TABLE 7 (1)

The Main Financial and Performance Ratios

December 31,2005

The Peer-Group Average Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.34	10.67	10.07	10.63	10.40
Tier 1 capital / Risk-weighted assets	9.17	9.48	9.19	9.17	10.64
Liability / Equity (multiple)	15.51	15.58	15.37	14.66	12.37
Equity / Asset	6.17	6.22	6.16	6.39	7.45
【A】					
Non-performing loan ratio					
1.Winsorized mean	2.31	3.66	5.93	8.83	11.45
2.Arithmetic mean	-	-	-	-	-
Loan loss reserves / NPLs	47.03	34.13	24.53	18.06	12.46
The possible loss of classified assets / reserves	69.63	61.67	69.69	69.26	71.45
【E】					
Net income before tax(NIBT) / Average equity	4.41	8.81	6.52	-5.11	5.50
(NIBT + loan loss provision) / Average equity	13.87	17.87	19.14	16.95	16.78
NIBT / Average asset	0.34	0.58	0.47	-0.49	0.40
(NIBT + loan loss provision) / Average asset	0.94	1.07	1.20	1.24	1.24
Net interest income / NIBT	185.58	258.34	341.07	-	333.73
NIBT / Operating revenue	8.97	15.95	11.83	-8.97	6.44
NIBT / Employees (in thousand of NT dollars)	677.11	1,037.55	668.17	-588.93	624.50
【L】					
Liquidity ratio (monthly average of daily data)	19.92	17.88	16.55	16.21	16.37
Loans / Deposits	79.77	79.54	80.69	81.46	82.35
Time deposits / Deposits	64.31	64.20	66.00	70.25	73.27
NCDs / Time deposits	2.80	3.71	2.94	1.92	2.93
Accumulated gap of assets and liabilities(180 days) / Equity	-160.13	-189.63	-192.86	-161.51	-141.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.72	87.67	80.80	78.07	80.87
Interest rate sensitivity gap/Equity	-133.78	-123.28	-180.13	-223.78	-164.39
【G】					
Deposit growth rate	7.88	7.61	7.00	1.72	4.79
Loan growth rate	7.24	6.50	6.15	-0.73	0.90
Investment growth rate	5.25	10.53	7.22	5.55	14.90
Guarantee growth rate	-4.12	-0.37	0.09	-15.32	-12.27

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： The Export-Import Bank of the Republic of China Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	46.97	53.38	51.47	44.53	40.45
Tier 1 capital / Risk-weighted assets	45.88	52.36	50.46	43.46	39.30
Liability / Equity (multiple)	3.40	4.56	5.04	5.69	6.28
Equity / Asset	22.75	17.99	16.56	14.94	13.74
【A】					
Non-performing loan ratio	0.26	0.12	0.38	0.43	1.50
Loan loss reserves / NPLs	291.67	480.58	235.34	193.08	48.84
【E】					
Net income before tax(NIBT) / Average equity	2.90	3.52	5.47	5.69	5.99
(NIBT + loan loss provision) / Average equity	3.07	2.69	5.75	7.26	8.07
NIBT / Average asset	0.58	0.60	0.84	0.78	0.79
(NIBT + loan loss provision) / Average asset	0.62	0.46	0.88	1.00	1.06
Net interest income / NIBT	184.51	141.72	142.69	160.71	172.77
NIBT / Operating revenue	16.84	22.37	25.91	19.37	13.23
NIBT / Employees (in thousand of NT dollars)	2,500.00	3,004.88	4,639.02	4,514.15	4,516.43
【L】					
Liquidity ratio (monthly average of daily data)	216.42	-	-	-	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	58.06	70.13	-164.94	60.19	30.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	149.48	134.20	138.14	133.57	124.52
Interest rate sensitivity gap/Equity	73.64	84.46	99.38	100.39	78.61
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-17.31	-9.60	-11.79	-6.25	-2.12
Investment growth rate	-36.22	8.47	28.79	25.68	604.46
Guarantee growth rate	65.72	83.03	-19.10	-36.90	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Chiao Tung Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.78	11.05	10.96	13.83	14.71
Tier 1 capital / Risk-weighted assets	13.53	13.70	13.88	14.73	13.84
Liability / Equity (multiple)	8.10	8.86	8.96	9.68	9.07
Equity / Asset	11.00	10.14	10.04	9.36	9.93
【A】					
Non-performing loan ratio	2.24	2.70	3.49	5.64	6.01
Loan loss reserves / NPLs	40.64	39.42	27.71	17.11	22.74
【E】					
Net income before tax(NIBT) / Average equity	12.14	12.30	11.51	7.35	9.35
(NIBT + loan loss provision) / Average equity	17.21	19.29	20.01	18.65	25.95
NIBT / Average asset	1.29	1.17	1.12	0.70	0.91
(NIBT + loan loss provision) / Average asset	1.82	1.83	1.94	1.78	2.52
Net interest income / NIBT	98.52	107.55	128.99	200.57	164.71
NIBT / Operating revenue	33.22	31.04	29.60	17.95	15.93
NIBT / Employees (in thousand of NT dollars)	5,390.55	5,369.68	5,115.81	3,006.74	3,566.45
【L】					
Liquidity ratio (monthly average of daily data)	9.78	15.93	21.12	23.70	17.90
Loans / Deposits	151.02	147.14	145.06	143.16	160.33
Time deposits / Deposits	69.28	69.21	72.46	76.49	78.98
NCDs / Time deposits	12.49	1.57	1.55	0.49	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	0.33	57.84	-73.04	-120.69	-93.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.18	107.20	121.46	110.52	109.51
Interest rate sensitivity gap/Equity	55.61	43.76	111.24	59.96	55.44
【G】					
Deposit growth rate	1.47	2.53	4.33	6.15	-7.09
Loan growth rate	1.63	1.89	3.77	-4.12	3.15
Investment growth rate	9.07	10.88	3.22	68.10	-18.54
Guarantee growth rate	-19.18	0.16	-100.00	36.77	3.70

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： The Farmers Bank of China　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.41	9.55	8.36	8.66	9.11
Tier 1 capital / Risk-weighted assets	7.50	7.40	5.37	5.54	8.84
Liability / Equity (multiple)	24.93	26.23	37.60	32.95	19.68
Equity / Asset	3.86	3.67	2.59	2.95	4.84
【A】					
Non-performing loan ratio	4.05	5.61	8.73	13.01	16.03
Loan loss reserves / NPLs	22.67	12.26	11.51	11.93	6.95
【E】					
Net income before tax(NIBT) / Average equity	0.84	7.68	3.01	-43.65	3.08
(NIBT + loan loss provision) / Average equity	19.82	20.21	35.99	21.49	17.95
NIBT / Average asset	0.03	0.27	0.10	-1.98	0.17
(NIBT + loan loss provision) / Average asset	0.82	0.72	1.18	0.98	0.97
Net interest income / NIBT	3,106.86	415.62	1,384.46	-	788.35
NIBT / Operating revenue	1.25	11.05	3.39	-51.83	3.09
NIBT / Employees (in thousand of NT dollars)	87.25	641.71	217.13	-4,386.05	361.39
【L】					
Liquidity ratio (monthly average of daily data)	12.01	11.18	20.36	28.69	27.20
Loans / Deposits	94.47	97.70	95.10	87.01	89.34
Time deposits / Deposits	65.02	58.51	55.67	55.26	57.12
NCDs / Time deposits	1.53	7.38	3.05	0.44	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-840.06	-699.98	-458.26	-270.83	-16.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.95	82.46	77.80	71.19	74.76
Interest rate sensitivity gap/Equity	-277.10	-362.26	-680.17	-575.38	-419.04
【G】					
Deposit growth rate	9.68	12.99	4.81	-1.87	1.84
Loan growth rate	4.12	12.64	11.90	-4.11	0.86
Investment growth rate	-7.88	-22.27	-6.16	-27.30	19.01
Guarantee growth rate	-18.30	-16.21	-15.21	-21.70	-4.28

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Central Trust of China Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.98	10.90	10.84	11.58	14.11
Tier 1 capital / Risk-weighted assets	8.15	10.99	10.31	7.86	10.25
Liability / Equity (multiple)	35.28	29.63	40.89	204.45	43.78
Equity / Asset	2.76	3.26	2.39	0.49	2.23
【A】					
Non-performing loan ratio	1.80	3.55	4.59	5.38	7.85
Loan loss reserves / NPLs	65.44	42.27	43.84	41.36	26.89
【E】					
Net income before tax(NIBT) / Average equity	26.52	41.68	19.07	-80.91	11.61
(NIBT + loan loss provision) / Average equity	21.55	54.76	47.65	56.24	53.55
NIBT / Average asset	0.63	0.93	0.42	-1.61	0.24
(NIBT + loan loss provision) / Average asset	0.51	1.22	1.05	1.12	1.12
Net interest income / NIBT	161.59	97.86	276.07	-	400.00
NIBT / Operating revenue	21.51	35.51	13.24	-39.68	4.23
NIBT / Employees (in thousand of NT dollars)	1,966.83	2,969.95	1,269.73	-4,935.74	750.28
【L】					
Liquidity ratio (monthly average of daily data)	20.60	25.23	30.77	22.52	25.00
Loans / Deposits	112.54	115.07	105.57	105.32	112.15
Time deposits / Deposits	63.98	66.38	70.08	73.50	78.00
NCDs / Time deposits	0.09	0.08	0.11	1.49	1.59
Accumulated gap of assets and liabilities(180 days) / Equity	-186.78	-161.58	-634.75	-4,083.57	-765.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.39	99.62	99.87	96.62	98.06
Interest rate sensitivity gap/Equity	-17.96	-9.43	-4.08	-563.80	-65.50
【G】					
Deposit growth rate	13.68	1.73	-5.12	1.01	-5.42
Loan growth rate	6.75	9.02	-5.48	-5.45	-6.46
Investment growth rate	28.39	13.06	30.12	-56.85	69.15
Guarantee growth rate	-1.19	-17.07	-19.92	-20.79	-14.90

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Bank of Taiwan　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	13.99	13.80	14.62	15.56	16.33
Tier 1 capital / Risk-weighted assets	17.54	15.78	16.35	13.97	13.36
Liability / Equity (multiple)	12.30	13.99	13.89	11.43	10.82
Equity / Asset	7.52	6.67	6.71	8.05	8.46
【A】					
Non-performing loan ratio	1.50	2.00	3.15	3.61	4.53
Loan loss reserves / NPLs	50.95	43.37	30.56	27.28	27.37
【E】					
Net income before tax(NIBT) / Average equity	8.98	9.83	4.33	3.15	6.57
(NIBT + loan loss provision) / Average equity	7.10	9.84	6.78	10.17	12.15
NIBT / Average asset	0.61	0.63	0.31	0.26	0.55
(NIBT + loan loss provision) / Average asset	0.48	0.63	0.49	0.85	1.02
Net interest income / NIBT	22.71	14.99	177.24	317.16	155.13
NIBT / Operating revenue	27.06	31.10	11.32	7.02	10.80
NIBT / Employees (in thousand of NT dollars)	2,239.66	2,262.42	1,039.81	882.93	1,759.75
【L】					
Liquidity ratio (monthly average of daily data)	50.53	54.46	59.23	48.22	36.70
Loans / Deposits	62.76	61.17	53.85	61.41	69.21
Time deposits / Deposits	69.96	65.46	65.97	67.54	67.02
NCDs / Time deposits	0.26	0.12	0.14	0.17	0.18
Accumulated gap of assets and liabilities(180 days) / Equity	152.37	240.50	219.48	-101.97	-88.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.43	97.28	105.02	62.05	57.06
Interest rate sensitivity gap/Equity	-29.17	-17.77	33.74	-278.48	-290.93
【G】					
Deposit growth rate	3.56	3.68	4.12	2.45	5.75
Loan growth rate	5.66	17.29	-8.93	-10.61	-4.89
Investment growth rate	-64.94	-7.40	25.05	16.62	12.84
Guarantee growth rate	-5.39	9.17	16.65	-4.51	7.16

