

TABLE 1
Consolidated Balance Sheet of Domestic Banks

December 31, 2005

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	TaipeiFubon Bank	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	Far Eastern Intl. Bank	Fuhwa Com. Bank
ASSETS																					
Cash and due from banks	4,210,258	61	35,275	86,113	28,796	745,182	194,181	9,905	193,513	394,463	211,756	382,242	350,368	187,078	79,455	30,114	142,093	20,064	27,757	21,421	35,456
Government securities	720,864	-	21,014	1,339	3,067	60,124	53,583	5,241	35,657	56,223	57,010	40,829	27,602	20,821	53,393	4,777	11,113	10,081	314	9,976	9,914
Other investments	3,091,223	8,496	74,630	29,368	28,924	174,803	129,642	20,323	140,387	176,418	325,456	146,837	50,357	294,121	234,458	25,487	71,798	43,194	8,225	27,343	18,235
Less: allowance for investments	-9,452	-8	-412	-7	-39	-136	-1,099	-6	-144	-	-	-	-33	-300	-119	-112	-	-142	-523	-230	-53
Less: accumulated impairment loss	-595	-	-	-	-45	-	-	-	-548	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under R/S	170,326	185	-	-	4,480	35,425	1,700	12,159	298	219	-	344	6,580	375	1,192	-	8,614	10,311	-	-	60
Loans and discounts	16,566,573	69,227	439,434	465,408	201,682	1,337,586	557,082	102,415	1,360,422	1,286,685	898,540	954,359	848,139	658,897	631,784	181,229	225,916	183,495	139,454	214,200	231,282
1.Discounts	24,993	-	-	46	-	5	-	9	1,698	1,156	5,483	30	5,090	5,301	-	26	-	30	-	-	115
2.Import bills purchased	1,237	-	-	-	-	4	-	-	2	7	84	28	50	277	-	416	-	-	56	-	-
3.Overdrafts	96,677	-	264	337	506	55,812	194	8,476	1,498	15,834	1,465	1,933	1,792	1,212	665	215	458	8	10	208	43
4.Short-term loans	4,056,027	5,194	58,815	115,925	39,822	304,516	158,533	32,638	146,941	221,572	268,391	411,062	268,086	195,048	129,500	68,515	66,394	34,698	60,811	47,905	41,084
5.Medium & long-term loans	12,016,206	63,869	369,552	331,021	157,393	956,166	384,887	59,722	1,171,261	1,019,184	605,807	507,354	555,850	447,600	493,254	106,039	151,425	143,467	72,679	162,820	185,166
Subtotal	16,195,140	69,063	428,631	447,329	197,721	1,316,503	543,614	100,845	1,321,400	1,257,753	881,230	920,407	830,868	649,438	623,419	175,211	218,277	178,173	133,586	210,933	226,408
6.Other loans																					
Export bills purchased	59,410	-	1,939	1,102	515	3,724	2,115	22	941	698	3,160	14,865	3,185	6,916	692	2,415	5,286	94	69	767	127
Nonaccrual loans	312,023	164	8,864	16,977	3,446	17,359	11,353	1,548	38,081	28,234	14,150	19,087	14,086	2,543	7,673	3,603	2,353	5,228	5,799	2,500	4,747
Subtotal	371,433	164	10,803	18,079	3,961	21,083	13,468	1,570	39,022	28,932	17,310	33,952	17,271	9,459	8,365	6,018	7,639	5,322	5,868	3,267	4,874
Less:allowance for doubtful accounts	-185,488	-525	-4,009	-4,270	-2,376	-10,201	-5,971	-944	-16,136	-11,990	-7,966	-9,535	-14,105	-6,020	-15,770	-1,906	-4,695	-1,466	-2,406	-1,828	-2,438
Property and equipment	634,474	688	7,757	11,929	952	86,391	18,730	3,954	54,461	34,439	39,386	39,431	36,839	15,622	25,976	10,688	10,639	10,008	3,487	4,064	4,326
Less:accumulated depreciation	-123,907	-188	-1,799	-3,470	-823	-7,426	-4,493	-781	-5,286	-7,411	-7,683	-9,381	-6,429	-5,663	-7,211	-2,116	-2,362	-1,334	-1,849	-1,568	-791
