TABLE 7 (1)

The Main Financial and Performance Ratios

September 30,2004

The Peer-Group Average

Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.07	10.63	10.40
Tier 1 capital / Risk-weighted assets	-	-	9.19	9.17	10.64
Liability / Equity (multiple)	15.47	14.75	15.37	14.66	12.37
Equity / Asset	6.23	6.43	6.16	6.39	7.45
【A】					
Non-performing loan ratio					
1.Winsorized mean	2.84	4.79	4.13	5.48	6.63
2.Arithmetic mean	3.31	5.62	4.33	6.12	7.48
Loans under surveilance/Loans (Arithmetic mean)	1.21	2.25	1.75	2.74	3.78
Loan loss reserves / NPLs	42.72	32.80	34.70	28.08	20.78
The possible loss of classified assets / reserves	69.84	72.37	69.69	68.51	71.45
【E】					
Net income before tax(NIBT) / Average equity	9.66	9.72	6.52	-5.11	5.50
(NIBT + loan loss provision) / Average equity	17.64	21.32	19.14	16.95	16.78
NIBT / Average asset	0.61	0.63	0.47	-0.49	0.40
(NIBT + loan loss provision) / Average asset	1.04	1.32	1.20	1.24	1.24
Net interest income / NIBT	239.99	234.47	165.07	-	333.73
NIBT / Operating revenue	17.59	15.66	11.83	-8.97	6.44
NIBT / Employees (in thousand of NT dollars)	1,074.08	925.51	668.17	-588.93	624.50
【L】					
Liquidity ratio (monthly average of daily data)	17.95	16.66	16.55	16.21	16.37
Loans / Deposits	80.81	81.48	80.69	81.46	82.35
Time deposits / Deposits	64.03	67.67	66.00	70.25	73.27
NCDs / Time deposits	3.21	1.89	2.94	1.92	2.93
Accumulated gap of assets and liabilities(180 days) / Equity	-211.17	-202.39	-192.86	-161.51	-141.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.87	78.82	80.80	78.07	80.87
Interest rate sensitivity gap/Equity	-149.92	-203.49	-180.13	-223.78	-164.39
【G】					
Deposit growth rate	9.03	4.97	7.00	1.72	4.79
Loan growth rate	8.86	2.63	6.15	-0.73	0.90
Investment growth rate	7.06	8.50	7.22	5.55	14.90
Guarantee growth rate	3.25	-10.72	0.09	-15.32	-12.27

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	51.47	44.53	40.45
Tier 1 capital / Risk-weighted assets	-	-	50.46	43.46	39.30
Liability / Equity (multiple)	4.64	5.26	5.04	5.69	6.28
Equity / Asset	17.74	15.96	16.56	14.94	13.74
【A】					
Non-performing loan ratio	0.13	0.19	0.19	0.26	0.55
Loans under surveilance/Loans	-	0.18	0.18	0.16	-
Loan loss reserves / NPLs	564.55	448.92	460.11	314.55	134.31
【E】					
Net income before tax(NIBT) / Average equity	3.51	5.45	5.47	5.69	5.99
(NIBT + loan loss provision) / Average equity	3.35	5.95	5.75	7.26	8.07
NIBT / Average asset	0.59	0.83	0.84	0.78	0.79
(NIBT + loan loss provision) / Average asset	0.56	0.91	0.88	1.00	1.06
Net interest income / NIBT	147.28	143.93	142.69	160.71	172.77
NIBT / Operating revenue	22.37	25.80	25.91	19.37	13.23
NIBT / Employees (in thousand of NT dollars)	3,000.00	4,582.52	4,639.02	4,514.15	4,516.43
【L】					
Liquidity ratio (monthly average of daily data)	-	-	-	-	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	85.82	54.54	-164.94	60.19	30.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	126.78	136.69	138.14	133.57	124.52
Interest rate sensitivity gap/Equity	66.89	102.10	99.38	100.39	78.61
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-9.17	-12.59	-11.79	-6.25	-2.12
Investment growth rate	-8.93	20.77	28.79	25.68	604.46
Guarantee growth rate	27.33	-52.87	-19.10	-36.90	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Chiao Tung Bank　　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.96	13.83	14.71
Tier 1 capital / Risk-weighted assets	-	-	13.88	14.73	13.84
Liability / Equity (multiple)	9.43	9.07	8.96	9.68	9.07
Equity / Asset	9.59	9.93	10.04	9.36	9.93
【A】					
Non-performing loan ratio	2.13	2.96	2.40	3.07	4.36
Loans under surveilance/Loans	0.45	2.39	1.09	2.57	-
Loan loss reserves / NPLs	41.68	42.08	40.23	31.47	31.35
【E】					
Net income before tax(NIBT) / Average equity	8.56	11.23	11.51	7.35	9.35
(NIBT + loan loss provision) / Average equity	15.43	18.83	20.01	18.65	25.95
NIBT / Average asset	0.81	1.08	1.12	0.70	0.91
(NIBT + loan loss provision) / Average asset	1.45	1.82	1.94	1.78	2.52
Net interest income / NIBT	154.75	131.95	11.57	200.57	164.71
NIBT / Operating revenue	23.61	29.56	29.60	17.95	15.93
NIBT / Employees (in thousand of NT dollars)	3,723.97	4,809.34	5,115.81	3,006.74	3,566.45
【L】					
Liquidity ratio (monthly average of daily data)	17.91	16.89	21.12	23.70	17.90
Loans / Deposits	146.02	141.88	145.06	143.16	160.33
Time deposits / Deposits	68.90	75.84	72.46	76.49	78.98
NCDs / Time deposits	0.32	0.40	1.55	0.49	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	84.76	-103.97	-73.04	-120.69	-93.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.00	125.81	121.46	110.52	109.51
Interest rate sensitivity gap/Equity	-6.30	129.63	111.24	59.96	55.44
【G】					
Deposit growth rate	3.91	11.85	4.33	6.15	-7.09
Loan growth rate	5.32	2.05	3.77	-4.12	3.15
Investment growth rate	25.33	0.70	3.22	68.10	-18.54
Guarantee growth rate	14.26	38.75	-100.00	36.77	3.70