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Taipei Fubon Commercial Bank Co., Ltd. Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.59	13.10	13.12	14.00	13.32
Tier 1 capital / Risk-weighted assets	14.55	14.68	13.86	14.88	12.85
Liability / Equity (multiple)	11.59	11.99	12.97	12.56	13.28
Equity / Asset	7.94	7.70	7.16	7.37	7.00
【A】					
Non-performing loan ratio	2.42	2.08	3.09	4.14	4.38
Loan loss reserves / NPLs	44.27	42.06	25.31	22.00	22.24
【E】					
Net income before tax(NIBT) / Average equity	12.87	10.93	11.06	12.62	8.21
(NIBT + loan loss provision) / Average equity	19.47	12.60	15.93	18.35	14.59
NIBT / Average asset	1.03	0.78	0.81	0.91	0.66
(NIBT + loan loss provision) / Average asset	1.56	0.90	1.17	1.33	1.17
Net interest income / NIBT	148.98	115.41	137.47	160.91	264.89
NIBT / Operating revenue	21.05	21.60	21.52	18.99	11.48
NIBT / Employees (in thousand of NT dollars)	1,900.44	2,165.20	1,687.99	1,694.95	1,116.85
【L】					
Liquidity ratio (monthly average of daily data)	29.98	51.26	42.12	37.70	30.40
Loans / Deposits	75.94	65.62	72.85	74.07	77.86
Time deposits / Deposits	48.72	45.56	47.62	52.68	50.51
NCDs / Time deposits	0.74	0.72	0.75	0.86	0.88
Accumulated gap of assets and liabilities(180 days) / Equity	113.98	135.98	-32.67	-26.19	85.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.81	105.01	109.67	104.03	110.01
Interest rate sensitivity gap/Equity	-105.14	46.23	86.02	36.97	94.31
【G】					
Deposit growth rate	50.88	-5.29	4.67	-3.76	8.83
Loan growth rate	72.48	-15.00	0.99	-9.43	8.44
Investment growth rate	-26.01	19.11	17.27	20.67	39.28
Guarantee growth rate	-4.78	-4.57	9.01	9.77	55.85

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Bank of Kaohsiung Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.99	11.73	12.65	12.99	11.63
Tier 1 capital / Risk-weighted assets	12.00	12.68	12.77	12.54	13.03
Liability / Equity (multiple)	13.59	13.58	14.15	17.20	18.73
Equity / Asset	6.86	6.86	6.60	5.49	5.07
【A】					
Non-performing loan ratio	1.67	1.86	2.43	3.41	3.95
Loan loss reserves / NPLs	55.20	41.49	31.59	26.98	13.68
【E】					
Net income before tax(NIBT) / Average equity	5.02	5.29	5.85	1.87	10.22
(NIBT + loan loss provision) / Average equity	8.13	9.99	13.39	25.36	24.63
NIBT / Average asset	0.34	0.35	0.35	0.10	0.52
(NIBT + loan loss provision) / Average asset	0.56	0.66	0.81	1.35	1.24
Net interest income / NIBT	266.47	343.44	381.52	1,754.87	340.90
NIBT / Operating revenue	12.15	12.70	10.64	2.16	8.49
NIBT / Employees (in thousand of NT dollars)	612.03	629.07	681.18	230.22	1,273.28
【L】					
Liquidity ratio (monthly average of daily data)	25.52	21.51	16.71	12.70	11.90
Loans / Deposits	80.45	83.63	90.93	95.30	87.27
Time deposits / Deposits	54.88	53.46	59.09	68.81	76.55
NCDs / Time deposits	0.82	0.77	1.00	1.61	12.95
Accumulated gap of assets and liabilities(180 days) / Equity	-90.80	-94.11	-58.42	-24.19	-48.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.58	104.51	104.01	102.16	96.80
Interest rate sensitivity gap/Equity	6.63	50.82	45.39	30.76	-51.00
【G】					
Deposit growth rate	3.85	1.73	-11.86	-22.45	12.45
Loan growth rate	-2.10	-8.41	-17.04	-13.96	5.98
Investment growth rate	61.93	1.97	-36.74	66.49	17.40
Guarantee growth rate	12.20	-37.23	3.53	-22.24	-7.25

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Land Bank of Taiwan | Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.17	10.86	10.25	10.08	9.65
Tier 1 capital / Risk-weighted assets	8.89	8.85	8.92	6.45	7.28
Liability / Equity (multiple)	18.80	21.11	21.05	18.22	17.08
Equity / Asset	5.05	4.52	4.54	5.20	5.53
【A】					
Non-performing loan ratio	3.12	4.62	6.56	10.43	11.31
Loan loss reserves / NPLs	37.97	26.41	17.24	10.97	15.28
【E】					
Net income before tax(NIBT) / Average equity	5.73	5.03	4.00	2.59	9.07
(NIBT + loan loss provision) / Average equity	10.71	16.61	25.77	30.20	27.72
NIBT / Average asset	0.27	0.23	0.20	0.13	0.49
(NIBT + loan loss provision) / Average asset	0.51	0.75	1.26	1.54	1.50
Net interest income / NIBT	375.38	485.64	684.51	1,387.87	328.69
NIBT / Operating revenue	10.04	8.50	6.32	3.05	8.33
NIBT / Employees (in thousand of NT dollars)	839.71	689.92	532.19	333.77	1,265.63
【L】					
Liquidity ratio (monthly average of daily data)	18.55	20.32	20.52	20.86	18.00
Loans / Deposits	87.10	84.08	81.87	81.27	84.26
Time deposits / Deposits	72.44	67.90	67.96	71.66	74.92
NCDs / Time deposits	0.57	0.55	0.61	-	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	-472.05	-454.20	-432.38	-463.92	-444.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.62	98.38	97.40	90.31	93.26
Interest rate sensitivity gap/Equity	10.46	-31.14	-49.03	-161.75	-104.53
【G】					
Deposit growth rate	1.72	5.17	8.95	4.13	8.82
Loan growth rate	4.01	7.52	9.12	-2.73	-1.75
Investment growth rate	-8.43	4.73	30.47	13.46	18.96
Guarantee growth rate	3.36	16.33	23.33	-4.06	-1.19

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Taiwan Cooperative Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.46	9.67	8.88	8.97	9.39
Tier 1 capital / Risk-weighted assets	5.90	6.20	6.29	6.47	5.91
Liability / Equity (multiple)	29.73	32.10	31.27	29.54	28.96
Equity / Asset	3.25	3.02	3.10	3.27	3.34
【A】					
Non-performing loan ratio	2.23	4.70	6.97	9.38	10.94
Loan loss reserves / NPLs	41.80	27.91	18.55	11.26	14.77
【E】					
Net income before tax(NIBT) / Average equity	4.47	2.37	1.18	8.37	9.24
(NIBT + loan loss provision) / Average equity	14.26	19.22	6.69	45.08	37.40
NIBT / Average asset	0.14	0.08	0.18	0.27	0.32
(NIBT + loan loss provision) / Average asset	0.45	0.61	1.02	1.44	1.28
Net interest income / NIBT	521.11	1,075.57	460.07	502.95	425.15
NIBT / Operating revenue	5.62	3.25	7.13	6.47	5.68
NIBT / Employees (in thousand of NT dollars)	443.43	225.86	559.16	665.80	690.83
【L】					
Liquidity ratio (monthly average of daily data)	23.81	32.74	32.93	27.89	20.90
Loans / Deposits	79.98	75.61	75.45	78.89	84.27
Time deposits / Deposits	69.66	71.88	74.39	77.19	78.60
NCDs / Time deposits	0.25	0.16	0.23	0.49	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-521.00	-384.16	-411.60	-510.17	-560.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.25	102.10	99.57	97.00	97.81
Interest rate sensitivity gap/Equity	-19.16	57.81	-11.13	-74.54	-54.26
【G】					
Deposit growth rate	-3.15	2.22	5.93	3.88	10.19
Loan growth rate	1.22	2.68	1.31	-2.32	1.24
Investment growth rate	-30.94	34.53	-0.95	17.87	42.20
Guarantee growth rate	-1.52	-13.75	8.71	2.11	14.15

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： First Commercial Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.29	10.35	8.96	8.99	9.28
Tier 1 capital / Risk-weighted assets	8.16	8.01	6.22	6.59	8.89
Liability / Equity (multiple)	18.60	21.09	26.30	26.59	14.87
Equity / Asset	5.10	4.53	3.66	3.62	6.30
【A】					
Non-performing loan ratio	1.72	2.19	2.45	5.82	11.47
Loan loss reserves / NPLs	51.45	43.15	23.21	13.28	12.22
【E】					
Net income before tax(NIBT) / Average equity	18.22	19.46	-34.02	-47.82	4.26
(NIBT + loan loss provision) / Average equity	23.99	30.98	32.79	-28.13	21.51
NIBT / Average asset	0.89	0.80	-1.35	-2.43	0.28
(NIBT + loan loss provision) / Average asset	1.17	1.27	1.30	-1.43	1.40
Net interest income / NIBT	146.60	177.32	-	-	629.23
NIBT / Operating revenue	26.43	24.89	-40.32	-58.36	4.74
NIBT / Employees (in thousand of NT dollars)	1,896.55	1,735.69	-2,808.22	-4,821.90	546.26
【L】					
Liquidity ratio (monthly average of daily data)	31.22	30.50	28.13	19.11	14.00
Loans / Deposits	75.75	73.78	76.41	79.07	85.85
Time deposits / Deposits	47.38	48.08	51.07	57.86	59.64
NCDs / Time deposits	1.81	1.81	1.83	2.49	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-80.65	-45.56	-248.66	-216.40	-150.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.02	88.98	92.58	83.42	79.02
Interest rate sensitivity gap/Equity	-72.43	-152.27	-130.17	-297.69	-211.37
【G】					
Deposit growth rate	3.70	1.49	5.37	3.84	6.78
Loan growth rate	5.74	-2.10	1.49	-4.72	3.10
Investment growth rate	1.82	18.14	77.46	23.85	15.30
Guarantee growth rate	-9.09	-6.54	8.39	2.11	-9.29