Less: accumulated impairment loss	-2,046	-	-	-16	-	-620	-	-140	-	-86	-	-	-	-38	-423	-318	-107	-	-	-	-
Acceptance receivable	73,914	-	2,375	1,225	109	1,767	1,879	218	2,558	3,579	7,009	9,220	6,613	8,651	535	1,666	3,300	294	144	755	609
Interests & avenues receivable	104,876	555	2,360	2,751	753	12,041	5,644	477	8,346	7,173	7,080	5,778	4,507	4,548	4,195	940	1,129	1,937	1,088	902	1,153
Inter-branches receivable	24,662	-	-	-	-	-	-	-	10	-	-	871	-	-	-	-	-	7,505	-	-	-
Other assets	1,561,667	783	8,246	15,228	5,315	130,716	60,089	734	24,533	31,153	43,755	34,732	23,717	81,381	125,537	20,922	13,048	53,227	38,981	32,732	12,753
Less:allowance for possible losses	-31,892	-4	-1,065	-602	-78	-1,218	-790	-18	-264	-1,892	-666	-1,306	-280	-1,082	-1,568	-1,187	-214	-1,805	-582	-489	-292
Less: accumulated impairment loss	-2,156	-	-	-	-	-181	-	-	-	-206	-	-	-	-	-	-	-10	-	-	-	-
Total assets	26,803,301	79,270	583,806	604,996	270,717	2,564,253	1,010,177	153,537	1,797,807	1,968,767	1,573,677	1,594,421	1,333,875	1,258,391	1,131,434	270,184	480,262	335,369	214,090	307,278	310,214
LIABILITIES																					
Due to banks	1,614,545	-	51,633	49,346	15,846	114,430	36,460	9,648	208,249	173,129	45,517	45,118	100,419	219,391	35,870	18,167	5,518	22,560	33,381	23,812	18,055
Deposits	19,665,119	-	240,304	460,676	163,418	2,060,280	698,159	117,821	1,364,859	1,532,518	1,143,581	1,250,066	998,613	786,031	793,410	222,444	339,225	250,603	155,057	209,694	242,368
1.Check deposits	406,720	-	7,221	8,500	3,351	27,900	13,405	2,105	24,323	29,195	41,504	51,602	38,649	21,127	13,745	5,432	8,381	3,370	1,613	2,402	2,265
2.Demand deposits	1,646,858	-	20,516	36,528	34,607	74,543	54,702	9,157	90,684	112,761	146,996	174,518	115,960	77,971	75,079	21,957	29,630	16,363	7,478	11,309	13,673
3.Time deposits	3,140,248	-	77,095	78,102	16,175	140,479	77,000	14,170	190,560	226,253	138,759	179,629	149,373	83,096	164,734	32,151	44,749	42,639	30,318	64,937	67,314
4.Saving deposits	11,888,024	-	90,686	265,563	98,641	1,443,012	450,370	75,052	884,236	1,079,753	654,668	665,729	571,164	279,069	490,358	117,832	150,063	173,244	110,046	106,560	144,486
5.Foreign currencies deposits	2,014,432	-	41,524	28,968	10,644	125,884	68,381	4,427	32,393	61,663	143,262	172,896	120,390	315,265	49,316	45,072	106,402	14,987	5,602	24,486	14,630
6.Government deposits	568,837	-	3,262	43,015	-	248,462	34,301	12,910	142,663	22,893	18,392	5,692	3,077	9,503	178	-	-	-	-	-	-
Securities sold under R/P	518,628	-	23,643	7,539	593	15,360	63,053	467	14,167	39,305	15,395	19,487	12,795	6,727	34,557	841	24,934	12,247	-	2,415	10,796
Borrowing funds	2,177,616	59,114	185,781	46,225	34,011	108,543	95,819	11,259	59,005	114,362	214,675	140,086	106,696	77,505	104,568	7,760	36,073	17,349	6,138	40,996	12,618
Acceptance	75,816	-	2,391	1,237	109	1,783	1,905	219	2,686	3,618	7,296	9,619	6,913	8,806	540	1,738	3,512	295	144	755	615
Interests payable	86,022	144	2,531	1,792	1,076	13,534	4,101	418	5,837	4,474	3,989	4,470	3,278	3,257	3,587	860	1,201	1,306	1,189	1,247	898
Inter-branches payable	68,598	-	-	-	40,098	-	1	-	-	1,635	-	-	-	3,082	-	-	-	7,505	-	-	1