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.36	8.66	9.11
Tier 1 capital / Risk-weighted assets	-	-	5.37	5.54	8.84
Liability / Equity (multiple)	27.53	33.47	37.60	32.95	19.68
Equity / Asset	3.51	2.90	2.59	2.95	4.84
【A】					
Non-performing loan ratio	5.79	12.51	7.03	10.70	12.48
Loans under surveilance/Loans	1.15	1.51	1.69	2.31	-
Loan loss reserves / NPLs	13.94	14.50	14.28	14.50	8.92
【E】					
Net income before tax(NIBT) / Average equity	7.76	4.49	3.01	-43.65	3.08
(NIBT + loan loss provision) / Average equity	20.07	35.41	35.99	21.49	17.95
NIBT / Average asset	0.27	0.15	0.10	-1.98	0.17
(NIBT + loan loss provision) / Average asset	0.70	1.18	1.18	0.98	0.97
Net interest income / NIBT	421.68	959.18	560.56	-	788.35
NIBT / Operating revenue	11.04	4.91	3.39	-51.83	3.09
NIBT / Employees (in thousand of NT dollars)	652.12	329.95	217.13	-4,386.05	361.39
【L】					
Liquidity ratio (monthly average of daily data)	12.85	22.15	20.36	28.69	27.20
Loans / Deposits	97.18	91.18	95.10	87.01	89.34
Time deposits / Deposits	57.04	56.05	55.67	55.26	57.12
NCDs / Time deposits	1.63	0.14	3.05	0.44	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-150.60	-591.99	-458.26	-270.83	-16.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.08	70.33	77.80	71.19	74.76
Interest rate sensitivity gap/Equity	-382.27	-808.29	-680.17	-575.38	-419.04
【G】					
Deposit growth rate	11.04	0.34	4.81	-1.87	1.84
Loan growth rate	14.46	4.68	11.90	-4.11	0.86
Investment growth rate	-10.13	4.94	-6.16	-27.30	19.01
Guarantee growth rate	-12.69	-16.13	-15.21	-21.70	-4.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.84	11.58	14.11
Tier 1 capital / Risk-weighted assets	-	-	10.31	7.86	10.25
Liability / Equity (multiple)	35.15	42.53	40.89	204.45	43.78
Equity / Asset	2.77	2.30	2.39	0.49	2.23
【A】					
Non-performing loan ratio	2.91	3.59	3.31	4.12	7.10
Loans under surveilance/Loans	0.58	1.62	1.28	1.26	-
Loan loss reserves / NPLs	63.61	64.80	60.79	54.03	29.75
【E】					
Net income before tax(NIBT) / Average equity	38.84	17.27	19.07	-80.91	11.61
(NIBT + loan loss provision) / Average equity	58.88	47.03	47.65	56.24	53.55
NIBT / Average asset	0.82	0.38	0.42	-1.61	0.24
(NIBT + loan loss provision) / Average asset	1.24	1.04	1.05	1.12	1.12
Net interest income / NIBT	111.17	310.32	98.14	-	400.00
NIBT / Operating revenue	31.56	11.53	13.24	-39.68	4.23
NIBT / Employees (in thousand of NT dollars)	2,622.12	1,139.05	1,269.73	-4,935.74	750.28
【L】					
Liquidity ratio (monthly average of daily data)	34.23	30.80	30.77	22.52	25.00
Loans / Deposits	105.15	105.28	105.57	105.32	112.15
Time deposits / Deposits	62.29	71.10	70.08	73.50	78.00
NCDs / Time deposits	-	0.13	0.11	1.49	1.59
Accumulated gap of assets and liabilities(180 days) / Equity	-292.64	-651.02	-634.75	-4,083.57	-765.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.94	99.08	99.87	96.62	98.06
Interest rate sensitivity gap/Equity	-1.72	-30.70	-4.08	-563.80	-65.50
【G】					
Deposit growth rate	6.25	-8.57	-5.12	1.01	-5.42
Loan growth rate	4.15	-6.10	-5.48	-5.45	-6.46
Investment growth rate	76.03	-32.88	30.12	-56.85	69.15
Guarantee growth rate	-18.01	-24.54	-19.92	-20.79	-14.90