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Hua Nan Commercial Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	12.13	11.91	11.22	9.07	10.68
Tier 1 capital / Risk-weighted assets	8.03	8.08	7.66	6.52	9.89
Liability / Equity (multiple)	21.25	22.35	22.95	24.98	14.24
Equity / Asset	4.49	4.28	4.18	3.85	6.56
【A】					
Non-performing loan ratio	2.12	2.59	3.89	5.18	9.80
Loan loss reserves / NPLs	47.14	36.46	30.23	21.77	11.24
【E】					
Net income before tax(NIBT) / Average equity	17.74	21.60	21.48	-61.22	5.76
(NIBT + loan loss provision) / Average equity	29.65	31.72	41.26	25.93	23.84
NIBT / Average asset	0.77	0.88	0.85	-2.84	0.37
(NIBT + loan loss provision) / Average asset	1.28	1.29	1.64	1.20	1.55
Net interest income / NIBT	144.69	128.29	149.24	-	440.25
NIBT / Operating revenue	23.15	27.07	28.03	-74.01	6.55
NIBT / Employees (in thousand of NT dollars)	1,544.71	1,793.23	1,748.56	-5,939.67	723.41
【L】					
Liquidity ratio (monthly average of daily data)	26.64	30.27	27.74	23.17	13.70
Loans / Deposits	73.91	73.51	76.80	75.97	82.52
Time deposits / Deposits	48.21	46.06	49.31	55.76	59.68
NCDs / Time deposits	1.26	1.46	1.70	1.84	2.20
Accumulated gap of assets and liabilities(180 days) / Equity	84.41	84.16	89.91	9.37	-22.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.43	99.93	101.53	97.48	96.20
Interest rate sensitivity gap/Equity	6.56	-1.11	24.95	-45.80	-39.59
【G】					
Deposit growth rate	6.89	8.30	6.44	7.05	7.77
Loan growth rate	6.72	2.88	6.50	-1.88	-0.12
Investment growth rate	16.73	39.58	-57.55	64.12	14.92
Guarantee growth rate	-8.78	0.24	22.16	5.05	0.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : Chang Hwa Commercial Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.03	10.18	11.21	8.35	9.10
Tier 1 capital / Risk-weighted assets	7.40	8.34	8.51	5.80	8.98
Liability / Equity (multiple)	19.54	16.56	16.98	26.60	14.51
Equity / Asset	4.87	5.69	5.56	3.62	6.45
【A】					
Non-performing loan ratio	1.67	7.77	10.20	12.03	14.95
Loan loss reserves / NPLs	99.84	15.73	12.74	12.39	9.64
【E】					
Net income before tax(NIBT) / Average equity	-63.71	2.28	6.65	-51.24	3.53
(NIBT + loan loss provision) / Average equity	24.19	20.35	38.22	20.02	15.69
NIBT / Average asset	-3.74	0.13	0.28	-2.70	0.23
(NIBT + loan loss provision) / Average asset	1.42	1.17	1.64	1.05	1.04
Net interest income / NIBT	-	998.01	536.65	-	733.04
NIBT / Operating revenue	-113.54	4.40	9.06	-67.75	4.32
NIBT / Employees (in thousand of NT dollars)	-7,880.81	284.50	605.31	-5,775.30	445.91
【L】					
Liquidity ratio (monthly average of daily data)	22.53	19.67	24.62	23.34	12.30
Loans / Deposits	80.91	86.64	83.39	82.82	88.15
Time deposits / Deposits	48.82	49.81	53.49	59.39	62.85
NCDs / Time deposits	1.51	1.90	1.86	2.51	2.55
Accumulated gap of assets and liabilities(180 days) / Equity	42.14	362.01	33.97	-27.84	-34.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.55	79.17	81.85	77.54	81.23
Interest rate sensitivity gap/Equity	7.74	-245.14	-208.92	-425.04	-196.28
【G】					
Deposit growth rate	2.71	1.93	4.33	1.86	9.03
Loan growth rate	-4.72	5.53	4.61	-4.80	1.76
Investment growth rate	15.53	-36.41	-4.42	24.57	-14.71
Guarantee growth rate	17.55	-4.06	5.58	-2.38	-7.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： The International Commercial Bank of China　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.93	10.82	10.22	11.01	11.69
Tier 1 capital / Risk-weighted assets	10.23	9.75	9.96	10.71	11.31
Liability / Equity (multiple)	14.38	14.89	14.47	14.33	13.71
Equity / Asset	6.50	6.29	6.46	6.52	6.80
【A】					
Non-performing loan ratio	0.50	1.22	2.25	3.20	4.71
Loan loss reserves / NPLs	182.37	94.75	55.51	36.50	37.82
【E】					
Net income before tax(NIBT) / Average equity	16.42	15.95	13.90	7.46	8.14
(NIBT + loan loss provision) / Average equity	16.21	20.06	20.51	17.58	19.47
NIBT / Average asset	1.10	1.06	0.86	0.43	0.59
(NIBT + loan loss provision) / Average asset	1.09	1.33	1.26	1.01	1.41
Net interest income / NIBT	109.02	118.44	158.44	315.64	287.53
NIBT / Operating revenue	29.77	33.35	26.74	12.81	11.01
NIBT / Employees (in thousand of NT dollars)	3,700.42	3,491.92	2,710.66	1,413.69	1,580.90
【L】					
Liquidity ratio (monthly average of daily data)	53.47	51.27	50.37	33.14	21.00
Loans / Deposits	79.49	81.37	78.17	79.27	80.14
Time deposits / Deposits	52.54	51.54	52.33	59.52	64.08
NCDs / Time deposits	0.32	0.66	0.90	2.03	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	-20.97	3.85	-75.77	-164.81	-42.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.87	108.37	103.60	97.16	102.37
Interest rate sensitivity gap/Equity	68.89	51.28	21.53	-17.79	13.26
【G】					
Deposit growth rate	12.48	10.82	10.00	8.85	10.31
Loan growth rate	8.64	14.41	5.78	7.17	-3.88
Investment growth rate	6.12	6.42	39.18	56.74	9.12
Guarantee growth rate	-10.23	3.46	35.28	-10.16	-17.57

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : Cathay United Bank — Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	14.24	11.69	11.15	10.79	10.40
Tier 1 capital / Risk-weighted assets	10.98	11.96	11.24	11.64	12.86
Liability / Equity (multiple)	13.29	11.21	11.54	11.46	9.54
Equity / Asset	7.00	8.19	7.97	8.02	9.49
【A】					
Non-performing loan ratio	1.73	1.38	2.69	4.97	8.02
Loan loss reserves / NPLs	144.14	74.05	48.89	32.03	11.65
【E】					
Net income before tax(NIBT) / Average equity	6.04	22.98	4.08	-20.58	10.74
(NIBT + loan loss provision) / Average equity	26.53	32.41	29.16	20.91	27.24
NIBT / Average asset	0.49	1.85	0.37	-1.76	0.94
(NIBT + loan loss provision) / Average asset	2.15	2.61	2.63	1.78	2.37
Net interest income / NIBT	525.41	136.13	661.77	-	253.14
NIBT / Operating revenue	9.45	37.68	9.02	-36.35	15.18
NIBT / Employees (in thousand of NT dollars)	1,219.09	4,362.96	710.48	-4,740.37	2,362.95
【L】					
Liquidity ratio (monthly average of daily data)	24.01	23.43	21.95	21.45	25.80
Loans / Deposits	76.35	75.96	79.46	74.75	71.79
Time deposits / Deposits	49.38	47.38	49.15	50.83	53.40
NCDs / Time deposits	1.59	9.54	3.40	1.93	3.37
Accumulated gap of assets and liabilities(180 days) / Equity	-118.40	-39.16	229.88	137.30	153.78
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.88	94.58	82.29	97.44	124.42
Interest rate sensitivity gap/Equity	-40.93	-49.37	-92.15	-13.73	112.42
【G】					
Deposit growth rate	6.52	12.91	28.24	-11.01	8.89
Loan growth rate	6.78	6.55	38.50	-7.19	0.47
Investment growth rate	3.39	46.21	47.28	-21.03	22.00
Guarantee growth rate	-14.33	4.50	29.20	-51.90	-5.33

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Bank Of Overseas Chinese　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.84	10.50	8.04	5.53	5.05
Tier 1 capital / Risk-weighted assets	6.85	7.36	5.50	5.71	5.17
Liability / Equity (multiple)	22.82	20.52	27.63	23.73	26.43
Equity / Asset	4.20	4.65	3.49	4.04	3.65
【A】					
Non-performing loan ratio	2.41	6.98	13.81	19.10	21.36
Loan loss reserves / NPLs	43.58	26.56	17.40	20.00	15.81
【E】					
Net income before tax(NIBT) / Average equity	-6.79	-28.50	-14.05	-2.52	-22.12
(NIBT + loan loss provision) / Average equity	-5.28	4.69	21.75	24.02	11.67
NIBT / Average asset	-0.30	-0.95	-0.52	-0.09	-0.97
(NIBT + loan loss provision) / Average asset	-0.23	0.16	0.81	0.82	0.51
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-8.27	-28.43	-13.66	-1.96	-15.53
NIBT / Employees (in thousand of NT dollars)	-356.41	-1,292.66	-730.99	-123.52	-1,343.52
【L】					
Liquidity ratio (monthly average of daily data)	13.33	16.97	16.94	15.14	18.10
Loans / Deposits	75.39	71.04	76.68	76.07	73.20
Time deposits / Deposits	55.92	55.47	58.19	64.07	68.21
NCDs / Time deposits	3.08	3.52	3.33	3.60	5.35
Accumulated gap of assets and liabilities(180 days) / Equity	-95.86	-95.50	-80.17	-230.55	-357.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	69.06	70.65	61.62	55.56	53.30
Interest rate sensitivity gap/Equity	-531.37	-448.29	-781.27	-798.40	-917.04
【G】					
Deposit growth rate	6.41	-2.88	2.11	1.21	4.50
Loan growth rate	11.61	-10.33	0.99	3.57	-11.87
Investment growth rate	-24.39	6.66	-15.84	11.71	94.80
Guarantee growth rate	-23.13	-33.22	-25.33	-29.63	-21.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： The Shanghai Commercial & Savings Bank Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.97	10.02	9.90	10.10	8.94
Tier 1 capital / Risk-weighted assets	17.80	16.85	18.12	18.53	18.49
Liability / Equity (multiple)	8.54	8.19	7.79	7.37	7.17
Equity / Asset	10.48	10.88	11.38	11.95	12.24
【A】					
Non-performing loan ratio	1.13	1.29	2.88	5.46	6.02
Loan loss reserves / NPLs	183.40	105.64	39.29	14.13	18.41
【E】					
Net income before tax(NIBT) / Average equity	11.18	9.47	6.26	1.19	3.95
(NIBT + loan loss provision) / Average equity	13.73	12.07	12.72	15.72	16.81
NIBT / Average asset	1.80	1.50	0.86	0.15	0.50
(NIBT + loan loss provision) / Average asset	2.22	1.91	1.75	1.99	2.14
Net interest income / NIBT	88.37	99.16	182.11	1,099.45	323.95
NIBT / Operating revenue	40.29	40.46	22.23	3.10	7.66
NIBT / Employees (in thousand of NT dollars)	3,747.47	3,195.32	1,731.73	291.80	915.53
【L】					
Liquidity ratio (monthly average of daily data)	26.21	22.46	20.26	17.83	17.30
Loans / Deposits	65.61	66.17	70.44	67.61	67.56
Time deposits / Deposits	51.78	49.12	51.03	57.46	63.97
NCDs / Time deposits	1.52	2.83	2.34	3.73	4.04
Accumulated gap of assets and liabilities(180 days) / Equity	-156.48	-133.01	-113.62	-82.13	-85.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.66	99.58	102.82	98.49	101.50
Interest rate sensitivity gap/Equity	13.50	-2.21	13.27	-7.10	7.17
【G】					
Deposit growth rate	7.95	9.41	5.71	0.58	3.82
Loan growth rate	6.32	2.25	9.81	-0.43	-6.57
Investment growth rate	6.42	26.36	6.97	-12.12	2.64
Guarantee growth rate	26.92	-0.31	-3.93	-25.88	-5.90

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Union Bank of Taiwan　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.88	12.40	10.29	12.62	10.40
Tier 1 capital / Risk-weighted assets	7.42	11.29	11.52	11.93	12.71
Liability / Equity (multiple)	18.56	12.12	11.11	10.56	10.22
Equity / Asset	5.11	7.62	8.26	8.65	8.92
【A】					
Non-performing loan ratio	3.76	3.78	5.67	7.74	8.32
Loan loss reserves / NPLs	21.25	21.47	12.74	24.91	10.58
【E】					
Net income before tax(NIBT) / Average equity	-21.56	9.60	9.33	-8.03	0.34
(NIBT + loan loss provision) / Average equity	-14.67	24.30	12.80	4.79	12.55
NIBT / Average asset	-1.60	0.76	0.80	-0.76	0.03
(NIBT + loan loss provision) / Average asset	-1.09	1.91	1.10	0.45	1.13
Net interest income / NIBT	-	501.76	418.21	-	5,364.41
NIBT / Operating revenue	-24.75	11.48	12.90	-12.10	0.42
NIBT / Employees (in thousand of NT dollars)	-1,288.66	613.31	566.30	-615.25	32.58
【L】					
Liquidity ratio (monthly average of daily data)	11.56	13.02	11.60	9.52	13.80
Loans / Deposits	67.52	69.59	70.14	73.61	79.52
Time deposits / Deposits	69.85	70.10	69.03	70.25	75.93
NCDs / Time deposits	3.27	7.74	6.59	2.19	7.24
Accumulated gap of assets and liabilities(180 days) / Equity	-162.13	-89.15	-269.83	-333.00	-255.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	71.24	91.35	75.19	61.96	78.98
Interest rate sensitivity gap/Equity	-426.82	-80.79	-231.80	-336.89	-187.08
【G】					
Deposit growth rate	35.52	19.99	17.23	-5.85	-0.04
Loan growth rate	28.61	17.24	10.25	-13.17	-10.75
Investment growth rate	62.07	29.19	23.40	-16.41	9.37
Guarantee growth rate	6.80	30.45	-17.22	-34.07	-51.08

