

TABLE 3

Consolidated Income Statement of Domestic Banks

January - March, 2004

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Chiao Tung Bank	Farmers Bank	Central Trust	Bank of Taiwan	Taipeibank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	ICBC
OPERATING REVENUES														
Interest income	158,363	637	3,980	3,027	1,430	10,406	3,750	917	9,948	10,010	8,994	7,669	7,451	5,930
Loan & discount interest	121,595	526	3,096	2,417	1,163	7,943	2,619	856	8,575	7,896	6,841	5,992	5,795	3,550
Interest due from banks	7,618	-	183	219	178	1,002	171	51	554	1,153	471	361	463	467
Bonds interest	8,056	2	189	237	73	-	208	1	485	359	1,420	759	232	444
Other interset income	21,094	109	512	154	16	1,461	752	9	334	602	262	557	961	1,469
Gain on sales of securities	13,181	26	382	19	63	2,293	867	101	359	1,042	990	1,221	433	576
Gain on sales of stocks	4,791	-	391	143	51	-	-	25	351	131	99	45	102	3
Commission and service fees earned	24,924	6	289	184	225	461	1,455	86	783	516	1,071	949	669	1,057
Currency exchange gains	3,752	-	21	36	53	221	63	6	-	42	234	173	135	454
Other operating revenues	5,542	21	14	7	11	165	70	-	43	65	88	83	32	489
Total operating income	210,553	690	5,077	3,416	1,833	13,546	6,205	1,135	11,484	11,806	11,476	10,140	8,822	8,509
OPERATING EXPENSE														
Interest expenses	67,301	415	2,017	1,467	779	9,047	2,159	413	5,048	5,913	3,599	3,538	3,077	2,443
Deposits interest	51,042	-	846	940	546	8,802	1,148	290	4,800	4,840	2,428	2,332	2,175	1,387
Borrowing funds interest	7,616	415	496	512	230	117	235	42	116	263	573	975	160	816
Other interest expenses	8,643	-	675	15	3	128	776	81	132	810	598	231	742	240
Loss on sales of securties	1,639	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	161	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	6,109	4	22	29	43	79	639	5	103	125	175	192	63	124
Provisions	33,000	7	532	372	186	1,381	329	130	2,280	1,530	2,041	1,606	3,400	1,037
Operating & administration expenses	63,964	116	731	990	429	3,100	1,574	465	3,315	3,611	3,194	3,046	2,831	2,245
Currency exchange losses	404	2	-	-	-	-	-	-	7	-	-	-	-	-
Other operating expenses	2,933	12	13	2	61	11	-	-	4	3	8	24	1	469
Total operating expenses	175,511	556	3,315	2,860	1,498	13,618	4,701	1,013	10,757	11,182	9,017	8,406	9,372	6,318
Operating income	35,042	134	1,762	556	335	-72	1,504	122	727	624	2,459	1,734	-550	2,191
Non-operating income														
Gain on disposal of long-term investment	5,774	-	-	-	-	710	83	-	307	-	-	-	267	66
Other income	11,203	-	80	323	94	801	164	39	263	154	1,134	1,448	841	156
Total non-operating income	16,977	-	80	323	94	1,511	247	39	570	154	1,134	1,448	1,108	222
Non-operating loss														
Loss on disposal of long-term investment	2	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	2,912	2	48	303	4	38	237	5	25	240	35	61	132	11
Total non-operating losses	2,914	2	48	303	4	38	237	5	25	240	35	61	132	11
Net income before tax	49,105	132	1,794	576	425	1,401	1,514	156	1,272	538	3,558	3,121	426	2,402