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name : Bank of Taiwan Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	14.62	15.56	16.33
Tier 1 capital / Risk-weighted assets	-	-	16.35	13.97	13.36
Liability / Equity (multiple)	14.49	14.52	13.89	11.43	10.82
Equity / Asset	6.46	6.44	6.71	8.05	8.46
【A】					
Non-performing loan ratio	1.64	2.32	2.17	2.90	3.58
Loans under surveilance/Loans	0.60	0.90	0.98	0.71	-
Loan loss reserves / NPLs	54.77	39.65	44.38	33.96	34.66
【E】					
Net income before tax(NIBT) / Average equity	9.22	2.80	4.33	3.15	6.57
(NIBT + loan loss provision) / Average equity	9.74	4.97	6.78	10.17	12.15
NIBT / Average asset	0.59	0.21	0.31	0.26	0.55
(NIBT + loan loss provision) / Average asset	0.62	0.37	0.49	0.85	1.02
Net interest income / NIBT	25.75	225.61	26.33	317.16	155.13
NIBT / Operating revenue	28.64	7.42	11.32	7.02	10.80
NIBT / Employees (in thousand of NT dollars)	2,088.81	687.37	1,039.81	882.93	1,759.75
【L】					
Liquidity ratio (monthly average of daily data)	57.06	56.80	59.23	48.22	36.70
Loans / Deposits	57.12	57.49	53.85	61.41	69.21
Time deposits / Deposits	63.70	66.26	65.97	67.54	67.02
NCDs / Time deposits	0.13	0.15	0.14	0.17	0.18
Accumulated gap of assets and liabilities(180 days) / Equity	129.20	149.80	219.48	-101.97	-88.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.48	106.25	105.02	62.05	57.06
Interest rate sensitivity gap/Equity	-45.04	43.67	33.74	-278.48	-290.93
【G】					
Deposit growth rate	6.45	3.19	4.12	2.45	5.75
Loan growth rate	5.30	-4.49	-8.93	-10.61	-4.89
Investment growth rate	-2.16	10.16	25.05	16.62	12.84
Guarantee growth rate	9.19	9.70	16.65	-4.51	7.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name : Taipeibank Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.12	14.00	13.32
Tier 1 capital / Risk-weighted assets	-	-	13.86	14.88	12.85
Liability / Equity (multiple)	12.23	13.08	12.97	12.56	13.28
Equity / Asset	7.56	7.10	7.16	7.37	7.00
【A】					
Non-performing loan ratio	2.00	2.36	2.37	2.99	3.03
Loans under surveilance/Loans	0.37	0.78	0.72	1.16	-
Loan loss reserves / NPLs	56.40	32.74	32.98	30.54	32.19
【E】					
Net income before tax(NIBT) / Average equity	11.39	12.17	11.06	12.62	8.21
(NIBT + loan loss provision) / Average equity	13.48	18.16	15.93	18.35	14.59
NIBT / Average asset	0.80	0.89	0.81	0.91	0.66
(NIBT + loan loss provision) / Average asset	0.94	1.33	1.17	1.33	1.17
Net interest income / NIBT	111.03	127.86	23.16	160.91	264.89
NIBT / Operating revenue	22.56	22.99	21.52	18.99	11.48
NIBT / Employees (in thousand of NT dollars)	1,976.37	1,882.75	1,687.99	1,694.95	1,116.85
【L】					
Liquidity ratio (monthly average of daily data)	54.97	40.39	42.12	37.70	30.40
Loans / Deposits	61.78	76.52	72.85	74.07	77.86
Time deposits / Deposits	47.15	47.47	47.62	52.68	50.51
NCDs / Time deposits	0.71	0.81	0.75	0.86	0.88
Accumulated gap of assets and liabilities(180 days) / Equity	155.50	-42.33	-32.67	-26.19	85.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.86	114.13	109.67	104.03	110.01
Interest rate sensitivity gap/Equity	54.10	124.50	86.02	36.97	94.31
【G】					
Deposit growth rate	-3.10	8.25	4.67	-3.76	8.83
Loan growth rate	-22.05	5.30	0.99	-9.43	8.44
Investment growth rate	20.72	29.42	17.27	20.67	39.28
Guarantee growth rate	-3.87	11.12	9.01	9.77	55.85

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Bank of Kaohsiung　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.65	12.99	11.63
Tier 1 capital / Risk-weighted assets	-	-	12.77	12.54	13.03
Liability / Equity (multiple)	13.75	14.87	14.15	17.20	18.73
Equity / Asset	6.78	6.30	6.60	5.49	5.07
【A】					
Non-performing loan ratio	1.70	1.68	1.64	2.38	2.86
Loans under surveilance/Loans	0.29	0.83	0.79	1.02	-
Loan loss reserves / NPLs	57.85	29.63	46.84	38.59	18.93
【E】					
Net income before tax(NIBT) / Average equity	5.42	6.07	5.85	1.87	10.22
(NIBT + loan loss provision) / Average equity	10.39	12.13	13.39	25.36	24.63
NIBT / Average asset	0.35	0.36	0.35	0.10	0.52
(NIBT + loan loss provision) / Average asset	0.68	0.72	0.81	1.35	1.24
Net interest income / NIBT	339.52	367.86	381.52	1,754.87	340.90
NIBT / Operating revenue	12.81	10.83	10.64	2.16	8.49
NIBT / Employees (in thousand of NT dollars)	643.41	705.23	681.18	230.22	1,273.28
【L】					
Liquidity ratio (monthly average of daily data)	22.48	19.43	16.71	12.70	11.90
Loans / Deposits	84.28	87.67	90.93	95.30	87.27
Time deposits / Deposits	55.91	63.09	59.09	68.81	76.55
NCDs / Time deposits	0.89	1.61	1.00	1.61	12.95
Accumulated gap of assets and liabilities(180 days) / Equity	-112.67	-198.34	-58.42	-24.19	-48.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.09	104.94	104.01	102.16	96.80
Interest rate sensitivity gap/Equity	57.22	59.30	45.39	30.76	-51.00
【G】					
Deposit growth rate	-4.37	-8.47	-11.86	-22.45	12.45
Loan growth rate	-9.71	-7.88	-17.04	-13.96	5.98
Investment growth rate	-8.90	-41.47	-36.74	66.49	17.40
Guarantee growth rate	-25.95	3.87	3.53	-22.24	-7.25