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： The Chinese Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.63	9.37	8.40	9.77	8.62
Tier 1 capital / Risk-weighted assets	9.29	9.91	10.49	10.78	9.88
Liability / Equity (multiple)	12.79	13.67	12.27	12.51	12.83
Equity / Asset	7.25	6.81	7.54	7.40	7.23
【A】					
Non-performing loan ratio	5.96	8.90	11.71	16.56	16.46
Loan loss reserves / NPLs	28.93	13.46	15.24	10.52	7.69
【E】					
Net income before tax(NIBT) / Average equity	-3.55	-7.92	0.83	0.33	-4.39
(NIBT + loan loss provision) / Average equity	5.82	0.17	2.62	7.44	7.70
NIBT / Average asset	-0.25	-0.60	0.06	0.03	-0.34
(NIBT + loan loss provision) / Average asset	0.42	0.01	0.20	0.57	0.60
Net interest income / NIBT	-	-	4,052.59	8,830.19	-
NIBT / Operating revenue	-4.25	-11.00	1.23	0.48	-5.60
NIBT / Employees (in thousand of NT dollars)	-183.50	-446.10	53.96	29.48	-494.69
【L】					
Liquidity ratio (monthly average of daily data)	9.03	10.62	9.02	10.65	9.40
Loans / Deposits	77.66	77.38	78.04	83.63	91.22
Time deposits / Deposits	81.91	81.66	83.38	84.90	88.06
NCDs / Time deposits	5.53	5.45	9.30	13.95	7.72
Accumulated gap of assets and liabilities(180 days) / Equity	-188.70	-454.11	-44.54	-151.51	-147.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.89	87.22	89.34	85.67	93.53
Interest rate sensitivity gap/Equity	-191.62	-144.29	-101.05	-159.83	-74.70
【G】					
Deposit growth rate	-4.10	3.30	-0.68	-3.00	-0.60
Loan growth rate	-1.89	0.69	-7.87	-11.07	-0.46
Investment growth rate	-18.77	-6.93	2.24	29.87	-5.77
Guarantee growth rate	-63.58	-14.94	4.02	-41.22	-30.70

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : Far Eastern International Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.32	10.66	10.41	11.28	12.48
Tier 1 capital / Risk-weighted assets	9.76	10.25	9.76	9.15	12.79
Liability / Equity (multiple)	12.16	11.74	13.03	17.09	10.46
Equity / Asset	7.60	7.85	7.13	5.53	8.72
【A】					
Non-performing loan ratio	1.83	2.49	2.80	5.61	9.00
Loan loss reserves / NPLs	46.66	47.70	46.29	25.78	12.02
【E】					
Net income before tax(NIBT) / Average equity	13.87	19.63	26.02	-32.29	2.91
(NIBT + loan loss provision) / Average equity	20.57	24.94	38.69	14.85	11.61
NIBT / Average asset	1.08	1.46	1.85	-2.84	0.29
(NIBT + loan loss provision) / Average asset	1.60	1.86	2.75	1.31	1.17
Net interest income / NIBT	207.93	175.71	139.36	-	723.17
NIBT / Operating revenue	18.64	26.69	30.16	-47.90	4.15
NIBT / Employees (in thousand of NT dollars)	1,282.48	1,679.05	2,042.69	-3,581.65	383.70
【L】					
Liquidity ratio (monthly average of daily data)	20.93	16.27	17.17	8.20	11.20
Loans / Deposits	93.94	87.53	97.38	87.13	95.98
Time deposits / Deposits	76.13	73.57	76.74	79.96	80.22
NCDs / Time deposits	5.47	11.03	28.89	15.65	7.62
Accumulated gap of assets and liabilities(180 days) / Equity	-25.26	-119.10	-216.46	-528.29	-93.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.56	101.82	94.92	86.78	92.90
Interest rate sensitivity gap/Equity	14.22	15.64	-49.48	-183.13	-63.18
【G】					
Deposit growth rate	17.09	17.53	6.43	8.42	2.18
Loan growth rate	23.12	6.65	17.65	-3.17	12.63
Investment growth rate	51.90	25.76	7.18	16.76	32.98
Guarantee growth rate	32.23	-9.34	88.22	1.69	-55.10

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Fuhwa Commercial Bank Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.14	9.07	8.72	11.04	10.94
Tier 1 capital / Risk-weighted assets	7.53	7.46	6.36	7.78	10.49
Liability / Equity (multiple)	15.50	16.26	18.58	16.72	10.95
Equity / Asset	6.06	5.79	5.11	5.64	8.37
【A】					
Non-performing loan ratio	2.49	3.51	4.96	9.67	12.27
Loan loss reserves / NPLs	42.26	30.80	33.15	21.56	9.22
【E】					
Net income before tax(NIBT) / Average equity	0.60	12.90	10.07	-27.55	9.80
(NIBT + loan loss provision) / Average equity	15.23	22.83	24.70	25.13	15.75
NIBT / Average asset	0.04	0.75	0.54	-2.01	0.79
(NIBT + loan loss provision) / Average asset	0.90	1.32	1.34	1.84	1.27
Net interest income / NIBT	5,558.10	274.51	313.31	-	188.73
NIBT / Operating revenue	0.88	18.55	12.32	-39.23	12.94
NIBT / Employees (in thousand of NT dollars)	37.30	794.19	569.87	-2,711.35	1,248.50
【L】					
Liquidity ratio (monthly average of daily data)	12.36	12.70	14.30	21.27	20.40
Loans / Deposits	89.85	86.67	89.85	81.99	82.10
Time deposits / Deposits	66.77	68.28	68.30	73.75	76.27
NCDs / Time deposits	10.21	13.02	4.70	3.12	4.19
Accumulated gap of assets and liabilities(180 days) / Equity	-491.81	-85.62	-186.23	-53.41	19.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	69.16	74.67	76.46	78.76	83.26
Interest rate sensitivity gap/Equity	-414.31	-334.06	-361.04	-299.62	-161.97
【G】					
Deposit growth rate	15.06	21.85	33.69	6.82	-0.90
Loan growth rate	17.26	15.07	40.73	5.33	7.27
Investment growth rate	10.46	75.97	-22.34	52.65	-53.92
Guarantee growth rate	7.09	10.73	38.60	-5.10	4.16

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : Bank SinoPac Company Limited Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	13.01	12.64	12.39	12.85	14.37
Tier 1 capital / Risk-weighted assets	9.42	10.40	12.06	13.55	14.68
Liability / Equity (multiple)	17.65	15.37	14.58	11.99	10.70
Equity / Asset	5.36	6.11	6.42	7.70	8.55
【A】					
Non-performing loan ratio	1.01	1.06	2.15	3.13	4.25
Loan loss reserves / NPLs	49.41	42.49	33.81	25.67	17.91
【E】					
Net income before tax(NIBT) / Average equity	8.94	18.23	11.82	11.30	8.71
(NIBT + loan loss provision) / Average equity	11.32	20.24	17.73	16.21	12.99
NIBT / Average asset	0.54	1.06	0.81	0.92	0.78
(NIBT + loan loss provision) / Average asset	0.69	1.18	1.22	1.32	1.17
Net interest income / NIBT	221.96	101.07	150.76	205.40	234.42
NIBT / Operating revenue	12.51	25.53	20.86	18.74	12.21
NIBT / Employees (in thousand of NT dollars)	1,187.47	2,351.81	1,485.69	1,293.21	1,137.18
【L】					
Liquidity ratio (monthly average of daily data)	31.94	29.36	39.37	32.17	15.00
Loans / Deposits	76.26	79.55	69.78	80.18	77.48
Time deposits / Deposits	62.20	59.03	62.04	65.11	68.73
NCDs / Time deposits	8.83	13.44	13.73	0.57	1.48
Accumulated gap of assets and liabilities(180 days) / Equity	-199.88	-89.03	-337.02	-266.76	178.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.76	86.02	90.89	80.34	67.33
Interest rate sensitivity gap/Equity	-53.48	-137.11	-81.29	-172.81	-128.57
【G】					
Deposit growth rate	21.34	8.58	31.27	8.68	9.35
Loan growth rate	15.97	23.46	12.52	11.94	7.57
Investment growth rate	-10.16	-16.38	29.16	120.26	23.18
Guarantee growth rate	-5.26	20.43	12.32	-21.43	-16.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : E. Sun Commercial Bank, Ltd. Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.55	11.63	9.97	10.38	11.01
Tier 1 capital / Risk-weighted assets	7.39	9.09	9.14	9.36	12.30
Liability / Equity (multiple)	15.40	11.93	13.44	15.87	10.36
Equity / Asset	6.10	7.74	6.92	5.93	8.80
【A】					
Non-performing loan ratio	0.79	1.16	1.59	2.27	5.67
Loan loss reserves / NPLs	54.80	56.09	70.24	43.11	16.09
【E】					
Net income before tax(NIBT) / Average equity	14.34	34.34	20.51	-19.96	11.80
(NIBT + loan loss provision) / Average equity	11.86	28.88	18.13	19.25	21.17
NIBT / Average asset	0.99	2.23	1.41	-1.72	1.04
(NIBT + loan loss provision) / Average asset	0.82	1.88	1.25	1.66	1.86
Net interest income / NIBT	221.51	119.90	173.59	-	201.56
NIBT / Operating revenue	22.76	48.98	29.84	-32.45	15.23
NIBT / Employees (in thousand of NT dollars)	1,527.24	3,447.91	2,289.10	-2,852.24	1,797.67
【L】					
Liquidity ratio (monthly average of daily data)	12.42	11.81	13.12	18.29	14.60
Loans / Deposits	83.92	83.74	81.45	76.36	80.34
Time deposits / Deposits	61.71	59.47	60.50	65.52	71.85
NCDs / Time deposits	6.41	7.73	6.40	0.89	1.82
Accumulated gap of assets and liabilities(180 days) / Equity	-500.93	-379.46	-471.99	-402.12	-317.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	79.45	82.35	84.48	71.77	80.83
Interest rate sensitivity gap/Equity	-242.07	-159.69	-144.53	-337.74	-159.82
【G】					
Deposit growth rate	34.39	35.03	9.88	0.94	10.47
Loan growth rate	33.34	37.73	16.77	-4.65	4.13
Investment growth rate	37.82	24.60	-1.27	19.76	47.30
Guarantee growth rate	30.92	-19.47	34.22	-24.46	10.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Cosmos Bank, Taiwan

Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.00	9.76	9.79	10.13	8.25
Tier 1 capital / Risk-weighted assets	10.46	9.88	9.81	10.11	9.07
Liability / Equity (multiple)	11.08	11.13	10.82	10.51	12.65
Equity / Asset	8.28	8.25	8.46	8.68	7.33
【A】					
Non-performing loan ratio	3.37	3.65	5.07	6.54	21.12
Loan loss reserves / NPLs	35.42	21.21	20.03	15.68	5.64
【E】					
Net income before tax(NIBT) / Average equity	4.41	5.78	9.38	11.39	10.53
(NIBT + loan loss provision) / Average equity	11.62	29.99	42.59	32.11	16.77
NIBT / Average asset	0.36	0.47	0.81	0.86	0.74
(NIBT + loan loss provision) / Average asset	0.95	2.45	3.67	2.44	1.18
Net interest income / NIBT	1,551.96	1,113.19	649.02	463.94	367.58
NIBT / Operating revenue	4.49	6.21	9.82	11.61	9.79
NIBT / Employees (in thousand of NT dollars)	265.05	381.33	644.84	714.00	701.01
【L】					
Liquidity ratio (monthly average of daily data)	12.93	11.42	10.45	13.88	12.00
Loans / Deposits	70.95	72.56	73.11	74.13	82.85
Time deposits / Deposits	77.64	78.11	79.66	82.00	80.80
NCDs / Time deposits	0.17	0.22	0.41	1.56	5.64
Accumulated gap of assets and liabilities(180 days) / Equity	-130.35	-60.87	-50.34	-15.27	-147.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	71.34	76.28	74.08	78.68	68.76
Interest rate sensitivity gap/Equity	-289.07	-222.88	-235.70	-182.30	-353.25
【G】					
Deposit growth rate	2.32	4.18	11.17	11.87	10.60
Loan growth rate	-0.58	3.00	8.09	-1.58	8.57
Investment growth rate	17.63	48.94	27.28	93.55	-0.91
Guarantee growth rate	-17.27	3.17	-69.24	67.46	-21.26

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Bowa Bank　　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.26	3.76	4.71	5.56	6.58
Tier 1 capital / Risk-weighted assets	6.33	3.87	5.65	6.51	6.98
Liability / Equity (multiple)	18.44	25.28	19.32	16.83	14.83
Equity / Asset	5.14	3.80	4.92	5.61	6.32
【A】					
Non-performing loan ratio	7.44	24.70	33.00	35.60	30.58
Loan loss reserves / NPLs	52.80	16.08	9.91	7.82	6.05
【E】					
Net income before tax(NIBT) / Average equity	-26.76	-25.89	-7.69	-10.51	-10.29
(NIBT + loan loss provision) / Average equity	-36.17	-21.64	-5.67	-7.90	-2.16
NIBT / Average asset	-1.17	-1.17	-0.39	-0.63	-0.71
(NIBT + loan loss provision) / Average asset	-1.58	-0.98	-0.29	-0.47	-0.15
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-26.66	-31.72	-11.21	-14.89	-12.67
NIBT / Employees (in thousand of NT dollars)	-1,446.14	-1,342.02	-473.84	-892.01	-985.39
【L】					
Liquidity ratio (monthly average of daily data)	8.75	8.12	8.71	8.05	9.10
Loans / Deposits	68.55	83.46	89.62	86.89	85.72
Time deposits / Deposits	80.92	81.38	79.99	80.55	82.40
NCDs / Time deposits	2.46	1.08	2.64	4.38	13.32
Accumulated gap of assets and liabilities(180 days) / Equity	243.47	298.26	-293.79	-226.18	-271.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	63.45	66.04	38.82	60.87	69.08
Interest rate sensitivity gap/Equity	-568.12	-705.93	-1,010.93	-582.18	-410.89
【G】					
Deposit growth rate	2.99	17.22	2.67	-5.12	7.23
Loan growth rate	-16.30	6.77	5.01	-3.66	2.27
Investment growth rate	6.08	35.67	-3.28	0.36	5.56
Guarantee growth rate	-28.84	30.81	-40.23	-47.68	-42.23

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Taishin International Bank　　　　Unit：％

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.11	11.57	10.12	10.28	11.29
Tier 1 capital / Risk-weighted assets	6.73	9.33	7.90	7.52	10.00
Liability / Equity (multiple)	12.11	11.12	11.97	12.14	9.45
Equity / Asset	7.63	8.25	7.71	7.61	9.57
【A】					
Non-performing loan ratio	1.34	1.18	1.78	3.03	4.61
Loan loss reserves / NPLs	54.50	61.95	41.00	38.09	13.88
【E】					
Net income before tax(NIBT) / Average equity	19.95	25.82	20.10	14.74	5.15
(NIBT + loan loss provision) / Average equity	49.78	41.63	38.12	33.06	22.10
NIBT / Average asset	1.61	2.00	1.58	1.25	0.53
(NIBT + loan loss provision) / Average asset	4.02	3.23	2.99	2.79	2.27
Net interest income / NIBT	278.44	206.53	263.96	339.63	629.86
NIBT / Operating revenue	21.37	27.68	21.04	14.46	5.89
NIBT / Employees (in thousand of NT dollars)	1,599.76	1,763.48	1,267.69	1,068.94	451.49
【L】					
Liquidity ratio (monthly average of daily data)	15.91	12.19	12.77	13.16	18.80
Loans / Deposits	83.57	85.88	92.82	90.04	86.09
Time deposits / Deposits	69.46	65.38	65.76	70.35	70.32
NCDs / Time deposits	6.18	3.72	7.44	1.22	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-312.84	-387.70	-181.84	-128.61	-32.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.54	73.20	89.73	73.02	75.36
Interest rate sensitivity gap/Equity	-162.28	-219.00	-92.16	-265.60	-193.65
【G】					
Deposit growth rate	22.12	31.71	16.21	60.38	5.69
Loan growth rate	16.35	19.84	16.44	70.67	5.74
Investment growth rate	30.88	53.24	6.25	9.95	25.37
Guarantee growth rate	7.46	-3.86	-15.76	18.96	-35.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Ta Chong Bank Ltd. Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.95	9.46	8.77	8.25	9.50
Tier 1 capital / Risk-weighted assets	7.95	7.27	6.87	6.14	8.75
Liability / Equity (multiple)	13.94	16.08	13.47	14.31	10.22
Equity / Asset	6.70	5.86	6.91	6.53	8.91
【A】					
Non-performing loan ratio	3.78	4.45	5.28	8.01	14.17
Loan loss reserves / NPLs	17.94	15.57	14.95	10.50	6.31
【E】					
Net income before tax(NIBT) / Average equity	7.29	1.87	17.17	-21.77	4.31
(NIBT + loan loss provision) / Average equity	16.71	15.36	18.18	-5.14	18.40
NIBT / Average asset	0.50	0.12	1.17	-1.79	0.37
(NIBT + loan loss provision) / Average asset	1.16	0.95	1.24	-0.42	1.57
Net interest income / NIBT	525.55	2,059.08	192.09	-	542.43
NIBT / Operating revenue	10.23	2.63	24.32	-33.13	5.50
NIBT / Employees (in thousand of NT dollars)	517.89	120.33	1,188.90	-1,970.25	428.74
【L】					
Liquidity ratio (monthly average of daily data)	13.79	12.04	11.57	10.46	12.30
Loans / Deposits	87.09	91.69	88.52	89.57	87.26
Time deposits / Deposits	72.96	67.77	67.06	73.79	76.32
NCDs / Time deposits	8.27	3.92	4.12	4.57	9.10
Accumulated gap of assets and liabilities(180 days) / Equity	-219.18	-278.15	-187.91	-186.75	-231.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.38	91.07	87.97	88.65	87.37
Interest rate sensitivity gap/Equity	-141.09	-107.67	-126.15	-126.41	-108.53
【G】					
Deposit growth rate	25.28	7.26	12.12	0.85	6.23
Loan growth rate	16.78	12.42	10.14	4.22	3.12
Investment growth rate	-11.98	200.22	-12.90	-8.51	-44.72
Guarantee growth rate	4.29	18.78	43.46	-46.59	-4.40

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Jih Sun International Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.65	10.07	9.30	9.71	8.68
Tier 1 capital / Risk-weighted assets	5.67	6.53	6.82	7.01	9.11
Liability / Equity (multiple)	19.76	19.21	17.57	17.25	13.91
Equity / Asset	4.82	4.95	5.38	5.48	6.71
【A】					
Non-performing loan ratio	2.73	6.25	6.93	9.46	18.06
Loan loss reserves / NPLs	55.74	18.46	15.01	16.94	5.38
【E】					
Net income before tax(NIBT) / Average equity	-36.68	5.73	2.09	-17.97	2.39
(NIBT + loan loss provision) / Average equity	-6.55	16.32	7.71	16.62	12.45
NIBT / Average asset	-1.95	0.30	0.10	-1.15	0.17
(NIBT + loan loss provision) / Average asset	-0.35	0.85	0.36	1.06	0.91
Net interest income / NIBT	-	938.22	2,464.50	-	885.43
NIBT / Operating revenue	-39.93	6.11	2.12	-22.45	2.77
NIBT / Employees (in thousand of NT dollars)	-1,840.03	252.78	86.99	-1,266.35	219.80
【L】					
Liquidity ratio (monthly average of daily data)	11.19	10.32	10.38	12.63	14.10
Loans / Deposits	85.78	84.02	89.07	86.96	86.69
Time deposits / Deposits	71.80	70.40	72.16	78.16	78.42
NCDs / Time deposits	5.71	9.04	6.03	16.62	17.74
Accumulated gap of assets and liabilities(180 days) / Equity	-812.59	-491.68	-48.35	14.50	-90.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	49.99	54.48	56.45	71.59	77.94
Interest rate sensitivity gap/Equity	-825.64	-710.16	-612.64	-388.87	-269.70
【G】					
Deposit growth rate	3.07	17.96	9.94	10.63	19.79
Loan growth rate	5.22	9.66	11.27	9.64	15.06
Investment growth rate	41.41	118.00	22.75	-11.42	-52.98
Guarantee growth rate	66.96	66.80	53.96	-26.43	17.54

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： EnTie Commercial Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.86	11.18	10.43	11.48	9.42
Tier 1 capital / Risk-weighted assets	8.29	8.88	10.34	10.29	11.39
Liability / Equity (multiple)	16.25	14.34	12.49	12.39	11.26
Equity / Asset	5.80	6.52	7.42	7.47	8.15
【A】					
Non-performing loan ratio	2.49	2.31	7.24	13.73	19.63
Loan loss reserves / NPLs	50.14	52.47	20.60	10.28	6.17
【E】					
Net income before tax(NIBT) / Average equity	0.78	6.35	4.95	-10.17	0.38
(NIBT + loan loss provision) / Average equity	23.34	15.23	13.92	14.66	19.14
NIBT / Average asset	0.05	0.49	0.40	-0.88	0.03
(NIBT + loan loss provision) / Average asset	1.51	1.17	1.13	1.27	1.58
Net interest income / NIBT	5,044.44	471.53	618.77	-	5,163.93
NIBT / Operating revenue	1.04	9.10	8.64	-16.28	0.49
NIBT / Employees (in thousand of NT dollars)	80.65	532.52	507.43	-1,155.35	42.33
【L】					
Liquidity ratio (monthly average of daily data)	21.92	13.38	9.28	8.52	10.70
Loans / Deposits	86.70	84.39	86.84	91.13	90.28
Time deposits / Deposits	74.05	69.82	66.14	71.26	76.81
NCDs / Time deposits	5.22	6.95	4.26	3.49	7.06
Accumulated gap of assets and liabilities(180 days) / Equity	-347.30	-713.98	-448.27	233.71	-287.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	66.16	53.43	61.16	84.87	86.62
Interest rate sensitivity gap/Equity	-440.75	-582.57	-421.54	-163.12	-137.68
【G】					
Deposit growth rate	5.75	35.55	9.33	-3.74	-1.77
Loan growth rate	7.82	29.48	3.26	-2.74	-2.38
Investment growth rate	16.52	213.00	35.53	-29.24	6.47
Guarantee growth rate	-0.60	92.17	-7.96	-33.44	-21.30

