

TABLE 3

## Consolidated Income Statement of Domestic Banks

January - March, 2005

Unit : In millions of N.T. dollars

| Item                                     | Total   | Export-<br>Import Bank | Chiao Tung<br>Bank | Farmers<br>Bank | Central<br>Trust | Bank of<br>Taiwan | TaipeiFubon<br>Bank | Bank of<br>Kaohsiung | Land Bank<br>of Taiwan | Taiwan Coop-<br>erative Bank | First Com.<br>Bank | Hua Nan<br>Com. Bank | Chang Hwa<br>Com. Bank | ICBC  |
|--|---------|------------------------|--------------------|-----------------|------------------|-------------------|---------------------|----------------------|------------------------|------------------------------|--------------------|----------------------|------------------------|-------|
| OPERATING REVENUES                       |         |                        |                    |                 |                  |                   |                     |                      |                        |                              |                    |                      |                        |       |
| Interest income                          | 177,391 | 679                    | 4,385              | 3,363           | 1,426            | 10,511            | 7,838               | 793                  | 10,256                 | 9,980                        | 9,291              | 8,413                | 7,718                  | 7,299 |
| Loan & discount interest                 | 132,633 | 620                    | 3,195              | 2,826           | 1,188            | 8,591             | 4,012               | 744                  | 8,857                  | 7,694                        | 6,800              | 6,696                | 5,927                  | 4,366 |
| Interest due from banks                  | 8,595   | -                      | 214                | 255             | 163              | 589               | 300                 | 33                   | 557                    | 1,081                        | 782                | 500                  | 551                    | 712   |
| Bonds interest                           | 9,551   | 2                      | 184                | 174             | 68               | -                 | 705                 | -                    | 474                    | 567                          | 1,573              | 503                  | 282                    | 536   |
| Other interest income                    | 26,612  | 57                     | 792                | 108             | 7                | 1,331             | 2,821               | 16                   | 368                    | 638                          | 136                | 714                  | 958                    | 1,685 |
| Gain on sales of securities              | 7,843   | 22                     | 160                | 10              | 31               | 1,106             | 904                 | 133                  | 331                    | 796                          | 113                | 909                  | 148                    | 308   |
| Gain on sales of stocks                  | 3,011   | -                      | 20                 | 61              | 9                | -                 | -                   | 5                    | 233                    | -                            | 26                 | 5                    | 1                      | 6     |
| Commission and service fees earned       | 27,098  | 6                      | 272                | 180             | 200              | 467               | 2,472               | 67                   | 686                    | 591                          | 959                | 1,022                | 656                    | 1,084 |
| Currency exchange gains                  | 3,462   | -                      | 33                 | 24              | 52               | 276               | 206                 | 6                    | 16                     | 64                           | 264                | 180                  | 324                    | 348   |
| Other operating revenues                 | 10,596  | 28                     | 15                 | 7               | 10               | 171               | -                   | -                    | 40                     | 435                          | 1,167              | 1,288                | 1,596                  | 305   |
| Total operating income                   | 229,401 | 735                    | 4,885              | 3,645           | 1,728            | 12,531            | 11,420              | 1,004                | 11,562                 | 11,866                       | 11,820             | 11,817               | 10,443                 | 9,350 |
| OPERATING EXPENSE                        |         |                        |                    |                 |                  |                   |                     |                      |                        |                              |                    |                      |                        |       |
| Interest expenses                        | 80,302  | 469                    | 2,499              | 1,747           | 832              | 10,295            | 4,020               | 412                  | 5,682                  | 6,474                        | 4,250              | 4,254                | 3,547                  | 3,833 |
| Deposits interest                        | 57,957  | -                      | 951                | 1,229           | 588              | 9,969             | 1,654               | 287                  | 5,271                  | 5,212                        | 2,715              | 2,753                | 2,375                  | 2,081 |
| Borrowing funds interest                 | 11,644  | 469                    | 701                | 488             | 240              | 151               | 1,698               | 57                   | 239                    | 483                          | 1,001              | 1,120                | 164                    | 1,252 |
| Other interest expenses                  | 10,701  | -                      | 847                | 30              | 4                | 175               | 668                 | 68                   | 172                    | 779                          | 534                | 381                  | 1,008                  | 500   |
| Loss on sales of securities              | 25      | -                      | -                  | -               | -                | -                 | -                   | -                    | -                      | -                            | -                  | -                    | -                      | -     |
| Loss on sales of stocks                  | 247     | -                      | -                  | -               | -                | -                 | -                   | -                    | -                      | 189                          | -                  | -                    | -                      | -     |
| Commission and service fees charged      | 6,210   | 3                      | 26                 | 26              | 40               | 62                | 1,011               | 6                    | 87                     | 167                          | 194                | 217                  | 59                     | 114   |
| Provisions                               | 30,718  | -6                     | 251                | 574             | 149              | 142               | 3,507               | 47                   | 1,379                  | 371                          | 927                | 1,144                | 3,525                  | 1,337 |