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.25	10.08	9.65
Tier 1 capital / Risk-weighted assets	-	-	8.92	6.45	7.28
Liability / Equity (multiple)	21.78	20.46	21.05	18.22	17.08
Equity / Asset	4.39	4.66	4.54	5.20	5.53
【A】					
Non-performing loan ratio	3.72	6.72	4.57	7.07	7.37
Loans under surveilance/Loans	1.32	2.26	1.99	3.36	-
Loan loss reserves / NPLs	29.97	17.01	24.74	16.19	23.44
【E】					
Net income before tax(NIBT) / Average equity	5.65	3.19	4.00	2.59	9.07
(NIBT + loan loss provision) / Average equity	16.00	24.52	25.77	30.20	27.72
NIBT / Average asset	0.26	0.16	0.20	0.13	0.49
(NIBT + loan loss provision) / Average asset	0.73	1.22	1.26	1.54	1.50
Net interest income / NIBT	434.41	863.36	84.90	1,387.87	328.69
NIBT / Operating revenue	9.69	5.05	6.32	3.05	8.33
NIBT / Employees (in thousand of NT dollars)	764.05	424.46	532.19	333.77	1,265.63
【L】					
Liquidity ratio (monthly average of daily data)	21.24	20.94	20.52	20.86	18.00
Loans / Deposits	82.77	80.27	81.87	81.27	84.26
Time deposits / Deposits	68.36	69.94	67.96	71.66	74.92
NCDs / Time deposits	0.58	0.70	0.61	-	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	-495.28	-469.65	-432.38	-463.92	-444.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.50	94.73	97.40	90.31	93.26
Interest rate sensitivity gap/Equity	-29.46	-96.81	-49.03	-161.75	-104.53
【G】					
Deposit growth rate	6.73	6.86	8.95	4.13	8.82
Loan growth rate	10.38	2.73	9.12	-2.73	-1.75
Investment growth rate	-0.93	23.51	30.47	13.46	18.96
Guarantee growth rate	7.13	20.42	23.33	-4.06	-1.19

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Taiwan Cooperative Bank　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.88	8.97	9.39
Tier 1 capital / Risk-weighted assets	-	-	6.29	6.47	5.91
Liability / Equity (multiple)	31.71	30.72	31.27	29.54	28.96
Equity / Asset	3.06	3.15	3.10	3.27	3.34
【A】					
Non-performing loan ratio	3.75	6.03	4.66	6.86	7.63
Loans under surveilance/Loans	1.68	2.18	2.31	2.52	-
Loan loss reserves / NPLs	33.45	22.12	27.75	15.40	21.16
【E】					
Net income before tax(NIBT) / Average equity	2.25	1.12	1.18	8.37	9.24
(NIBT + loan loss provision) / Average equity	18.83	7.05	6.69	45.08	37.40
NIBT / Average asset	0.07	0.18	0.18	0.27	0.32
(NIBT + loan loss provision) / Average asset	0.56	1.13	1.02	1.44	1.28
Net interest income / NIBT	1,241.84	480.37	86.38	502.95	425.15
NIBT / Operating revenue	2.85	6.85	7.13	6.47	5.68
NIBT / Employees (in thousand of NT dollars)	194.88	551.20	559.16	665.80	690.83
【L】					
Liquidity ratio (monthly average of daily data)	30.53	32.47	32.93	27.89	20.90
Loans / Deposits	75.95	74.77	75.45	78.89	84.27
Time deposits / Deposits	72.59	76.17	74.39	77.19	78.60
NCDs / Time deposits	0.23	0.20	0.23	0.49	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-394.09	-321.67	-411.60	-510.17	-560.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.83	100.93	99.57	97.00	97.81
Interest rate sensitivity gap/Equity	22.11	23.84	-11.13	-74.54	-54.26
【G】					
Deposit growth rate	2.92	4.70	5.93	3.88	10.19
Loan growth rate	5.08	0.18	1.31	-2.32	1.24
Investment growth rate	-12.24	14.25	-0.95	17.87	42.20
Guarantee growth rate	-11.38	1.77	8.71	2.11	14.15

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： First Commercial Bank　　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.96	8.99	9.28
Tier 1 capital / Risk-weighted assets	-	-	6.22	6.59	8.89
Liability / Equity (multiple)	20.88	21.07	26.30	26.59	14.87
Equity / Asset	4.57	4.53	3.66	3.62	6.30
【A】					
Non-performing loan ratio	1.43	3.96	1.46	3.77	8.72
Loans under surveilance/Loans	0.87	1.37	0.99	2.05	-
Loan loss reserves / NPLs	62.88	24.37	39.01	20.49	16.08
【E】					
Net income before tax(NIBT) / Average equity	22.40	15.37	-34.02	-47.82	4.26
(NIBT + loan loss provision) / Average equity	33.99	34.54	32.79	-28.13	21.51
NIBT / Average asset	0.89	0.61	-1.35	-2.43	0.28
(NIBT + loan loss provision) / Average asset	1.35	1.36	1.30	-1.43	1.40
Net interest income / NIBT	161.76	254.93	-	-	629.23
NIBT / Operating revenue	28.04	17.56	-40.32	-58.36	4.74
NIBT / Employees (in thousand of NT dollars)	1,949.56	1,237.07	-2,808.22	-4,821.90	546.26
【L】					
Liquidity ratio (monthly average of daily data)	32.32	22.77	28.13	19.11	14.00
Loans / Deposits	74.79	76.77	76.41	79.07	85.85
Time deposits / Deposits	48.49	52.64	51.07	57.86	59.64
NCDs / Time deposits	1.81	1.91	1.83	2.49	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-42.79	-226.63	-248.66	-216.40	-150.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.85	89.15	92.58	83.42	79.02
Interest rate sensitivity gap/Equity	-142.75	-153.60	-130.17	-297.69	-211.37
【G】					
Deposit growth rate	1.58	8.97	5.37	3.84	6.78
Loan growth rate	-1.08	1.50	1.49	-4.72	3.10
Investment growth rate	28.24	63.17	77.46	23.85	15.30
Guarantee growth rate	-1.01	5.57	8.39	2.11	-9.29