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Chinatrust Commercial Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	12.46	10.70	10.37	12.58	11.23
Tier 1 capital / Risk-weighted assets	8.78	7.99	8.00	9.84	8.73
Liability / Equity (multiple)	15.81	12.45	11.97	9.27	9.82
Equity / Asset	5.95	7.44	7.71	9.74	9.24
【A】					
Non-performing loan ratio	1.50	1.86	2.45	3.02	3.79
Loan loss reserves / NPLs	75.96	79.89	50.76	52.29	36.07
【E】					
Net income before tax(NIBT) / Average equity	17.24	18.94	9.44	18.76	12.82
(NIBT + loan loss provision) / Average equity	26.96	29.34	25.07	29.39	27.46
NIBT / Average asset	1.19	1.40	0.86	1.80	1.16
(NIBT + loan loss provision) / Average asset	1.86	2.17	2.27	2.81	2.50
Net interest income / NIBT	218.09	179.78	355.32	192.24	259.58
NIBT / Operating revenue	20.92	25.32	13.65	25.04	11.50
NIBT / Employees (in thousand of NT dollars)	2,200.26	2,487.47	1,129.27	2,645.66	1,601.16
【L】					
Liquidity ratio (monthly average of daily data)	14.05	18.16	18.75	17.46	19.70
Loans / Deposits	73.02	78.52	72.50	80.17	78.01
Time deposits / Deposits	62.89	61.65	59.76	64.30	65.22
NCDs / Time deposits	2.94	7.51	5.60	2.19	5.30
Accumulated gap of assets and liabilities(180 days) / Equity	-86.79	-105.59	-202.12	-88.11	-110.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	72.51	70.54	82.79	85.59	75.62
Interest rate sensitivity gap/Equity	-313.67	-277.45	-150.99	-91.55	-177.49
【G】					
Deposit growth rate	22.35	11.88	29.21	5.76	11.92
Loan growth rate	12.19	19.51	17.03	7.07	5.35
Investment growth rate	34.37	7.67	35.75	-7.49	59.30
Guarantee growth rate	-18.97	7.55	-0.98	-25.32	18.95

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Chinfon Commercial Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.91	11.75	10.81	10.42	9.43
Tier 1 capital / Risk-weighted assets	7.95	8.59	7.91	7.82	8.70
Liability / Equity (multiple)	14.54	14.47	14.07	14.41	12.48
Equity / Asset	6.44	6.46	6.64	6.49	7.42
【A】					
Non-performing loan ratio	11.80	17.46	22.44	27.58	24.33
Loan loss reserves / NPLs	14.35	13.33	9.84	6.83	7.17
【E】					
Net income before tax(NIBT) / Average equity	2.28	1.47	3.75	-19.23	2.30
(NIBT + loan loss provision) / Average equity	19.62	19.87	25.60	16.49	18.38
NIBT / Average asset	0.14	0.09	0.24	-1.34	0.16
(NIBT + loan loss provision) / Average asset	1.20	1.24	1.64	1.15	1.29
Net interest income / NIBT	2,142.40	3,314.18	1,207.69	-	938.26
NIBT / Operating revenue	2.01	1.35	3.63	-20.50	2.08
NIBT / Employees (in thousand of NT dollars)	170.20	111.29	294.26	-1,707.47	207.22
【L】					
Liquidity ratio (monthly average of daily data)	16.13	16.84	13.60	10.51	12.00
Loans / Deposits	73.13	67.00	79.91	83.23	84.98
Time deposits / Deposits	76.08	77.34	78.30	80.86	82.40
NCDs / Time deposits	3.44	3.04	6.54	4.29	8.81
Accumulated gap of assets and liabilities(180 days) / Equity	-28.04	77.80	62.53	-185.00	-154.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	60.20	65.32	54.99	49.38	46.02
Interest rate sensitivity gap/Equity	-486.19	-386.56	-527.72	-516.11	-583.64
【G】					
Deposit growth rate	-1.49	1.52	0.17	-6.74	0.86
Loan growth rate	8.52	-15.74	-4.12	-8.17	-8.11
Investment growth rate	-33.58	-13.36	-17.42	-19.29	12.44
Guarantee growth rate	-3.24	-30.28	-28.08	-68.56	-32.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Taiwan Shin Kong Commercial Bank Co., Ltd. Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.56	9.69	9.33	11.28	11.11
Tier 1 capital / Risk-weighted assets	8.27	6.39	6.32	7.69	7.73
Liability / Equity (multiple)	16.47	20.04	19.10	15.27	15.56
Equity / Asset	5.73	4.75	4.97	6.15	6.04
【A】					
Non-performing loan ratio	2.39	4.26	6.36	10.23	13.31
Loan loss reserves / NPLs	47.05	24.42	20.63	10.76	9.92
【E】					
Net income before tax(NIBT) / Average equity	-2.78	1.93	1.82	1.82	3.81
(NIBT + loan loss provision) / Average equity	16.35	13.71	20.61	6.73	28.65
NIBT / Average asset	-0.14	0.10	0.11	0.12	0.25
(NIBT + loan loss provision) / Average asset	0.81	0.71	1.21	0.44	1.85
Net interest income / NIBT	-	2,916.16	2,767.15	2,675.50	910.50
NIBT / Operating revenue	-2.18	2.00	1.80	1.92	3.56
NIBT / Employees (in thousand of NT dollars)	-92.94	87.84	78.86	78.43	179.05
【L】					
Liquidity ratio (monthly average of daily data)	17.64	10.56	9.35	16.67	15.70
Loans / Deposits	71.54	71.15	73.84	70.22	75.63
Time deposits / Deposits	67.82	67.48	68.79	71.09	74.55
NCDs / Time deposits	6.19	12.39	6.08	3.56	4.34
Accumulated gap of assets and liabilities(180 days) / Equity	-51.81	-387.29	-123.18	-55.41	-52.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	43.70	31.17	38.67	44.13	49.45
Interest rate sensitivity gap/Equity	-766.78	-1,141.19	-888.85	-721.66	-681.77
【G】					
Deposit growth rate	53.02	12.91	14.13	-2.81	14.11
Loan growth rate	52.56	8.13	20.39	-9.32	5.48
Investment growth rate	-16.14	-2.00	86.67	0.77	138.28
Guarantee growth rate	231.53	-11.42	-12.41	-27.36	-16.44

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Sunny Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.48	9.32	9.22	9.16	9.71
Tier 1 capital / Risk-weighted assets	7.53	8.73	8.15	7.98	9.35
Liability / Equity (multiple)	18.42	15.37	16.20	16.78	15.61
Equity / Asset	5.15	6.11	5.81	5.62	6.02
【A】					
Non-performing loan ratio	3.09	2.64	3.88	6.05	5.83
Loan loss reserves / NPLs	41.48	41.71	24.97	16.15	12.29
【E】					
Net income before tax(NIBT) / Average equity	7.37	14.42	15.07	12.78	10.57
(NIBT + loan loss provision) / Average equity	12.71	14.87	13.11	69.60	110.64
NIBT / Average asset	0.44	0.81	0.80	0.72	0.65
(NIBT + loan loss provision) / Average asset	0.76	0.84	0.70	3.92	6.81
Net interest income / NIBT	409.79	246.04	235.82	291.40	312.18
NIBT / Operating revenue	11.84	21.88	21.55	15.35	10.69
NIBT / Employees (in thousand of NT dollars)	314.45	679.88	664.98	663.01	656.74
【L】					
Liquidity ratio (monthly average of daily data)	13.77	10.07	9.80	15.06	16.10
Loans / Deposits	81.75	85.10	86.06	80.96	76.15
Time deposits / Deposits	66.74	66.66	67.58	71.07	73.71
NCDs / Time deposits	7.22	8.14	4.29	3.92	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-237.28	-726.67	-590.04	-484.89	-405.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.56	85.19	38.71	49.10	51.87
Interest rate sensitivity gap/Equity	-161.03	-188.23	-886.95	-768.64	-702.51
【G】					
Deposit growth rate	38.98	9.53	9.61	16.02	19.32
Loan growth rate	32.07	9.14	16.49	23.47	12.80
Investment growth rate	61.81	33.55	-13.19	0.97	145.42
Guarantee growth rate	-0.40	-5.84	41.89	3.15	-35.49

