
Loss on sales of securities	428	-	-	-	-
Commission and service fees charge	5,026	3	17	26	38
Operating & administration expenses	100,518	149	1,087	1,897	881
Exchange losses	182	-	-	-	-
Other operating expenses	1,426	10	1	3	2
<b>Total operating expenses</b>	<b>190,648</b>	<b>709</b>	<b>3,392</b>	<b>3,795</b>	<b>1,958</b>
<b>Operating income</b>	<b>27,695</b>	<b>245</b>	<b>1,202</b>	<b>247</b>	<b>279</b>
Non-operating income					
Gain on disposal of long-term investr	2,856	-	43	-	-
Other income	10,827	-	25	114	39
<b>Total non-operating income</b>	<b>13,683</b>	<b>-</b>	<b>68</b>	<b>114</b>	<b>39</b>
Non-operating loss					
Loss on disposal of long-term investr	9	-	-	-	-
Other loss	2,537	1	41	92	8
<b>Total non-operating losses</b>	<b>2,546</b>	<b>1</b>	<b>41</b>	<b>92</b>	<b>8</b>
<b>Net income before tax</b>	<b>38,832</b>	<b>244</b>	<b>1,229</b>	<b>269</b>	<b>310</b>

illions of N.T. dollars

Bank of Taiwan	Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Cooperative Bank	First Com. Bank	Hua Nan Com. Bank
14,321	4,388	1,230	11,613	12,167	9,926	8,554
12,658	3,356	1,147	10,153	10,523	8,082	7,431
1,177	278	79	726	1,158	565	444
-	219	-	418	-	293	422
486	535	4	316	486	986	257
1,253	1,337	145	328	2,047	422	73
-	-	-	166	3	615	1,251
408	1,473	63	722	448	754	752
163	-	4	22	49	204	166
211	102	-	46	112	89	74
<b>16,356</b>	<b>7,300</b>	<b>1,442</b>	<b>12,897</b>	<b>14,826</b>	<b>12,010</b>	<b>10,870</b>
10,845	2,418	693	5,887	6,986	4,467	4,159
10,584	1,571	542	5,700	5,924	3,501	3,329
113	200	41	68	229	517	796
148	647	110	119	833	449	34
-	-	-	-	-	-	-
-	-	86	-	-	-	-
75	794	6	90	88	154	132
3,960	2,419	532	6,205	8,183	5,261	5,184
-	8	-	-	-	-	-
8	-	-	5	132	5	23
<b>14,888</b>	<b>5,639</b>	<b>1,317</b>	<b>12,187</b>	<b>15,389</b>	<b>9,887</b>	<b>9,498</b>
<b>1,468</b>	<b>1,661</b>	<b>125</b>	<b>710</b>	<b>-563</b>	<b>2,123</b>	<b>1,372</b>
-	486	-	-	-	-	-
247	54	21	831	611	163	1,450
<b>247</b>	<b>540</b>	<b>21</b>	<b>831</b>	<b>611</b>	<b>163</b>	<b>1,450</b>
8	-	-	-	-	-	-
37	235	7	25	35	172	36
<b>45</b>	<b>235</b>	<b>7</b>	<b>25</b>	<b>35</b>	<b>172</b>	<b>36</b>
<b>1,670</b>	<b>1,966</b>	<b>139</b>	<b>1,516</b>	<b>13</b>	<b>2,114</b>	<b>2,786</b>

Chang Hwa Com. Bank	ICBC	UWCCB	Bank Of Overseas Ch.	Shanghai Bank	Grand Com. Bank	Union Bank of Taiwan
9,062	6,358	6,079	2,144	2,472	1,753	2,098
7,288	4,058	4,390	1,617	1,888	1,547	1,416
475	651	205	58	267	60	36
454	566	171	219	159	59	46
845	1,083	1,313	250	158	87	600
226	-	226	601	25	211	42
1,265	11	-	5	-	17	167
598	894	584	234	495	213	415
127	312	43	36	82	21	7
31	348	32	7	25	96	1
<b>11,309</b>	<b>7,923</b>	<b>6,964</b>	<b>3,027</b>	<b>3,099</b>	<b>2,311</b>	<b>2,730</b>
4,069	2,818	1,788	1,027	1,006	677	733
3,154	1,794	1,426	872	925	593	668
176	903	75	2	8	6	42
739	121	287	153	73	78	23
-	120	-	-	-	-	-
-	-	-	-	-	-	-
64	97	74	94	163	59	138
8,641	3,069	3,465	2,023	1,846	967	1,408
-	-	-	-	-	-	-
2	347	-	-	-	-	389
<b>12,776</b>	<b>6,451</b>	<b>5,327</b>	<b>3,144</b>	<b>3,015</b>	<b>1,703</b>	<b>2,668</b>
<b>-1,467</b>	<b>1,472</b>	<b>1,637</b>	<b>-117</b>	<b>84</b>	<b>608</b>	<b>62</b>
-	138	194	-	-	-	-
2,940	26	829	111	9	111	323
<b>2,940</b>	<b>164</b>	<b>1,023</b>	<b>111</b>	<b>9</b>	<b>111</b>	<b>323</b>
-	-	-	-	-	-	-
27	46	244	4	29	21	15
<b>27</b>	<b>46</b>	<b>244</b>	<b>4</b>	<b>29</b>	<b>21</b>	<b>15</b>
<b>1,446</b>	<b>1,590</b>	<b>2,416</b>	<b>-10</b>	<b>64</b>	<b>698</b>	<b>370</b>

Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank, Ltd.	Bank Sinopac	E. Sun Com. Bank, Ltd.	Cosmos Bank	Pan Asia Bank
2,276	2,282	1,440	2,520	2,794	3,643	1,341
1,872	1,658	1,325	2,048	1,850	3,310	1,207
61	49	80	55	76	62	5
40	94	-	114	97	21	56
303	481	35	303	771	250	73
92	943	246	424	204	236	92
-	18	-	-	24	19	-
274	364	100	267	294	334	50
6	11	5	-	69	7	3
26	29	17	134	62	4	19
<b>2,674</b>	<b>3,647</b>	<b>1,808</b>	<b>3,345</b>	<b>3,447</b>	<b>4,243</b>	<b>1,505</b>
1,009	994	771	1,345	1,083	1,075	817
967	614	607	855	978	958	813
36	155	39	215	80	2	1
6	225	125	275	25	115	3
-	-	-	-	-	-	-
-	-	-	2	-	-	3
62	144	87	49	117	86	12
757	1,607	751	1,429	1,532	2,243	518
-	-	-	20	-	-	-
-	18	-	-	-	10	-
<b>1,828</b>	<b>2,763</b>	<b>1,609</b>	<b>2,845</b>	<b>2,732</b>	<b>3,414</b>	<b>1,350</b>
<b>846</b>	<b>884</b>	<b>199</b>	<b>500</b>	<b>715</b>	<b>829</b>	<b>155</b>
55	-	-	142	-	-	-
31	342	148	36	646	75	5
<b>86</b>	<b>342</b>	<b>148</b>	<b>178</b>	<b>646</b>	<b>75</b>	<b>5</b>
-	-	-	-	-	-	-
597	27	4	27	3	31	20
<b>597</b>	<b>27</b>	<b>4</b>	<b>27</b>	<b>3</b>	<b>31</b>	<b>20</b>
<b>335</b>	<b>1,199</b>	<b>343</b>	<b>651</b>	<b>1,358</b>	<b>873</b>	<b>140</b>

Chung Shing Bank	Taishin Intl. Bank	Fubon Com. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank
732	7,219	3,087	1,986	2,132	2,007	9,970
593	4,598	1,591	1,762	1,968	1,866	6,282
26	177	76	37	27	31	159
31	64	-	36	29	1	269
82	2,380	1,420	151	108	109	3,260
15	964	1,022	313	8	123	1,281
-	36	11	43	17	19	-
24	1,287	806	290	132	120	2,510
1	-	18	20	4	6	-
-	165	1	61	5	20	753
<b>772</b>	<b>9,671</b>	<b>4,945</b>	<b>2,713</b>	<b>2,298</b>	<b>2,295</b>	<b>14,514</b>
791	2,094	1,029	866	966	772	2,813
498	1,319	723	711	809	651	2,290
120	340	105	27	3	36	311
173	435	201	128	154	85	212
-	-	-	-	-	-	-
-	-	-	-	-	-	-
6	876	678	29	129	155	84
356	5,311	1,703	891	1,024	628	7,591
-	14	-	-	-	-	121
-	-	-	-	1	215	133
<b>1,153</b>	<b>8,295</b>	<b>3,410</b>	<b>1,786</b>	<b>2,120</b>	<b>1,770</b>	<b>10,742</b>
<b>-381</b>	<b>1,376</b>	<b>1,535</b>	<b>927</b>	<b>178</b>	<b>525</b>	<b>3,772</b>
34	68	253	-	-	-	758
14	610	62	6	285	7	25
<b>48</b>	<b>678</b>	<b>315</b>	<b>6</b>	<b>285</b>	<b>7</b>	<b>783</b>
-	-	-	-	-	-	-
14	159	24	21	199	15	106
<b>14</b>	<b>159</b>	<b>24</b>	<b>21</b>	<b>199</b>	<b>15</b>	<b>106</b>
<b>-347</b>	<b>1,895</b>	<b>1,826</b>	<b>912</b>	<b>264</b>	<b>517</b>	<b>4,449</b>