| Operating & administration expenses      | 68,720  | 115                    | 775                | 981             | 418              | 3,096             | 2,394               | 401                  | 3,250                  | 3,790                        | 3,289              | 3,318                | 2,855                  | 2,321 |
| Currency exchange losses                 | 238     | 2                      | -                  | -               | -                | -                 | -                   | -                    | -                      | -                            | -                  | -                    | -                      | -     |
| Other operating expenses                 | 5,105   | 25                     | 1                  | 2               | 88               | 21                | 54                  | -                    | 5                      | 6                            | 90                 | 24                   | 5                      | 83    |
| Total operating expenses                 | 191,565 | 608                    | 3,552              | 3,330           | 1,527            | 13,616            | 10,986              | 866                  | 10,403                 | 10,997                       | 8,750              | 8,957                | 9,991                  | 7,688 |
| Operating income                         | 37,836  | 127                    | 1,333              | 315             | 201              | -1,085            | 434                 | 138                  | 1,159                  | 869                          | 3,070              | 2,860                | 452                    | 1,662 |
| Non-operating income                     |         |                        |                    |                 |                  |                   |                     |                      |                        |                              |                    |                      |                        |       |
| Gain on disposal of long-term investment | 3,382   | -                      | -                  | -               | -                | 1,295             | 220                 | -                    | -                      | -                            | 64                 | -                    | -                      | 1,085 |
| Reversal amount of impairment loss       | -       | -                      | -                  | -               | -                | -                 | -                   | -                    | -                      | -                            | -                  | -                    | -                      | -     |
| Other income                             | 9,820   | 3                      | 387                | 121             | 144              | 2,847             | 2,402               | 46                   | 33                     | 70                           | 100                | 208                  | 6                      | 49    |
| Total non-operating income               | 13,202  | 3                      | 387                | 121             | 144              | 4,142             | 2,622               | 46                   | 33                     | 70                           | 164                | 208                  | 6                      | 1,134 |
| Non-operating loss                       |         |                        |                    |                 |                  |                   |                     |                      |                        |                              |                    |                      |                        |       |
| Loss on disposal of long-term investment | 16      | -                      | -                  | -               | -                | -                 | -                   | -                    | -                      | 11                           | -                  | -                    | -                      | -     |
| Impairment asset loss                    | 1,658   | -                      | -                  | -               | -                | -                 | -                   | 162                  | -                      | 192                          | -                  | -                    | -                      | -     |
| Other loss                               | 2,724   | 1                      | 4                  | 1               | 6                | 39                | 34                  | 7                    | 22                     | 241                          | 53                 | 39                   | 21                     | 51    |
| Total non-operating losses               | 4,398   | 1                      | 4                  | 1               | 6                | 39                | 34                  | 169                  | 22                     | 444                          | 53                 | 39                   | 21                     | 51    |
| Net income before tax                    | 46,640  | 129                    | 1,716              | 435             | 339              | 3,018             | 3,022               | 15                   | 1,170                  | 495                          | 3,181              | 3,029                | 437                    | 2,745 |

| Cathay<br>United Bank | Bank of<br>Overseas Ch. | Shanghai<br>Bank | Union Bank<br>of Taiwan | Chinese Bank | Far Eastern<br>Intl. Bank | Fuhwa Com.<br>Bank | Bank Sinopac | E. Sun Com.<br>Bank | Cosmos Bank | Bowa Bank | Taishin<br>Intl. Bank | Ta Chong<br>Bank | Jih Sun<br>Intl. Bank | EnTie Com.<br>Bank | Chinatrust<br>Com. Bank | Chinfon<br>Com. Bank | Macoto Bank |
|-----------------------|-------------------------|------------------|-------------------------|--------------|---------------------------|--------------------|--------------|---------------------|-------------|-----------|-----------------------|------------------|-----------------------|--------------------|-------------------------|----------------------|-------------|
| 9,092                 | 1,720                   | 2,600            | 3,340                   | 2,568        | 2,673                     | 2,286              | 3,386        | 3,882               | 4,386       | 1,641     | 10,816                | 2,714            | 2,864                 | 2,973              | 11,692                  | 1,715                | 2,488       |
| 7,128                 | 1,256                   | 1,731            | 1,774                   | 1,849        | 1,515                     | 1,828              | 2,166        | 2,387               | 3,967       | 1,458     | 6,806                 | 2,194            | 2,636                 | 2,748              | 7,457                   | 1,559                | 1,578       |
| 167                   | 68                      | 241              | 50                      | 55           | 45                        | 116                | 231          | 91                  | 42          | 17        | 125                   | 33               | 12                    | 29                 | 386                     | 102                  | 75          |
| 1,096                 | 157                     | 163              | 76                      | 38           | 23                        | 181                | 97           | 397                 | 46          | 73        | 212                   | 88               | 128                   | 2                  | 560                     | 47                   | 170         |