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Bank of Panhsin Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.19	8.76	8.88	9.38	9.51
Tier 1 capital / Risk-weighted assets	6.21	5.96	6.30	9.24	9.24
Liability / Equity (multiple)	17.78	19.49	19.66	11.27	10.99
Equity / Asset	5.33	4.88	4.84	8.15	8.34
【A】					
Non-performing loan ratio	3.89	4.67	7.46	12.45	13.62
Loan loss reserves / NPLs	40.24	30.24	27.99	9.05	6.37
【E】					
Net income before tax(NIBT) / Average equity	5.86	9.19	-31.87	1.83	1.70
(NIBT + loan loss provision) / Average equity	17.59	14.56	-3.64	11.80	5.72
NIBT / Average asset	0.30	0.46	-2.28	0.15	0.14
(NIBT + loan loss provision) / Average asset	0.91	0.73	-0.26	0.99	0.49
Net interest income / NIBT	594.55	380.49	-	1,273.25	1,109.03
NIBT / Operating revenue	8.36	13.04	-61.76	3.12	2.45
NIBT / Employees (in thousand of NT dollars)	291.69	449.90	-2,161.62	154.38	153.85
【L】					
Liquidity ratio (monthly average of daily data)	9.50	9.86	11.49	10.11	15.20
Loans / Deposits	96.46	90.41	87.89	85.52	80.39
Time deposits / Deposits	73.78	75.00	73.66	73.47	75.60
NCDs / Time deposits	14.64	16.76	15.49	10.49	9.66
Accumulated gap of assets and liabilities(180 days) / Equity	-624.72	-618.71	-597.54	-327.54	-143.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.81	94.38	92.92	89.15	86.95
Interest rate sensitivity gap/Equity	-18.50	-99.60	-125.58	-112.97	-137.06
【G】					
Deposit growth rate	15.75	14.76	22.69	3.50	4.09
Loan growth rate	22.83	17.22	24.09	9.97	1.14
Investment growth rate	-36.98	-6.13	-22.28	6.99	-26.01
Guarantee growth rate	36.74	2.01	-25.29	-35.50	0.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : Lucky Bank   Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.15	9.34	9.78	8.86	11.61
Tier 1 capital / Risk-weighted assets	9.33	9.23	9.24	8.51	11.84
Liability / Equity (multiple)	24.78	20.14	20.53	22.43	14.19
Equity / Asset	3.88	4.73	4.64	4.27	6.58
【A】					
Non-performing loan ratio	2.11	3.06	4.75	9.56	12.78
Loan loss reserves / NPLs	40.81	30.04	20.16	11.03	7.75
【E】					
Net income before tax(NIBT) / Average equity	-4.19	12.16	10.64	-36.30	4.80
(NIBT + loan loss provision) / Average equity	-	14.19	13.94	10.63	9.68
NIBT / Average asset	-0.18	0.56	0.48	-2.22	0.32
(NIBT + loan loss provision) / Average asset	-	0.65	0.63	0.65	0.64
Net interest income / NIBT	-	238.38	287.89	-	426.01
NIBT / Operating revenue	-7.89	24.42	16.66	-56.36	5.77
NIBT / Employees (in thousand of NT dollars)	-230.56	682.76	521.46	-2,643.05	336.21
【L】					
Liquidity ratio (monthly average of daily data)	27.70	20.70	9.02	17.54	14.10
Loans / Deposits	67.20	75.21	73.18	63.77	71.03
Time deposits / Deposits	56.77	57.98	61.19	66.23	69.29
NCDs / Time deposits	2.26	2.07	1.81	2.27	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	242.94	-39.40	-10.46	112.63	-356.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.72	98.26	94.60	82.01	88.82
Interest rate sensitivity gap/Equity	-147.11	-33.37	-105.55	-373.05	-149.89
【G】					
Deposit growth rate	5.11	3.37	2.71	-0.68	3.72
Loan growth rate	-6.28	6.24	17.86	-10.82	3.45
Investment growth rate	256.14	-77.17	-61.84	25.83	7.23
Guarantee growth rate	-20.74	19.62	1.36	1.58	-19.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Taiwan Business Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.09	11.43	10.10	10.49	10.00
Tier 1 capital / Risk-weighted assets	5.29	6.41	6.72	6.64	7.10
Liability / Equity (multiple)	34.89	26.45	23.75	22.46	25.03
Equity / Asset	2.79	3.64	4.04	4.26	3.84
【A】					
Non-performing loan ratio	2.35	5.46	10.65	11.73	15.25
Loan loss reserves / NPLs	40.52	18.26	15.62	14.71	8.90
【E】					
Net income before tax(NIBT) / Average equity	-35.31	-16.06	2.38	0.33	-31.05
(NIBT + loan loss provision) / Average equity	-1.94	11.10	10.76	15.72	14.38
NIBT / Average asset	-1.41	-0.70	0.10	0.01	-1.80
(NIBT + loan loss provision) / Average asset	-0.08	0.48	0.44	0.67	0.83
Net interest income / NIBT	-	-	1,590.06	12,921.09	-
NIBT / Operating revenue	-49.52	-25.50	3.15	0.35	-33.51
NIBT / Employees (in thousand of NT dollars)	-2,806.64	-1,455.00	189.54	26.66	-3,391.03
【L】					
Liquidity ratio (monthly average of daily data)	18.63	17.25	13.94	12.82	18.00
Loans / Deposits	85.87	85.31	86.92	88.54	91.08
Time deposits / Deposits	51.14	52.21	56.00	60.98	61.75
NCDs / Time deposits	3.07	2.27	1.72	3.00	1.50
Accumulated gap of assets and liabilities(180 days) / Equity	-218.62	96.99	-54.26	-95.26	9.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.51	89.06	87.25	83.92	85.72
Interest rate sensitivity gap/Equity	-226.74	-225.67	-232.65	-287.12	-287.33
【G】					
Deposit growth rate	-0.56	8.84	3.90	8.88	7.09
Loan growth rate	-0.07	4.61	1.57	0.15	-0.79
Investment growth rate	-1.11	36.08	39.55	-28.50	38.14
Guarantee growth rate	-4.56	15.36	-3.06	-13.05	2.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： International Bank of Taipei　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	12.10	13.30	13.29	13.37	13.18
Tier 1 capital / Risk-weighted assets	11.94	13.28	13.30	12.49	12.06
Liability / Equity (multiple)	10.67	10.15	9.83	9.54	9.85
Equity / Asset	8.57	8.97	9.24	9.49	9.21
【A】					
Non-performing loan ratio	1.90	1.79	3.02	5.55	6.80
Loan loss reserves / NPLs	40.22	23.63	21.78	22.83	20.34
【E】					
Net income before tax(NIBT) / Average equity	8.30	11.83	9.26	8.69	9.12
(NIBT + loan loss provision) / Average equity	15.03	14.65	14.15	15.30	18.52
NIBT / Average asset	0.72	1.05	0.89	0.80	0.82
(NIBT + loan loss provision) / Average asset	1.31	1.30	1.35	1.40	1.67
Net interest income / NIBT	235.39	138.60	164.12	207.18	171.14
NIBT / Operating revenue	17.99	30.78	24.15	17.51	13.06
NIBT / Employees (in thousand of NT dollars)	1,085.11	1,644.01	1,344.25	1,261.56	1,190.28
【L】					
Liquidity ratio (monthly average of daily data)	14.12	17.90	24.68	27.90	24.60
Loans / Deposits	91.66	86.81	79.89	78.48	79.86
Time deposits / Deposits	58.59	57.99	59.99	64.53	67.63
NCDs / Time deposits	13.96	16.64	5.76	2.68	3.45
Accumulated gap of assets and liabilities(180 days) / Equity	-116.00	-69.47	-47.00	-15.84	8.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.68	83.71	50.80	80.40	86.38
Interest rate sensitivity gap/Equity	-153.00	-134.81	-397.01	-157.51	-114.88
【G】					
Deposit growth rate	7.24	6.04	9.41	3.43	1.78
Loan growth rate	11.97	10.74	10.04	3.02	0.89
Investment growth rate	-21.55	4.06	8.60	25.15	1.61
Guarantee growth rate	8.98	-17.15	10.23	-30.29	-1.44

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Hsinchu International Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	11.98	8.97	9.54	9.86	8.74
Tier 1 capital / Risk-weighted assets	8.03	7.96	7.36	6.56	8.65
Liability / Equity (multiple)	17.51	19.57	19.99	22.08	16.29
Equity / Asset	5.40	4.86	4.76	4.33	5.78
【A】					
Non-performing loan ratio	2.46	2.83	4.87	7.77	14.30
Loan loss reserves / NPLs	43.55	47.40	31.24	13.26	7.17
【E】					
Net income before tax(NIBT) / Average equity	16.06	17.32	17.18	-18.74	4.71
(NIBT + loan loss provision) / Average equity	28.00	30.74	38.05	30.13	23.78
NIBT / Average asset	0.82	0.80	0.78	-1.04	0.28
(NIBT + loan loss provision) / Average asset	1.43	1.42	1.72	1.67	1.43
Net interest income / NIBT	221.96	218.35	237.22	-	533.75
NIBT / Operating revenue	18.87	22.67	18.57	-20.89	4.60
NIBT / Employees (in thousand of NT dollars)	956.36	1,052.61	1,138.21	-1,556.31	400.91
【L】					
Liquidity ratio (monthly average of daily data)	17.46	19.98	16.06	15.83	13.00
Loans / Deposits	82.90	76.82	79.14	79.41	82.06
Time deposits / Deposits	54.72	58.69	61.16	66.34	68.81
NCDs / Time deposits	1.81	2.43	1.96	1.22	2.60
Accumulated gap of assets and liabilities(180 days) / Equity	-299.28	-93.11	-238.52	-258.03	-284.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.39	91.96	89.87	86.14	82.36
Interest rate sensitivity gap/Equity	-167.22	-137.73	-178.15	-275.47	-266.14
【G】					
Deposit growth rate	-0.43	13.11	5.41	2.70	8.85
Loan growth rate	7.21	9.38	5.21	0.37	8.38
Investment growth rate	1.58	27.78	33.47	49.00	-7.55
Guarantee growth rate	14.58	-24.51	-12.55	51.40	44.28

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Taichung Commercial Bank Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	8.15	8.52	8.46	8.61	11.62
Tier 1 capital / Risk-weighted assets	8.13	8.54	8.41	8.47	11.59
Liability / Equity (multiple)	19.06	16.64	17.09	16.29	11.73
Equity / Asset	4.99	5.67	5.53	5.78	7.86
【A】					
Non-performing loan ratio	2.01	6.76	14.67	22.31	29.31
Loan loss reserves / NPLs	41.58	21.69	12.13	7.49	5.17
【E】					
Net income before tax(NIBT) / Average equity	-6.89	5.48	4.13	-29.56	4.64
(NIBT + loan loss provision) / Average equity	8.51	15.44	18.35	17.00	9.64
NIBT / Average asset	-0.38	0.31	0.23	-1.98	0.37
(NIBT + loan loss provision) / Average asset	0.48	0.87	1.03	1.14	0.76
Net interest income / NIBT	-	631.90	870.40	-	432.37
NIBT / Operating revenue	-11.38	9.38	6.32	-42.75	6.28
NIBT / Employees (in thousand of NT dollars)	-501.04	356.60	262.68	-2,271.68	399.70
【L】					
Liquidity ratio (monthly average of daily data)	17.32	13.96	18.46	18.04	18.40
Loans / Deposits	76.15	80.64	75.95	77.58	79.19
Time deposits / Deposits	58.75	58.47	61.76	66.90	70.25
NCDs / Time deposits	0.18	0.24	0.26	0.44	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-898.05	-796.55	-459.07	-361.29	-159.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.55	80.01	57.20	61.16	77.14
Interest rate sensitivity gap/Equity	-320.41	-303.10	-651.61	-577.40	-240.21
【G】					
Deposit growth rate	5.43	2.44	7.46	3.07	9.96
Loan growth rate	-0.79	8.70	4.94	1.07	1.54
Investment growth rate	-13.22	-9.91	33.29	-53.90	-35.10
Guarantee growth rate	-22.06	24.17	0.30	1.70	31.20

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Tainan Business Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	12.56	9.82	10.12	10.04	9.84
Tier 1 capital / Risk-weighted assets	11.96	8.48	7.98	7.23	9.51
Liability / Equity (multiple)	13.10	18.02	18.47	18.91	14.62
Equity / Asset	7.09	5.26	5.14	5.02	6.40
【A】					
Non-performing loan ratio	2.90	5.90	10.55	13.14	16.61
Loan loss reserves / NPLs	21.67	14.70	11.09	7.97	9.34
【E】					
Net income before tax(NIBT) / Average equity	-2.63	9.74	7.73	-22.86	3.06
(NIBT + loan loss provision) / Average equity	21.23	29.00	27.26	18.04	12.25
NIBT / Average asset	-0.15	0.52	0.39	-1.45	0.20
(NIBT + loan loss provision) / Average asset	1.24	1.55	1.38	1.14	0.78
Net interest income / NIBT	-	368.86	510.22	-	896.85
NIBT / Operating revenue	-4.58	14.62	10.13	-30.62	3.27
NIBT / Employees (in thousand of NT dollars)	-144.98	529.10	399.84	-1,524.82	206.50
【L】					
Liquidity ratio (monthly average of daily data)	19.67	11.01	13.60	12.03	13.20
Loans / Deposits	82.08	86.96	85.48	85.35	83.39
Time deposits / Deposits	60.26	62.04	64.60	68.85	72.62
NCDs / Time deposits	1.38	4.89	0.75	0.89	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	-315.87	-555.93	-63.67	-188.53	-195.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.06	99.84	96.88	93.28	90.90
Interest rate sensitivity gap/Equity	81.16	-2.56	-51.05	-114.42	-123.67
【G】					
Deposit growth rate	5.09	7.79	3.72	-1.01	2.77
Loan growth rate	-0.90	9.54	3.80	1.38	3.02
Investment growth rate	41.05	-11.50	-63.35	18.43	-17.78
Guarantee growth rate	-24.19	34.27	16.79	-17.38	-6.58