Other liabilities	867,573	1,980	13,333	14,849	8,105	57,470	30,455	3,179	52,207	35,664	62,940	53,916	40,228	71,768	79,703	7,032	19,482	6,356	2,659	5,001	6,065
Total liabilities	25,073,917	61,238	519,616	581,664	263,256	2,371,400	929,953	143,011	1,707,010	1,904,705	1,493,393	1,522,762	1,268,942	1,176,567	1,052,235	258,842	429,945	318,221	198,568	283,920	291,416
EQUITIES																					
Capital stock	1,036,622	12,000	26,849	20,000	5,860	48,000	28,131	5,034	25,000	25,398	46,216	37,091	63,595	37,261	46,421	11,945	14,627	18,254	15,312	17,940	18,000
Reserves	614,894	4,833	29,188	2,997	-	129,823	41,889	4,892	59,645	35,784	17,184	24,469	48,731	28,122	27,578	325	21,164	3,563	1,384	2,344	737
Unappropriated earnings	74,803	510	7,711	204	1,601	15,214	10,546	600	6,147	2,787	16,692	10,178	-47,670	15,943	5,122	-927	9,933	-4,692	-545	3,064	105
Equity adjustments	3,331	689	442	131	-	-184	-342	-	5	93	192	-79	277	498	78	1	4,676	23	-448	10	-44
Treasury stock	-266	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-2	-83	-	-181	-	-
Total equities	1,729,384	18,032	64,190	23,332	7,461	192,853	80,224	10,526	90,797	64,062	80,284	71,659	64,933	81,824	79,199	11,342	50,317	17,148	15,522	23,358	18,798
Total liabilities and equities	26,803,301	79,270	583,806	604,996	270,717	2,564,253	1,010,177	153,537	1,797,807	1,968,767	1,573,677	1,594,421	1,333,875	1,258,391	1,131,434	270,184	480,262	335,369	214,090	307,278	310,214
The sheet doesn't include the following items:																					
Loan commitments	3,073,643	10,074	61,744	625	39,117	230,335	17,845	7,749	329,471	107,170	43,373	58,473	77,986	38,878	381,710	4,291	7,435	822	1,702	1,400	111,310
Guarantees	815,683	4,380	55,042	10,872	10,850	54,556	46,600	5,655	33,555	51,337	31,275	63,979	37,704	94,788	14,588	5,508	27,432	8,954	1,821	15,489	10,066
Letter of credit issued	350,804	-	15,391	9,531	11,681	24,357	10,407	1,043	13,868	17,325	26,384	42,821	29,764	51,138	3,303	5,873	9,611	1,438	1,300	2,189	2,835
Forward contracts receivable	2,967,145	-	98,401	-	37,495	-	-	145	1,041	73,871	77,805	56,956	39,								

Bank Sinopac	E. Sun Com.	Cosmos Bank	Bowa Bank	Taishin	Ta Chong	Jih Sun	EnTie Com.	Chinatrust	Chinfon	Shin Kong	Sunny Bank	Bank of	Lucky Bank	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank	
	Bank			Intl. Bank	Bank	Intl. Bank	Bank	Com. Bank	Com. Bank	Com. Bank		Panhsin		Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan	
84,615	47,156	14,386	13,498	52,852	44,532	20,724	17,920	150,377	23,113	63,491	16,915	22,579	25,980	104,652	35,657	22,847	55,713	31,048	12,342	18,451	17,424	15,839	14,252	34,932	
816	20,202	2,017	9,792	16,542	7,021	16,364	12,221	77,106	1,705	8,543	3,112	1,025	51	7,640	13,532	12,956	6,596	452	1,112	288	16,366	637	339	2,351	
94,500	71,520	38,468	10,040	111,035	18,658	12,343	45,999	202,398	2,628	15,686	31,980	1,340	6,502	133,180	57,197	57,005	2,043	2,685	153	531	96,884	2,683	1,415	17,974	
-	-144	-701	-2	-28	-136	-	-24	-1,910	-49	-207	-	-5	-188	-83	-356	-	-1	-23	-	-42	-1,878	-7	-	-294	
-	-	-	-	-	-	-	-2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5,849	2,602	3,051	425	4,872	-	5,629	-	19,153	-	2,997	-	1,099	-	4,443	3,881	11,654	-	1,732	3,203	-	4,413	-	2,185	-	