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Fuhwa Com. Bank	Bank Sinopac	E. Sun Com. Bank	Cosmos Bank	Pan Asia Bank	Chung Shing Bank	Taishin Intl. Bank	Fubon Com. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank
7,719	1,683	2,211	2,549	2,398	2,240	1,749	2,381	3,054	4,017	1,338	424	7,997	3,098	2,374	2,362	1,598	10,029
6,156	1,248	1,720	1,485	1,751	2,100	1,533	1,766	1,787	3,601	1,146	322	4,874	1,534	1,886	2,156	1,439	6,395
210	29	295	47	48	33	104	59	55	58	4	13	152	68	35	27	27	247
855	131	133	29	36	33	-	115	269	61	76	24	231	-	116	61	3	473
498	275	63	988	563	74	112	441	943	297	112	65	2,740	1,496	337	118	129	2,914
600	124	74	119	58	132	518	512	144	91	136	-	413	-	22	34	99	-
-	19	-	-	-	86	25	-	-	-	-	-	76	1,329	31	27	38	-
1,500	286	597	543	400	525	394	603	501	414	111	19	1,928	1,087	461	324	319	4,251
50	29	78	6	-	-	-	1,056	54	-	-	-	300	6	18	-	6	613
1,702	10	30	1	6	160	34	3	119	8	13	1	476	72	56	10	3	1,218
11,571	2,151	2,990	3,218	2,862	3,143	2,720	4,555	3,872	4,530	1,598	444	11,190	5,592	2,962	2,757	2,063	16,111
1,898	700	737	629	812	797	696	1,241	868	919	634	474	1,675	918	725	781	570	2,699
1,264	569	596	545	769	392	520	716	638	775	614	278	940	495	539	620	454	1,970
204	3	139	44	33	198	53	315	65	6	11	3	198	202	41	158	43	324
430	128	2	40	10	207	123	210	165	138	9	193	537	221	145	3	73	405
-	-	-	-	-	-	-	-	-	-	-	7	-	1,501	-	-	-	36
-	-	-	5	-	-	-	-	-	149	7	-	-	-	-	-	-	-
299	91	207	206	71	180	166	71	199	91	11	5	1,301	535	34	290	171	106
2,311	704	625	1	56	-202	734	330	610	989	169	16	2,324	911	127	764	69	2,525
2,798	797	880	1,626	830	1,391	771	1,330	1,047	1,503	510	285	3,823	1,222	1,367	907	559	6,357
-	-	-	-	14	106	19	-	-	16	19	10	-	-	-	6	-	-
70	-	-	560	-	21	-	658	-	7	-	-	-	-	-	-	487	34
7,376	2,292	2,449	3,027	1,783	2,293	2,386	3,630	2,724	3,674	1,350	797	9,123	5,087	2,253	2,748	1,856	11,757
4,195	-141	541	191	1,079	850	334	925	1,148	856	248	-353	2,067	505	709	9	207	4,354
157	-	-	-	18	-	-	77	138	-	-	-	462	285	-	-	-	651
1,171	169	10	189	171	712	31	83	435	45	60	12	786	486	1	88	13	285
1,328	169	10	189	189	712	31	160	573	45	60	12	1,248	771	1	88	13	936
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	6	6	42	900	6	5	7	10	1	20	19	127	10	73	-19	24	367
41	6	6	42	900	6	5	7	10	1	20	19	127	10	73	-19	24	367
5,482	22	545	338	368	1,556	360	1,078	1,711	900	288	-360	3,188	1,266	637	116	196	4,923

Chinfon	Macoto Bank	Sunny Bank	Bank of	Lucky Bank	Kao Shin	Taiwan	Intl. Bank	Hsinchu	Taichung	Tainan	Kaohsiung	Ent. Bank	Taitung	China Dev.	Hwatai Bank	Cota Com.	Indus. Bank
Com. Bank			Panhsin		Com. Bank	Bus. Bank	of Taipei	Intl. Bank	Com. Bank	Bus. Bank	Bus. Bank	of Hualien	Bus. Bank	Indus. Bank		Bank	Taiwan
1,718	2,244	1,202	989	501	325	6,129	2,199	2,677	1,757	1,032	323	560	792	705	543	495	292
1,582	1,422	1,037	902	448	282	5,141	1,943	2,508	1,590	915	271	492	747	493	493	457	234
62	75	22	45	42	19	165	49	46	13	61	17	21	25	95	16	22	24
60	175	18	31	11	20	504	-	-	1	11	19	36	5	53	21	13	15
14	572	125	11	-	4	319	207	123	153	45	16	11	15	64	13	3	19
134	119	51	56	18	1	261	434	171	64	-	-	-	-	110	2	10	281
-	363	52	138	-	-	-	286	35	1	69	-	36	-	554	16	-	212
292	358	131	87	10	10	484	293	519	115	116	14	5	174	153	37	53	33
15	-	-	-	-	-	44	-	38	-	-	-	-	-	-	1	-	-
109	54	-	8	-	-	10	64	26	1	4	5	29	2	-	-	-	220
2,268	3,138	1,436	1,278	529	336	6,928	3,276	3,466	1,938	1,221	342	630	968	1,522	599	558	1,038
546	698	440	414	209	143	2,614	959	973	634	402	177	135	240	340	215	196	96
512	541	397	363	209	131	1,941	668	738	616	363	175	129	231	135	214	195	74
33	155	25	6	-	1	162	53	71	-	39	2	6	-	54	1	1	17
1	2	18	45	-	11	511	238	164	18	-	-	-	9	151	-	-	5
-	-	-	-	-	-	-	-	-	-	-	-	95	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	76	29	25	1	1	132	48	50	29	12	4	1	2	15	4	5	1
709	210	71	48	14	77	1,926	330	775	195	318	12	2	13	258	31	98	14
622	1,095	544	462	159	170	2,122	988	1,062	699	396	204	232	328	300	280	195	229
-	10	15	-	-	-	-	2	-	6	21	-	-	-	78	-	1	72
208	-	18	8	-	-	-	-	-	159	-	-	3	70	6	-	-	16
2,121	2,089	1,117	957	383	391	6,794	2,327	2,860	1,722	1,149	397	468	653	997	530	495	428
147	1,049	319	321	146	-55	134	949	606	216	72	-55	162	315	525	69	63	610
-	-	-	-	-	-	-	40	-	-	-	-	-	2	2,511	-	-	-
6	131	15	21	39	15	102	86	218	91	91	2	16	7	77	8	6	-
6	131	15	21	39	15	102	126	218	91	91	2	16	9	2,588	8	6	-
-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	1	-	-
27	12	5	8	9	5	2	4	31	-	2	-	-	9	3	2	1	-
27	12	5	8	9	5	3	4	31	-	2	-	-	9	3	3	1	-
126	1,168	329	334	176	-45	233	1,071	793	307	161	-53	178	315	3,110	74	68	610

United-Cred.
Com. Bank
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