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.22	9.07	10.68
Tier 1 capital / Risk-weighted assets	-	-	7.66	6.52	9.89
Liability / Equity (multiple)	22.88	22.52	22.95	24.98	14.24
Equity / Asset	4.19	4.25	4.18	3.85	6.56
【A】					
Non-performing loan ratio	2.60	4.20	3.33	4.16	8.27
Loans under surveilance/Loans	0.36	0.60	0.56	1.01	-
Loan loss reserves / NPLs	39.39	35.58	35.28	27.08	13.31
【E】					
Net income before tax(NIBT) / Average equity	21.33	21.37	21.48	-61.22	5.76
(NIBT + loan loss provision) / Average equity	31.71	43.70	41.26	25.93	23.84
NIBT / Average asset	0.86	0.84	0.85	-2.84	0.37
(NIBT + loan loss provision) / Average asset	1.28	1.72	1.64	1.20	1.55
Net interest income / NIBT	129.95	153.53	42.05	-	440.25
NIBT / Operating revenue	26.63	26.50	28.03	-74.01	6.55
NIBT / Employees (in thousand of NT dollars)	1,805.50	1,735.33	1,748.56	-5,939.67	723.41
【L】					
Liquidity ratio (monthly average of daily data)	31.97	27.68	27.74	23.17	13.70
Loans / Deposits	73.59	73.99	76.80	75.97	82.52
Time deposits / Deposits	47.88	51.96	49.31	55.76	59.68
NCDs / Time deposits	1.56	1.69	1.70	1.84	2.20
Accumulated gap of assets and liabilities(180 days) / Equity	45.88	50.16	89.91	9.37	-22.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.76	96.05	101.53	97.48	96.20
Interest rate sensitivity gap/Equity	12.53	-63.73	24.95	-45.80	-39.59
【G】					
Deposit growth rate	10.35	7.32	6.44	7.05	7.77
Loan growth rate	8.96	-2.39	6.50	-1.88	-0.12
Investment growth rate	3.77	-40.42	-57.55	64.12	14.92
Guarantee growth rate	2.71	21.57	22.16	5.05	0.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.21	8.35	9.10
Tier 1 capital / Risk-weighted assets	-	-	8.51	5.80	8.98
Liability / Equity (multiple)	16.41	21.52	16.98	26.60	14.51
Equity / Asset	5.75	4.44	5.56	3.62	6.45
【A】					
Non-performing loan ratio	4.02	6.26	4.93	6.97	8.98
Loans under surveilance/Loans	4.29	5.84	5.26	5.06	-
Loan loss reserves / NPLs	30.20	25.44	26.34	21.37	16.05
【E】					
Net income before tax(NIBT) / Average equity	2.28	9.16	6.65	-51.24	3.53
(NIBT + loan loss provision) / Average equity	19.45	44.23	38.22	20.02	15.69
NIBT / Average asset	0.13	0.37	0.28	-2.70	0.23
(NIBT + loan loss provision) / Average asset	1.12	1.79	1.64	1.05	1.04
Net interest income / NIBT	1,000.94	431.51	117.38	-	733.04
NIBT / Operating revenue	4.50	11.17	9.06	-67.75	4.32
NIBT / Employees (in thousand of NT dollars)	283.45	788.13	605.31	-5,775.30	445.91
【L】					
Liquidity ratio (monthly average of daily data)	19.15	23.94	24.62	23.34	12.30
Loans / Deposits	87.12	80.08	83.39	82.82	88.15
Time deposits / Deposits	51.18	55.55	53.49	59.39	62.85
NCDs / Time deposits	1.92	1.87	1.86	2.51	2.55
Accumulated gap of assets and liabilities(180 days) / Equity	68.18	-4.89	33.97	-27.84	-34.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	77.79	76.56	81.85	77.54	81.23
Interest rate sensitivity gap/Equity	-257.26	-349.77	-208.92	-425.04	-196.28
【G】					
Deposit growth rate	4.74	3.40	4.33	1.86	9.03
Loan growth rate	13.45	-2.73	4.61	-4.80	1.76
Investment growth rate	-20.63	10.06	-4.42	24.57	-14.71
Guarantee growth rate	-2.45	0.56	5.58	-2.38	-7.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.22	11.01	11.69
Tier 1 capital / Risk-weighted assets	-	-	9.96	10.71	11.31
Liability / Equity (multiple)	13.47	16.57	14.47	14.33	13.71
Equity / Asset	6.91	5.69	6.46	6.52	6.80
【A】					
Non-performing loan ratio	1.14	2.06	1.74	2.38	3.75
Loans under surveilance/Loans	0.35	0.54	0.50	0.82	-
Loan loss reserves / NPLs	107.82	68.47	71.52	49.16	47.54
【E】					
Net income before tax(NIBT) / Average equity	13.84	12.28	13.90	7.46	8.14
(NIBT + loan loss provision) / Average equity	17.14	20.75	20.51	17.58	19.47
NIBT / Average asset	0.91	0.75	0.86	0.43	0.59
(NIBT + loan loss provision) / Average asset	1.12	1.26	1.26	1.01	1.41
Net interest income / NIBT	136.69	185.23	98.43	315.64	287.53
NIBT / Operating revenue	29.08	23.23	26.74	12.81	11.01
NIBT / Employees (in thousand of NT dollars)	2,999.61	2,327.46	2,710.66	1,413.69	1,580.90
【L】					
Liquidity ratio (monthly average of daily data)	46.33	40.42	50.37	33.14	21.00
Loans / Deposits	81.02	81.25	78.17	79.27	80.14
Time deposits / Deposits	51.22	54.27	52.33	59.52	64.08
NCDs / Time deposits	0.69	0.76	0.90	2.03	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	-23.87	-143.01	-75.77	-164.81	-42.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.48	91.31	103.60	97.16	102.37
Interest rate sensitivity gap/Equity	3.01	-57.02	21.53	-17.79	13.26
【G】					
Deposit growth rate	15.34	7.74	10.00	8.85	10.31
Loan growth rate	12.64	8.04	5.78	7.17	-3.88
Investment growth rate	25.12	-2.27	39.18	56.74	9.12
Guarantee growth rate	38.27	4.25	35.28	-10.16	-17.57