Chinfon Com. Bank	Macoto Bank	Sunny Bank	Bank of Panhsin	Lucky Bank	Kao Shin Com. Bank	Taiwan Bus. Bank
1,785	2,075	1,224	920	612	389	7,343
1,642	1,562	1,143	833	543	372	6,528
58	78	24	31	27	12	370
73	46	20	43	41	-	146
12	389	37	13	1	5	299
-	191	152	49	41	51	-
-	-	20	-	-	-	-
264	183	58	52	10	7	340
-	1	1	1	-	-	58
96	138	-	4	-	-	9
<b>2,145</b>	<b>2,588</b>	<b>1,455</b>	<b>1,026</b>	<b>663</b>	<b>447</b>	<b>7,750</b>
755	756	550	430	309	223	3,438
719	685	511	403	309	211	2,607
34	71	20	-	-	1	282
2	-	19	27	-	11	549
27	-	-	-	-	-	49
-	304	-	11	-	-	-
45	78	14	4	2	1	94
1,182	1,043	658	482	208	198	4,064
2	-	-	-	-	-	-
67	-	10	2	-	-	-
<b>2,078</b>	<b>2,181</b>	<b>1,232</b>	<b>929</b>	<b>519</b>	<b>422</b>	<b>7,645</b>
<b>67</b>	<b>407</b>	<b>223</b>	<b>97</b>	<b>144</b>	<b>25</b>	<b>105</b>
-	-	-	-	-	-	-
4	33	10	18	72	14	22
<b>4</b>	<b>33</b>	<b>10</b>	<b>18</b>	<b>72</b>	<b>14</b>	<b>22</b>
-	-	-	-	-	-	1
34	16	7	3	19	2	5
<b>34</b>	<b>16</b>	<b>7</b>	<b>3</b>	<b>19</b>	<b>2</b>	<b>6</b>
<b>37</b>	<b>424</b>	<b>226</b>	<b>112</b>	<b>197</b>	<b>37</b>	<b>121</b>

Intl. Bank of Taipei	Hsinchu Intl. Bank	Taichung Com. Bank	Tainan Bus. Bank	Kaohsiung Bus. Bank	Ent. Bank of Hualien	Taitung Bus. Bank
2,412	2,851	2,165	1,215	581	569	580
2,222	2,708	1,977	1,090	501	515	542
56	71	22	60	39	26	21
-	-	1	20	20	24	8
134	72	165	45	21	4	9
568	536	57	3	-	48	364
-	-	-	1	-	-	-
196	224	79	47	34	4	106
24	14	6	3	-	-	-
53	29	11	4	5	30	3
<b>3,253</b>	<b>3,654</b>	<b>2,318</b>	<b>1,273</b>	<b>620</b>	<b>651</b>	<b>1,053</b>
1,119	1,247	915	556	354	204	260
1,045	1,082	896	517	354	200	251
32	73	-	38	-	4	-
42	92	19	1	-	-	9
-	-	-	-	-	-	-
-	4	-	-	-	10	1
34	36	22	10	5	3	2
1,303	1,876	1,045	709	433	228	394
-	-	-	-	-	-	-
-	-	1	-	-	1	-
<b>2,456</b>	<b>3,163</b>	<b>1,983</b>	<b>1,275</b>	<b>792</b>	<b>446</b>	<b>657</b>
<b>797</b>	<b>491</b>	<b>335</b>	<b>-2</b>	<b>-172</b>	<b>205</b>	<b>396</b>
18	-	-	-	-	-	7
79	137	2	58	32	5	32
<b>97</b>	<b>137</b>	<b>2</b>	<b>58</b>	<b>32</b>	<b>5</b>	<b>39</b>
-	-	-	-	-	-	-
14	8	25	2	4	-	21
<b>14</b>	<b>8</b>	<b>25</b>	<b>2</b>	<b>4</b>	<b>-</b>	<b>21</b>
<b>880</b>	<b>620</b>	<b>312</b>	<b>54</b>	<b>-144</b>	<b>210</b>	<b>414</b>

Cathay United Bank	China Dev. Indus. Bank	Hwatai Bank	Cota Com. Bank	Indus. Bank of Taiwan	United-Cred. Com. Bank
2,270	871	708	560	317	573
2,082	737	665	499	287	536
83	67	13	22	18	14
104	22	26	29	7	5
1	45	4	10	5	18
361	119	17	10	16	34
9	65	12	-	76	-
411	62	27	31	52	20
-	-	1	-	3	-
3	6	-	-	45	-
<b>3,054</b>	<b>1,123</b>	<b>765</b>	<b>601</b>	<b>509</b>	<b>627</b>
781	379	288	246	110	214
769	199	288	244	97	214
1	21	-	2	13	-
11	159	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	7
37	3	5	3	1	1
1,757	380	288	316	198	238
-	17	-	-	-	-
-	-	-	-	41	-
<b>2,575</b>	<b>779</b>	<b>581</b>	<b>565</b>	<b>350</b>	<b>460</b>
<b>479</b>	<b>344</b>	<b>184</b>	<b>36</b>	<b>159</b>	<b>167</b>
-	659	-	1	-	-
25	10	6	4	47	21
<b>25</b>	<b>669</b>	<b>6</b>	<b>5</b>	<b>47</b>	<b>21</b>
-	-	-	-	-	-
48	-	-	1	2	4
<b>48</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>2</b>	<b>4</b>
<b>456</b>	<b>1,013</b>	<b>190</b>	<b>40</b>	<b>204</b>	<b>184</b>