303,725	369,581	157,388	119,111	560,153	228,917	195,191	213,306	856,467	93,264	207,070	168,815	141,311	59,406	735,220	307,552	275,132	182,086	112,554	11,961	38,135	59,696	61,898	68,379	49,951	
-	-	3	-	-	709	-	-	2,404	-	1	-	8	-	2,868	11	-	-	-	-	-	-	-	-	-	
1	2	-	-	-	274	-	-	-	-	-	-	-	-	2	-	-	-	34	-	-	-	-	-	-	
1,122	128	-	109	497	62	17	65	387	1	26	2,267	19	31	156	197	30	128	428	-	2	-	26	40	9	
73,654	64,813	86,684	18,887	204,209	77,397	22,361	36,887	196,577	19,250	37,389	33,626	31,730	15,215	204,708	79,217	42,497	74,253	24,284	232	293	2,488	13,365	13,139	7,269	
224,704	299,761	65,850	92,852	352,343	144,451	169,192	171,028	646,091	64,347	165,827	128,874	105,055	43,070	510,190	222,281	226,943	104,958	85,019	11,101	34,819	56,405	47,508	53,621	42,485	
299,481	364,704	152,537	111,848	557,049	222,893	191,570	207,980	845,459	83,598	203,243	164,767	136,812	58,316	717,924	301,706	269,470	179,339	109,765	11,333	35,114	58,893	60,899	66,800	49,763	
1,495	2,744	58	151	774	210	135	234	1,189	104	119	36	134	-	1,300	1,304	431	199	46	-	-	1	13	4	97	
2,749	2,133	4,793	7,112	2,330	5,814	3,486	5,092	9,819	9,562	3,708	4,012	4,365	1,090	15,996	4,542	5,231	2,548	2,743	628	3,021	802	986	1,575	91	
4,244	4,877	4,851	7,263	3,104	6,024	3,621	5,326	11,008	9,666	3,827	4,048	4,499	1,090	17,296	5,846	5,662	2,747	2,789	628	3,021	803	999	1,579	188	
-1,517	-1,609	-1,881	-4,681	-4,081	-1,552	-2,973	-2,667	-9,757	-1,580	-2,332	-2,161	-2,209	-511	-6,992	-2,351	-2,943	-1,518	-707	-821	-1,132	-3,270	-633	-626	-427	
7,491	12,243	9,855	5,600	21,150	4,817	6,538	3,455	42,237	5,073	16,469	10,993	5,938	2,586	19,138	6,623	10,391	6,134	6,405	1,888	2,091	2,271	2,714	1,366	1,194	
-2,573	-2,026	-1,442	-1,058	-2,786	-1,577	-1,142	-696	-9,783	-1,591	-2,161	-1,331	-634	-560	-4,211	-1,780	-2,965	-1,917	-2,004	-538	-783	-912	-810	-354	-207	
-	-	-10	-67	-	-	-	-	-	-	-	-	-	-46	-	-	-	-150	-	-10	-	-15	-	-	-	
2,013	791	65	107	3,883	1,234	607	317	5,697	83	482	174	461	-	2,016	1,519	1,139	250	104	-	-	138	61	11	256	
1,311	2,076	1,831	878	3,433	1,418	1,300	1,265	6,503	660	851	517	443	173	2,831	1,515	1,340	755	353	147	336	451	172	182	375	
-	-	-	-	-	-	-	6,145	-	1	4,572	-	-	-	-	-	-	-	-	-	-	-	-	-	5,558	
26,999	43,155	35,140	42,149	125,623	37,158	34,146	24,953	203,579	32,783	30,585	26,049	6,340	687	67,839	12,603	17,491	12,687	2,165	7,765	3,523	4,055	1,868	3,314	1,340	
-130	-380	-1,198	-503	-1,053	-567	-362	-186	-3,515	-593	-991	-1,092	-159	-118	-1,755	-744	-1,306	-96	-36	-768	-545	-297	-87	-9	-	
-	-	-776	-	-	-	-	-407	-	-	-	-	-	-	-36	-	-11	-529	-	-	-	-	-	-	-	
523,099	565,167	256,193	195,289	891,595	339,923	288,365	321,599	1,538,552	155,497	345,055	253,971	177,529	93,962	1,063,882	434,848	402,730	262,053	154,728	36,434	60,853	195,326	84,335	90,454	113,003	
3,898	12,760	20,535	13,745	52,626	20,661	21,260	21,994	34,566	18,294	5,846	5,777	10,143	-	100,947	10,933	12,698	3,665	978	245	1,504	10,356	1,252	499	2,814	
394,454	428,659	202,010	162,088	618,423	242,302	212,608	228,635	1,140,739	110,548	284,424	202,957	144,395	88,397	755,931	324,693	319,226	235,463	136,150	35,171	56,274	12,160	73,976	82,389	48,349	