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : Enterprise Bank of Hualien Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-6.28	3.14	4.07	3.51	6.49
Tier 1 capital / Risk-weighted assets	-6.07	2.10	4.23	3.70	6.67
Liability / Equity (multiple)	-49.32	72.35	23.20	20.70	22.09
Equity / Asset	-2.07	1.36	4.13	4.61	4.33
【A】					
Non-performing loan ratio	13.07	27.20	36.13	44.59	42.73
Loan loss reserves / NPLs	52.53	25.58	9.46	6.17	8.29
【E】					
Net income before tax(NIBT) / Average equity	-854.21	-65.24	-3.25	13.95	14.47
(NIBT + loan loss provision) / Average equity	-803.66	-21.30	47.09	43.47	47.89
NIBT / Average asset	-4.66	-2.03	-0.15	0.61	0.68
(NIBT + loan loss provision) / Average asset	-4.38	-0.66	2.15	1.89	2.26
Net interest income / NIBT	-	-	-	459.18	275.73
NIBT / Operating revenue	-96.86	-35.86	-2.49	9.86	9.39
NIBT / Employees (in thousand of NT dollars)	-2,515.45	-1,175.81	-98.21	428.57	500.00
【L】					
Liquidity ratio (monthly average of daily data)	37.15	22.13	18.63	19.56	20.70
Loans / Deposits	33.80	53.31	64.95	73.10	73.20
Time deposits / Deposits	69.00	69.15	72.88	75.90	75.77
NCDs / Time deposits	0.15	0.23	0.25	0.33	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	379.31	-858.97	-256.01	-488.21	-403.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	48.80	45.40	39.07	43.17	62.72
Interest rate sensitivity gap/Equity	2,153.98	-3,238.55	-1,221.76	-1,016.64	-761.31
【G】					
Deposit growth rate	-4.54	-3.68	-3.74	-1.85	4.60
Loan growth rate	-39.47	-21.70	-14.66	-1.96	-6.04
Investment growth rate	21.75	-29.32	-68.58	-24.38	60.55
Guarantee growth rate	-14.67	-	-54.55	-7.30	-73.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Taitung Business Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	4.88	7.02	3.99	1.04	12.79
Tier 1 capital / Risk-weighted assets	5.27	6.34	3.33	0.89	12.50
Liability / Equity (multiple)	24.95	20.43	41.17	51.46	9.78
Equity / Asset	3.85	4.67	2.37	1.91	9.27
【A】					
Non-performing loan ratio	13.42	14.06	20.87	31.51	41.64
Loan loss reserves / NPLs	22.13	33.37	31.79	20.73	12.03
【E】					
Net income before tax(NIBT) / Average equity	-14.30	69.88	115.40	-107.41	-27.95
(NIBT + loan loss provision) / Average equity	28.71	103.14	222.53	6.92	-9.42
NIBT / Average asset	-0.68	2.33	1.89	-6.73	-3.22
(NIBT + loan loss provision) / Average asset	1.36	3.44	3.64	0.43	-1.09
Net interest income / NIBT	-	169.24	173.62	-	-
NIBT / Operating revenue	-10.73	33.02	26.40	-138.70	-66.13
NIBT / Employees (in thousand of NT dollars)	-451.54	1,397.93	989.72	-3,774.07	-2,487.48
【L】					
Liquidity ratio (monthly average of daily data)	28.89	20.86	14.71	10.24	21.10
Loans / Deposits	66.03	73.29	80.91	85.00	81.02
Time deposits / Deposits	84.03	83.72	84.54	83.70	84.15
NCDs / Time deposits	0.13	0.12	0.11	0.02	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-878.42	-705.87	-1,137.87	-1,630.70	-228.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	59.44	27.58	39.38	45.21	39.34
Interest rate sensitivity gap/Equity	-941.24	-1,344.15	-2,014.32	-2,236.81	-544.05
【G】					
Deposit growth rate	3.24	10.49	21.90	7.73	11.60
Loan growth rate	-7.35	-0.51	14.94	12.40	-1.39
Investment growth rate	42.93	1.24	-76.58	-15.22	114.20
Guarantee growth rate	-32.65	3.16	-67.13	-56.61	-39.73

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： China Development Industrial Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	37.16	34.98	32.03	35.02	41.68
Tier 1 capital / Risk-weighted assets	108.52	122.28	117.97	106.77	113.40
Liability / Equity (multiple)	0.54	0.59	0.58	0.47	0.48
Equity / Asset	64.81	63.00	63.35	68.16	67.74
【A】					
Non-performing loan ratio	2.35	2.63	1.81	2.36	4.20
Loan loss reserves / NPLs	233.24	306.31	487.14	70.09	45.56
【E】					
Net income before tax(NIBT) / Average equity	8.07	-3.93	-9.66	5.10	10.63
(NIBT + loan loss provision) / Average equity	7.71	-3.98	-5.19	6.13	12.39
NIBT / Average asset	5.25	-2.44	-6.01	3.26	6.69
(NIBT + loan loss provision) / Average asset	5.02	-2.47	-3.23	3.92	7.80
Net interest income / NIBT	15.99	-	-	29.73	20.68
NIBT / Operating revenue	72.82	-89.35	-278.60	89.71	177.30
NIBT / Employees (in thousand of NT dollars)	21,408.91	-11,185.65	-24,156.58	12,016.81	19,858.22
【L】					
Liquidity ratio (monthly average of daily data)	167.22	121.39	67.27	37.53	107.30
Loans / Deposits	265.13	151.29	154.07	176.28	203.91
Time deposits / Deposits	50.12	67.59	79.48	84.31	86.39
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-0.16	2.41	3.84	0.81	8.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	238.51	170.95	173.62	170.94	202.87
Interest rate sensitivity gap/Equity	32.43	24.37	22.68	23.14	31.22
【G】					
Deposit growth rate	-45.07	-3.48	-5.92	37.93	-4.21
Loan growth rate	6.32	-12.53	-19.33	2.33	0.57
Investment growth rate	-4.08	0.04	-2.94	13.01	25.39
Guarantee growth rate	-5.36	-9.55	6.15	37.45	-26.86

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Hwatai Bank　　　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	10.92	11.30	11.09	12.09	11.52
Tier 1 capital / Risk-weighted assets	11.71	12.13	12.07	11.74	11.00
Liability / Equity (multiple)	11.72	11.82	11.51	11.33	11.74
Equity / Asset	7.86	7.80	7.99	8.11	7.85
【A】					
Non-performing loan ratio	1.80	2.43	6.19	9.07	12.96
Loan loss reserves / NPLs	56.67	46.38	15.33	11.12	5.54
【E】					
Net income before tax(NIBT) / Average equity	4.33	3.20	0.13	6.65	6.82
(NIBT + loan loss provision) / Average equity	10.77	7.77	12.65	13.45	9.68
NIBT / Average asset	0.34	0.25	0.01	0.56	0.55
(NIBT + loan loss provision) / Average asset	0.85	0.61	1.03	1.13	0.78
Net interest income / NIBT	522.54	631.19	18,500.00	438.93	299.25
NIBT / Operating revenue	10.33	7.57	0.28	11.19	8.60
NIBT / Employees (in thousand of NT dollars)	363.17	265.79	10.91	593.93	561.45
【L】					
Liquidity ratio (monthly average of daily data)	14.63	18.37	14.49	12.58	14.30
Loans / Deposits	82.80	82.24	83.04	84.05	82.78
Time deposits / Deposits	66.32	65.30	67.87	72.36	73.48
NCDs / Time deposits	5.38	5.29	4.68	9.87	8.72
Accumulated gap of assets and liabilities(180 days) / Equity	-270.73	-240.72	-451.71	-477.75	-217.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.55	92.28	41.43	49.58	81.16
Interest rate sensitivity gap/Equity	-57.77	-82.66	-583.11	-512.64	-201.59
【G】					
Deposit growth rate	2.49	6.44	0.18	0.73	4.40
Loan growth rate	2.77	4.91	-1.46	2.31	5.32
Investment growth rate	-29.09	-32.21	-30.65	3.88	-8.71
Guarantee growth rate	-36.06	-22.09	-30.16	-18.65	44.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : Cota Commercial Bank　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	9.42	11.05	12.69	12.73	15.20
Tier 1 capital / Risk-weighted assets	9.62	11.28	13.01	12.86	15.56
Liability / Equity (multiple)	15.88	14.52	13.50	11.74	11.98
Equity / Asset	5.92	6.44	6.90	7.85	7.70
【A】					
Non-performing loan ratio	2.78	3.52	4.87	8.53	14.16
Loan loss reserves / NPLs	32.93	31.82	23.47	17.37	7.97
【E】					
Net income before tax(NIBT) / Average equity	5.87	5.55	5.41	4.85	-19.15
(NIBT + loan loss provision) / Average equity	11.61	9.15	11.10	11.93	6.60
NIBT / Average asset	0.37	0.38	0.39	0.38	-1.87
(NIBT + loan loss provision) / Average asset	0.72	0.62	0.80	0.93	0.65
Net interest income / NIBT	429.64	430.00	466.29	564.94	-
NIBT / Operating revenue	10.86	12.26	11.13	8.43	-33.07
NIBT / Employees (in thousand of NT dollars)	319.46	312.50	362.64	349.47	-2,040.07
【L】					
Liquidity ratio (monthly average of daily data)	11.22	13.32	10.52	11.47	20.10
Loans / Deposits	82.85	83.91	87.70	83.21	66.22
Time deposits / Deposits	67.44	68.00	67.32	69.84	73.22
NCDs / Time deposits	8.62	7.38	4.58	0.80	1.25
Accumulated gap of assets and liabilities(180 days) / Equity	-636.59	-623.92	-383.11	-273.28	-362.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.18	87.12	85.53	86.38	87.74
Interest rate sensitivity gap/Equity	-295.00	-179.09	-186.60	-153.03	-140.52
【G】					
Deposit growth rate	12.58	13.10	15.38	4.35	7.77
Loan growth rate	11.13	8.16	21.52	31.14	-6.47
Investment growth rate	-20.81	-43.52	-41.47	-45.08	46.03
Guarantee growth rate	-26.81	27.11	75.26	-8.17	-35.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name ： Industrial Bank of Taiwan　　Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	16.54	20.45	18.07	23.02	25.22
Tier 1 capital / Risk-weighted assets	28.27	37.99	36.79	45.61	50.59
Liability / Equity (multiple)	3.34	1.87	1.34	1.13	1.00
Equity / Asset	23.06	34.82	42.82	46.89	50.07
【A】					
Non-performing loan ratio	0.20	0.51	1.23	2.18	-
Loan loss reserves / NPLs	422.77	160.00	125.26	45.33	-
【E】					
Net income before tax(NIBT) / Average equity	6.01	6.10	5.66	-6.32	4.44
(NIBT + loan loss provision) / Average equity	6.52	6.27	6.46	-5.96	4.78
NIBT / Average asset	1.67	2.39	2.69	-3.17	2.28
(NIBT + loan loss provision) / Average asset	1.81	2.46	3.08	-2.99	2.45
Net interest income / NIBT	64.52	54.10	62.95	-	100.28
NIBT / Operating revenue	32.04	48.20	50.91	-79.85	40.03
NIBT / Employees (in thousand of NT dollars)	5,938.93	5,781.95	5,520.66	-7,156.68	5,146.92
【L】					
Liquidity ratio (monthly average of daily data)	60.40	55.44	10.65	12.62	17.70
Loans / Deposits	97.63	103.57	134.05	124.62	127.67
Time deposits / Deposits	95.20	90.16	90.66	88.09	97.19
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-48.15	-73.52	-33.55	-25.24	-26.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	134.09	99.05	46.14	38.73	49.49
Interest rate sensitivity gap/Equity	73.56	-0.95	-57.13	-62.45	-49.06
【G】					
Deposit growth rate	43.95	85.90	12.98	5.95	0.54
Loan growth rate	28.57	22.88	5.78	5.29	23.29
Investment growth rate	18.23	-4.93	24.20	-6.19	4.52
Guarantee growth rate	39.54	-11.95	-19.28	-32.56	37.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2005

Bank's name : Agricultural Bank of Taiwan Unit：%

Items	31/12/05	31/12/04	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	71.42	-	-	-	-
Tier 1 capital / Risk-weighted assets	71.42	-	-	-	-
Liability / Equity (multiple)	4.79	-	-	-	-
Equity / Asset	17.28	-	-	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss reserves / NPLs	-	-	-	-	-
【E】					
Net income before tax(NIBT) / Average equity	0.56	-	-	-	-
(NIBT + loan loss provision) / Average equity	0.56	-	-	-	-
NIBT / Average asset	0.16	-	-	-	-
(NIBT + loan loss provision) / Average asset	0.16	-	-	-	-
Net interest income / NIBT	186.57	-	-	-	-
NIBT / Operating revenue	9.08	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	638.10	-	-	-	-
【L】					
Liquidity ratio (monthly average of daily data)	83.19	-	-	-	-
Loans / Deposits	3.21	-	-	-	-
Time deposits / Deposits	99.14	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	202.67	-	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.22	-	-	-	-
Interest rate sensitivity gap/Equity	-127.33	-	-	-	-
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-