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Cathay United Bank   Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.15	10.79	10.40
Tier 1 capital / Risk-weighted assets	-	-	11.24	11.64	12.86
Liability / Equity (multiple)	10.62	10.10	11.54	11.46	9.54
Equity / Asset	8.60	9.01	7.97	8.02	9.49
【A】					
Non-performing loan ratio	0.46	1.93	0.82	3.04	6.17
Loans under surveilance/Loans	1.51	3.40	1.86	1.93	-
Loan loss reserves / NPLs	233.88	82.23	159.67	52.41	15.14
【E】					
Net income before tax(NIBT) / Average equity	26.15	17.08	4.08	-20.58	10.74
(NIBT + loan loss provision) / Average equity	34.61	32.43	29.16	20.91	27.24
NIBT / Average asset	2.08	1.47	0.37	-1.76	0.94
(NIBT + loan loss provision) / Average asset	2.75	2.80	2.63	1.78	2.37
Net interest income / NIBT	121.14	171.43	159.25	-	253.14
NIBT / Operating revenue	42.25	35.83	9.02	-36.35	15.18
NIBT / Employees (in thousand of NT dollars)	4,932.09	3,820.20	710.48	-4,740.37	2,362.95
【L】					
Liquidity ratio (monthly average of daily data)	22.08	25.87	21.95	21.45	25.80
Loans / Deposits	81.64	75.53	79.46	74.75	71.79
Time deposits / Deposits	45.61	41.85	49.15	50.83	53.40
NCDs / Time deposits	10.91	2.19	3.40	1.93	3.37
Accumulated gap of assets and liabilities(180 days) / Equity	84.90	201.85	229.88	137.30	153.78
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.92	115.87	82.29	97.44	124.42
Interest rate sensitivity gap/Equity	-71.19	63.92	-92.15	-13.73	112.42
【G】					
Deposit growth rate	33.11	2.41	28.24	-11.01	8.89
Loan growth rate	45.54	2.85	38.50	-7.19	0.47
Investment growth rate	39.36	16.09	47.28	-21.03	22.00
Guarantee growth rate	30.93	-12.93	29.20	-51.90	-5.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name : Bank Of Overseas Chinese

Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.04	5.53	5.05
Tier 1 capital / Risk-weighted assets	-	-	5.50	5.71	5.17
Liability / Equity (multiple)	35.25	26.06	27.63	23.73	26.43
Equity / Asset	2.76	3.69	3.49	4.04	3.65
【A】					
Non-performing loan ratio	9.27	14.48	10.15	13.98	17.80
Loans under surveilance/Loans	3.07	4.90	3.66	5.12	-
Loan loss reserves / NPLs	30.46	23.56	23.67	27.32	18.97
【E】					
Net income before tax(NIBT) / Average equity	-36.52	-17.55	-14.05	-2.52	-22.12
(NIBT + loan loss provision) / Average equity	3.42	27.38	21.75	24.02	11.67
NIBT / Average asset	-1.27	-0.67	-0.52	-0.09	-0.97
(NIBT + loan loss provision) / Average asset	0.12	1.04	0.81	0.82	0.51
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-37.58	-16.27	-13.66	-1.96	-15.53
NIBT / Employees (in thousand of NT dollars)	-1,799.89	-976.70	-730.99	-123.52	-1,343.52
【L】					
Liquidity ratio (monthly average of daily data)	17.28	15.89	16.94	15.14	18.10
Loans / Deposits	77.63	77.68	76.68	76.07	73.20
Time deposits / Deposits	56.47	61.66	58.19	64.07	68.21
NCDs / Time deposits	3.44	3.26	3.33	3.60	5.35
Accumulated gap of assets and liabilities(180 days) / Equity	-132.40	-124.46	-80.17	-230.55	-357.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	67.19	60.72	61.62	55.56	53.30
Interest rate sensitivity gap/Equity	-860.32	-744.55	-781.27	-798.40	-917.04
【G】					
Deposit growth rate	0.18	0.09	2.11	1.21	4.50
Loan growth rate	-0.90	-0.83	0.99	3.57	-11.87
Investment growth rate	-6.42	-15.27	-15.84	11.71	94.80
Guarantee growth rate	-28.93	-24.62	-25.33	-29.63	-21.94