| 701                   | 239                     | 465              | 1,440                   | 626          | 1,090                     | 161                | 892          | 1,007               | 331         | 93        | 3,673                 | 399              | 88                    | 194                | 3,289                   | 7                    | 665         |
| 109                   | 26                      | 136              | 114                     | 16           | 83                        | 2                  | 214          | 197                 | 81          | 64        | 225                   | 26               | 50                    | 278                | 616                     | -                    | -           |
| -                     | 20                      | -                | 117                     | -            | 91                        | 86                 | -            | -                   | 46          | -         | -                     | 27               | -                     | 22                 | -                       | 37                   | 17          |
| 1,790                 | 288                     | 519              | 623                     | 400          | 696                       | 492                | 466          | 569                 | 454         | 187       | 2,251                 | 462              | 465                   | 497                | 4,576                   | 339                  | 436         |
| 84                    | 42                      | 100              | 4                       | 6            | 16                        | -                  | 828          | -                   | 8           | 2         | 48                    | -                | 2                     | -                  | 359                     | 10                   | -           |
| 2,477                 | 12                      | 34               | 4                       | 7            | 74                        | 42                 | 70           | 77                  | 7           | 13        | 501                   | 103              | 25                    | 3                  | 1,363                   | 183                  | 42          |
| 13,552                | 2,108                   | 3,389            | 4,202                   | 2,997        | 3,633                     | 2,908              | 4,964        | 4,725               | 4,982       | 1,907     | 13,841                | 3,332            | 3,406                 | 3,773              | 18,606                  | 2,284                | 2,983       |
| 2,717                 | 722                     | 949              | 825                     | 821          | 1,097                     | 897                | 1,937        | 1,289               | 866         | 744       | 2,320                 | 896              | 911                   | 930                | 3,333                   | 575                  | 702         |
| 1,517                 | 679                     | 774              | 694                     | 744          | 583                       | 663                | 941          | 892                 | 718         | 720       | 1,353                 | 597              | 669                   | 676                | 2,290                   | 525                  | 557         |
| 389                   | 2                       | 109              | 85                      | 55           | 201                       | 49                 | 387          | 275                 | 2           | 4         | 204                   | 98               | 234                   | 165                | 503                     | 50                   | 144         |
| 811                   | 41                      | 66               | 46                      | 22           | 313                       | 185                | 609          | 122                 | 146         | 20        | 763                   | 201              | 8                     | 89                 | 540                     | -                    | 1           |
| -                     | -                       | -                | -                       | -            | -                         | -                  | -            | -                   | -           | -         | -                     | -                | -                     | -                  | -                       | -                    | 21          |
| -                     | -                       | -                | -                       | -            | -                         | -                  | 1            | -                   | -           | 2         | 3                     | -                | -                     | -                  | -                       | -                    | -           |
| 324                   | 88                      | 86               | 178                     | 74           | 242                       | 122                | 52           | 125                 | 124         | 11        | 1,638                 | 30               | 307                   | 218                | 82                      | 30                   | 135         |
| 1,505                 | 807                     | 173              | -                       | -87          | 546                       | 415                | 151          | 482                 | 707         | 659       | 2,020                 | 464              | 1,009                 | 914                | 2,941                   | 475                  | 455         |
| 3,601                 | 756                     | 944              | 2,356                   | 952          | 968                       | 932                | 1,208        | 1,688               | 1,701       | 629       | 4,168                 | 1,385            | 1,160                 | 706                | 7,281                   | 641                  | 1,178       |
| -                     | -                       | -                | -                       | -            | -                         | 161                | -            | 2                   | -           | -         | -                     | 3                | -                     | 3                  | -                       | -                    | 21          |
| 531                   | -                       | -                | 618                     | 5            | 16                        | -                  | 757          | -                   | 1,254       | 1         | -                     | -                | -                     | 529                | 49                      | 401                  | 17          |
| 8,678                 | 2,373                   | 2,152            | 3,977                   | 1,765        | 2,869                     | 2,527              | 4,106        | 3,586               | 4,652       | 2,046     | 10,149                | 2,778            | 3,387                 | 3,300              | 13,686                  | 2,122                | 2,529       |
| 4,874                 | -265                    | 1,237            | 225                     | 1,232        | 764                       | 381                | 858          | 1,139               | 330         | -139      | 3,692                 | 554              | 19                    | 473                | 4,920                   | 162                  | 454         |
| 52                    | -                       | -                | -                       | 9            | -                         | -                  | 101          | -                   | -           | -         | 49                    | -                | -                     | -                  | 30                      | -                    | 410         |