6,540	6,519	1,562	1,224	4,394	2,694	1,348	2,718	11,245	799	4,776	2,559	1,589	2,386	25,624	8,775	4,302	4,851	2,676	565	161	145	1,519	1,577	78	
22,509	38,626	6,991	-	32,993	11,943	12,901	14,894	96,956	5,494	18,187	12,896	8,667	8,929	110,535	33,040	29,155	29,146	10,786	1,945	1,001	1,946	5,125	5,924	1,678	
114,859	107,887	30,933	19,736	158,676	68,189	56,167	71,114	260,632	9,326	46,088	38,453	39,857	11,561	89,928	63,890	36,085	18,104	9,018	2,362	1,535	1,655	9,523	14,997	35,696	
156,466	236,626	158,762	129,936	313,188	125,811	131,735	132,688	581,030	91,248	210,929	145,975	90,662	65,521	461,778	190,337	235,862	178,270	111,332	30,299	53,577	-	56,843	59,653	-	
94,080	38,706	3,762	4,522	109,172	33,665	10,457	6,747	179,991	3,681	4,370	2,801	3,620	-	62,305	28,651	13,822	5,035	2,338	-	-	8,414	966	238	10,897	
-	295	-	6,670	-	-	-	474	10,885	-	74	273	-	-	5,761	-	-	57	-	-	-	-	-	-	-	
9,440	10,105	5,548	125	22,365	18,479	10,376	4,480	65,015	440	728	5,774	1,379	-	10,156	16,676	16,106	2,996	-	155	-	11,501	-	-	2,463	
69,392	63,297	1,289	4,985	79,539	22,857	20,643	36,608	132,828	12,250	19,788	4,616	9,024	-	103,657	32,784	25,807	108	3,172	-	-	29,715	187	52	25,955	
2,013	796	69	107	3,896	1,241	608	331	5,714	83	482	175	466	-	2,134	1,539	1,142	269	104	-	-	138	61	11	256	
1,582	1,597	1,301	807	3,291	1,200	1,132	1,194	4,407	1,019	793	492	389	68	3,325	1,113	1,167	251	256	199	221	357	229	137	187	
-	-	-	-	-	-	-	6,145	-	-	4,572	-	-	-	-	-	1	-	-	-	-	-	-	-	-	5,558
14,268	13,494	4,235	3,386	43,461	10,425	7,848	3,569	63,781	2,854	8,666	21,103	2,278	1,852	58,089	9,839	4,820	6,237	3,092	1,418	509	4,517	2,002	2,007	1,366	
495,047	530,708	234,987	185,243	823,601	317,165	274,475	302,956	1,447,050	145,488	325,299	240,894	168,074	90,317	1,034,239	397,577	380,967	248,989	143,752	37,188	58,508	68,744	77,707	85,095	86,948	
19,728	22,314	17,710	15,170	34,354	20,794	19,248	17,093	51,772	11,128	14,178	10,915	8,198	3,146	42,857	22,233	15,745	15,380	10,843	1,117	3,900	83,854	4,769	3,337	23,905	
6,186	7,438	2,658	10	20,485	482	250	1,397	25,760	-	7,415	1,335	759	731	994	12,032	2,661	160	356	-	70	36,027	1,511	1,511	14	
2,116	4,799	920	-5,134	13,160	1,558	-5,608	153	16,328	-1,161	-1,833	827	498	-161	-14,210	3,093	3,357	-2,476	-223	-1,860	-1,625	6,612	348	511	2,192	
22	-92	-82	-	-5	-76	-	-	-2,358	42	-4	-	-	-71	2	-87	-	-	-	-11	-	89	-	-	-56	
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28,052	34,459	21,206	10,046	67,994	22,758	13,890	18,643	91,502	10,009	19,756	13,077	9,455	3,645	29,643	37,271	21,763	13,064	10,976	-754	2,345	126,582	6,628	5,359	26,055	
523,099	565,167	256,193	195,289	891,595	339,923	288,365	321,599	1,538,552	155,497	345,055	253,971	177,529	93,962	1,063,882	434,848	402,730	262,053	154,728	36,434	60,853	195,326	84,335	90,454	113,003	
9,798	146,535	86,570	5,834	321,117	11,584	70,692	102,047	23,829	6,507	67,289	219,150	5,092	15,769	245,621	17,377	76,039	22,951	6,170	359	13,858	4,207	12,661	9,360	41,717	
9,310	6,952	4,436	1,737	24,041	19,436	9,789	11,191	60,905	1,346	4,910	3,742	5,125	493	14,466	7,072	8,486	1,918	2,216	64	66	19,256	812	1,081	12,374	
4,222	3,486	512	1,068	8,273	4,286	1,914	1,367	14,757																	

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