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.90	10.10	8.94
Tier 1 capital / Risk-weighted assets	-	-	18.12	18.53	18.49
Liability / Equity (multiple)	8.01	7.69	7.79	7.37	7.17
Equity / Asset	11.10	11.51	11.38	11.95	12.24
【A】					
Non-performing loan ratio	1.56	2.17	2.04	3.88	4.63
Loans under surveilance/Loans	0.51	1.80	0.84	1.58	-
Loan loss reserves / NPLs	120.32	28.12	55.49	19.90	23.95
【E】					
Net income before tax(NIBT) / Average equity	8.19	4.88	6.26	1.19	3.95
(NIBT + loan loss provision) / Average equity	11.05	11.36	12.72	15.72	16.81
NIBT / Average asset	1.26	0.67	0.86	0.15	0.50
(NIBT + loan loss provision) / Average asset	1.70	1.57	1.75	1.99	2.14
Net interest income / NIBT	116.32	233.81	66.21	1,099.45	323.95
NIBT / Operating revenue	36.29	17.95	22.23	3.10	7.66
NIBT / Employees (in thousand of NT dollars)	2,737.79	1,367.17	1,731.73	291.80	915.53
【L】					
Liquidity ratio (monthly average of daily data)	25.08	20.87	20.26	17.83	17.30
Loans / Deposits	65.74	65.79	70.44	67.61	67.56
Time deposits / Deposits	50.41	53.61	51.03	57.46	63.97
NCDs / Time deposits	2.56	2.75	2.34	3.73	4.04
Accumulated gap of assets and liabilities(180 days) / Equity	-137.54	-136.33	-113.62	-82.13	-85.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.01	99.20	102.82	98.49	101.50
Interest rate sensitivity gap/Equity	5.11	-3.78	13.27	-7.10	7.17
【G】					
Deposit growth rate	12.16	6.36	5.71	0.58	3.82
Loan growth rate	11.64	7.68	9.81	-0.43	-6.57
Investment growth rate	20.45	14.05	6.97	-12.12	2.64
Guarantee growth rate	9.15	-21.59	-3.93	-25.88	-5.90

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.29	12.62	10.40
Tier 1 capital / Risk-weighted assets	-	-	11.52	11.93	12.71
Liability / Equity (multiple)	11.95	10.51	11.11	10.56	10.22
Equity / Asset	7.72	8.68	8.26	8.65	8.92
【A】					
Non-performing loan ratio	2.84	2.81	3.84	4.12	3.91
Loans under surveilance/Loans	1.30	3.40	1.83	3.62	-
Loan loss reserves / NPLs	34.77	65.90	18.81	46.76	22.53
【E】					
Net income before tax(NIBT) / Average equity	8.92	10.63	9.33	-8.03	0.34
(NIBT + loan loss provision) / Average equity	23.18	14.08	12.80	4.79	12.55
NIBT / Average asset	0.71	0.92	0.80	-0.76	0.03
(NIBT + loan loss provision) / Average asset	1.84	1.21	1.10	0.45	1.13
Net interest income / NIBT	522.51	359.67	418.21	-	5,364.41
NIBT / Operating revenue	10.98	14.60	12.90	-12.10	0.42
NIBT / Employees (in thousand of NT dollars)	578.40	634.73	566.30	-615.25	32.58
【L】					
Liquidity ratio (monthly average of daily data)	8.94	13.17	11.60	9.52	13.80
Loans / Deposits	72.08	72.47	70.14	73.61	79.52
Time deposits / Deposits	69.71	69.09	69.03	70.25	75.93
NCDs / Time deposits	6.23	5.29	6.59	2.19	7.24
Accumulated gap of assets and liabilities(180 days) / Equity	-132.09	-284.89	-269.83	-333.00	-255.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.68	74.68	75.19	61.96	78.98
Interest rate sensitivity gap/Equity	-186.27	-218.93	-231.80	-336.89	-187.08
【G】					
Deposit growth rate	21.37	9.45	17.23	-5.85	-0.04
Loan growth rate	19.17	-3.48	10.25	-13.17	-10.75
Investment growth rate	20.53	5.14	23.40	-16.41	9.37
Guarantee growth rate	20.55	-14.28	-17.22	-34.07	-51.08

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： The Chinese Bank　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.40	9.77	8.62
Tier 1 capital / Risk-weighted assets	-	-	10.49	10.78	9.88
Liability / Equity (multiple)	11.92	11.71	12.27	12.51	12.83
Equity / Asset	7.74	7.87	7.54	7.40	7.23
【A】					
Non-performing loan ratio	9.34	9.45	9.56	8.58	5.44
Loans under surveilance/Loans	1.14	4.60	2.15	7.99	-
Loan loss reserves / NPLs	19.22	19.71	18.66	20.32	23.29
【E】					
Net income before tax(NIBT) / Average equity	4.93	5.80	0.83	0.33	-4.39
(NIBT + loan loss provision) / Average equity	7.14	8.92	2.62	7.44	7.70
NIBT / Average asset	0.37	0.44	0.06	0.03	-0.34
(NIBT + loan loss provision) / Average asset	0.54	0.67	0.20	0.57	0.60
Net interest income / NIBT	811.44	574.40	1,456.30	8,830.19	-
NIBT / Operating revenue	7.03	8.54	1.23	0.48	-5.60
NIBT / Employees (in thousand of NT dollars)	286.53	385.89	53.96	29.48	-494.69
【L】					
Liquidity ratio (monthly average of daily data)	11.05	11.68	9.02	10.65	9.40
Loans / Deposits	78.32	80.17	78.04	83.63	91.22
Time deposits / Deposits	83.47	84.89	83.38	84.90	88.06
NCDs / Time deposits	5.69	12.88	9.30	13.95	7.72
Accumulated gap of assets and liabilities(180 days) / Equity	-149.55	-121.12	-44.54	-151.51	-147.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.76	91.79	89.34	85.67	93.53
Interest rate sensitivity gap/Equity	-142.39	-74.95	-101.05	-159.83	-74.70
【G】					
Deposit growth rate	1.72	1.31	-0.68	-3.00	-0.60
Loan growth rate	-1.93	-6.78	-7.87	-11.07	-0.46
Investment growth rate	-3.16	7.77	2.24	29.87	-5.77
Guarantee growth rate	-22.73	-8.50	4.02	-41.22	-30.70