| -                     | -                       | -                | -                       | -            | -                         | -                  | -            | -                   | -           | -         | -                     | -                | -                     | -                  | -                       | -                    | -           |
| 37                    | 230                     | 19               | 194                     | 181          | 300                       | 85                 | 55           | 376                 | 3           | 35        | 237                   | 9                | 138                   | 9                  | 576                     | 7                    | 79          |
| 89                    | 230                     | 19               | 194                     | 190          | 300                       | 85                 | 156          | 376                 | 3           | 35        | 286                   | 9                | 138                   | 9                  | 606                     | 7                    | 489         |
| -                     | -                       | -                | -                       | -            | -                         | -                  | -            | 1                   | -           | -         | -                     | -                | -                     | -                  | -                       | -                    | -           |
| 373                   | 871                     | -                | -                       | -            | -                         | -                  | -            | -                   | -           | -         | -                     | -                | -                     | -                  | -                       | -                    | -           |
| -                     | 4                       | 7                | 31                      | 1,114        | 26                        | 4                  | 5            | 18                  | -           | 13        | 164                   | 81               | 137                   | 12                 | 429                     | 48                   | 4           |
| 373                   | 875                     | 7                | 31                      | 1,114        | 26                        | 4                  | 5            | 19                  | -           | 13        | 164                   | 81               | 137                   | 12                 | 429                     | 48                   | 4           |
| 4,590                 | -910                    | 1,249            | 388                     | 308          | 1,038                     | 462                | 1,009        | 1,496               | 333         | -117      | 3,814                 | 482              | 20                    | 470                | 5,097                   | 121                  | 939         |

| Sunny Bank | Bank of<br>Panhsin | Lucky Bank | Kao Shin<br>Com. Bank | Taiwan<br>Bus. Bank | Intl. Bank<br>of Taipei | Hsinchu<br>Intl. Bank | Taichung<br>Com. Bank | Tainan<br>Bus. Bank | Ent. Bank<br>of Hualien | Taitung<br>Bus. Bank | China Dev.<br>Indus. Bank | Hwatai Bank | Cota Com.<br>Bank | Indus. Bank<br>Taiwan | Shin Kong<br>Com. Bank |
|------------|--------------------|------------|-----------------------|---------------------|-------------------------|-----------------------|-----------------------|---------------------|-------------------------|----------------------|---------------------------|-------------|-------------------|-----------------------|------------------------|
| 1,370      | 1,250              | 501        | 313                   | 6,352               | 2,901                   | 2,761                 | 1,826                 | 1,035               | 507                     | 890                  | 680                       | 545         | 534               | 574                   | 564                    |
| 1,191      | 1,150              | 435        | 269                   | 5,128               | 2,253                   | 2,577                 | 1,695                 | 916                 | 459                     | 834                  | 435                       | 484         | 487               | 293                   | 474                    |
| 25         | 58                 | 59         | 17                    | 286                 | 77                      | 47                    | 25                    | 64                  | 29                      | 40                   | 80                        | 27          | 27                | 74                    | 38                     |
| 13         | 13                 | 7          | 21                    | 529                 | 162                     | -                     | 4                     | 8                   | 10                      | 5                    | 102                       | 21          | 10                | 9                     | 15                     |
| 141        | 29                 | -          | 6                     | 409                 | 409                     | 137                   | 102                   | 47                  | 9                       | 11                   | 63                        | 13          | 10                | 198                   | 37                     |
| 58         | -                  | -          | 3                     | 24                  | 171                     | 102                   | 52                    | 12                  | -                       | -                    | 88                        | 4           | 5                 | 116                   | -                      |
| 80         | -                  | -          | -                     | -                   | -                       | 106                   | 24                    | -                   | -                       | 1                    | 1,791                     | 15          | -                 | 165                   | -                      |
| 172        | 129                | 12         | 12                    | 393                 | 720                     | 572                   | 172                   | 164                 | 5                       | 204                  | 91                        | 69          | 96                | 67                    | 48                     |
| 2          | -                  | -          | -                     | 71                  | 20                      | 28                    | 2                     | 3                   | -                       | -                    | -                         | -           | -                 | 34                    | -                      |
| -          | 29                 | -          | -                     | 7                   | 56                      | 300                   | 1                     | 4                   | 36                      | 2                    | 21                        | -           | -                 | 41                    | -                      |
| 1,682      | 1,408              | 513        | 328                   | 6,847               | 3,868                   | 3,869                 | 2,077                 | 1,218               | 548                     | 1,097                | 2,671                     | 633         | 635               | 997                   | 612                    |
| 511        | 488                | 207        | 137                   | 3,079               | 1,186                   | 1,122                 | 628                   | 402                 | 113                     | 246                  | 324                       | 217         | 222               | 369                   | 206                    |
| 459        | 415                | 207        | 128                   | 2,246               | 760                     | 852                   | 602                   | 359                 | 112                     | 238                  | 128                       | 213         | 222               | 133                   | 206                    |
| 8          | 12                 | -          | 1                     | 272                 | 101                     | 68                    | -                     | 43                  | 1                       | -                    | 21                        | 4           | -                 | 94                    | -                      |
| 44         | 61                 | -          | 8                     | 561                 | 325                     | 202                   | 26                    | -                   | -                       | 8                    | 175                       | -           | -                 | 142                   | -                      |
| -          | -                  | -          | -                     | -                   | -                       | -                     | -                     | -                   | 1                       | 3                    | -                         | -           | -                 | -                     | -                      |
| -          | 20                 | -          | -                     | -                   | 32                      | -                     | -                     | -                   | -                       | -                    | -                         | -           | -                 | -                     | -                      |
| 41         | 9                  | 1          | 1                     | 121                 | 51                      | 47                    | 28                    | 12                  | 1                       | 3                    | 3                         | 4           | 6                 | 1                     | 3                      |
| 81         | 189                | 11         | 33                    | 1,576               | 327                     | 676                   | 301                   | 277                 | 2                       | 21                   | 71                        | 57          | 68                | 8                     | 37                     |
| 644        | 507                | 191        | 127                   | 1,931               | 1,313                   | 1,174                 | 738                   | 483                 | 574                     | 390                  | 276                       | 257         | 274               | 215                   | 369                    |
| -          | 8                  | -          | -                     | -                   | -                       | -                     | -                     | -                   | -                       | -                    | 34                        | 1           | 2                 | -                     | 1                      |
| 19         | 12                 | -          | -                     | -                   | -                       | 79                    | 261                   | -                   | 13                      | 137                  | -                         | -           | -                 | 2                     | -                      |
| 1,296      | 1,233              | 410        | 298                   | 6,707               | 2,909                   | 3,098                 | 1,956                 | 1,174               | 704                     | 800                  | 708                       | 536         | 572               | 595                   | 616                    |
| 386        | 175                | 103        | 30                    | 140                 | 959                     | 771                   | 121                   | 44                  | -156                    | 297                  | 1,963                     | 97          | 63                | 402                   | -4                     |
| -          | 15                 | -          | -                     | 18                  | 34                      | -                     | -                     | -                   | -                       | -                    | -                         | -           | -                 | -                     | -                      |
| -          | -                  | -          | -                     | -                   | -                       | -                     | -                     | -                   | -                       | -                    | -                         | -           | -                 | -                     | -                      |
| 11         | 23                 | 30         | 32                    | 89                  | 22                      | 57                    | 166                   | 136                 | 19                      | 12                   | 205                       | 9           | 5                 | -                     | 18                     |
| 11         | 38                 | 30         | 32                    | 107                 | 56                      | 57                    | 166                   | 136                 | 19                      | 12                   | 205                       | 9           | 5                 | -                     | 18                     |
| -          | -                  | -          | -                     | -                   | -                       | -                     | -                     | -                   | 4                       | -                    | -                         | -           | -                 | -                     | -                      |
| -          | -                  | -          | -                     | -                   | -                       | -                     | 30                    | -                   | -                       | -                    | -                         | -           | -                 | -                     | 30                     |
| 1          | 9                  | 1          | 38                    | 9                   | -                       | 24                    | 4                     | 1                   | 2                       | 17                   | 1                         | -           | -                 | -                     | 1                      |
| 1          | 9                  | 1          | 38                    | 9                   | -                       | 24                    | 34                    | 1                   | 6                       | 17                   | 1                         | -           | -                 | -                     | 31                     |
| 396        | 204                | 132        | 24                    | 238                 | 1,015                   | 804                   | 253                   | 179                 | -143                    | 292                  | 2,167                     | 106         | 68                | 402                   | -17                    |