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.41	11.28	12.48
Tier 1 capital / Risk-weighted assets	-	-	9.76	9.15	12.79
Liability / Equity (multiple)	11.54	11.82	13.03	17.09	10.46
Equity / Asset	7.98	7.80	7.13	5.53	8.72
【A】					
Non-performing loan ratio	2.21	3.45	2.29	4.25	5.99
Loans under surveilance/Loans	0.23	0.98	0.51	1.36	-
Loan loss reserves / NPLs	62.25	44.64	56.61	33.99	18.07
【E】					
Net income before tax(NIBT) / Average equity	27.32	33.45	26.02	-32.29	2.91
(NIBT + loan loss provision) / Average equity	27.81	39.96	38.69	14.85	11.61
NIBT / Average asset	1.99	2.33	1.85	-2.84	0.29
(NIBT + loan loss provision) / Average asset	2.03	2.79	2.75	1.31	1.17
Net interest income / NIBT	129.61	110.15	139.36	-	723.17
NIBT / Operating revenue	36.31	36.21	30.16	-47.90	4.15
NIBT / Employees (in thousand of NT dollars)	2,354.64	2,764.11	2,042.69	-3,581.65	383.70
【L】					
Liquidity ratio (monthly average of daily data)	17.73	9.85	17.17	8.20	11.20
Loans / Deposits	100.28	108.37	97.38	87.13	95.98
Time deposits / Deposits	74.61	74.61	76.74	79.96	80.22
NCDs / Time deposits	11.23	18.93	28.89	15.65	7.62
Accumulated gap of assets and liabilities(180 days) / Equity	-193.74	-262.31	-216.46	-528.29	-93.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.12	91.46	94.92	86.78	92.90
Interest rate sensitivity gap/Equity	-69.49	-76.03	-49.48	-183.13	-63.18
【G】					
Deposit growth rate	28.36	-1.53	6.43	8.42	2.18
Loan growth rate	14.90	14.00	17.65	-3.17	12.63
Investment growth rate	43.64	15.72	7.18	16.76	32.98
Guarantee growth rate	-7.18	124.67	88.22	1.69	-55.10

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Fuhwa Commercial Bank　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.72	11.04	10.94
Tier 1 capital / Risk-weighted assets	-	-	6.36	7.78	10.49
Liability / Equity (multiple)	15.39	18.08	18.58	16.72	10.95
Equity / Asset	6.10	5.24	5.11	5.64	8.37
【A】					
Non-performing loan ratio	3.20	4.37	3.75	4.22	5.72
Loans under surveilance/Loans	0.77	2.26	1.20	5.45	-
Loan loss reserves / NPLs	33.58	48.76	43.79	49.44	19.77
【E】					
Net income before tax(NIBT) / Average equity	11.05	12.22	10.07	-27.55	9.80
(NIBT + loan loss provision) / Average equity	22.79	25.24	24.70	25.13	15.75
NIBT / Average asset	0.63	0.68	0.54	-2.01	0.79
(NIBT + loan loss provision) / Average asset	1.30	1.40	1.34	1.84	1.27
Net interest income / NIBT	275.00	234.15	313.31	-	188.73
NIBT / Operating revenue	16.51	15.74	12.32	-39.23	12.94
NIBT / Employees (in thousand of NT dollars)	717.90	669.40	569.87	-2,711.35	1,248.50
【L】					
Liquidity ratio (monthly average of daily data)	11.28	13.35	14.30	21.27	20.40
Loans / Deposits	95.21	92.18	89.85	81.99	82.10
Time deposits / Deposits	64.16	69.61	68.30	73.75	76.27
NCDs / Time deposits	6.05	2.43	4.70	3.12	4.19
Accumulated gap of assets and liabilities(180 days) / Equity	-588.23	-270.23	-186.23	-53.41	19.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.82	78.03	76.46	78.76	83.26
Interest rate sensitivity gap/Equity	-327.74	-325.16	-361.04	-299.62	-161.97
【G】					
Deposit growth rate	11.11	30.41	33.69	6.82	-0.90
Loan growth rate	11.95	42.37	40.73	5.33	7.27
Investment growth rate	64.40	11.43	-22.34	52.65	-53.92
Guarantee growth rate	41.70	18.50	38.60	-5.10	4.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Bank Sinopac　　　　　　　　　　　　　　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.39	12.85	14.37
Tier 1 capital / Risk-weighted assets	-	-	12.06	13.55	14.68
Liability / Equity (multiple)	15.16	13.92	14.58	11.99	10.70
Equity / Asset	6.19	6.70	6.42	7.70	8.55
【A】					
Non-performing loan ratio	0.86	2.02	1.76	2.01	2.03
Loans under surveilance/Loans	0.34	0.51	0.39	1.11	-
Loan loss reserves / NPLs	64.02	47.70	41.36	39.84	37.45
【E】					
Net income before tax(NIBT) / Average equity	17.47	13.53	11.82	11.30	8.71
(NIBT + loan loss provision) / Average equity	20.21	19.26	17.73	16.21	12.99
NIBT / Average asset	0.99	0.95	0.81	0.92	0.78
(NIBT + loan loss provision) / Average asset	1.15	1.36	1.22	1.32	1.17
Net interest income / NIBT	103.60	133.28	34.55	205.40	234.42
NIBT / Operating revenue	23.89	23.57	20.86	18.74	12.21
NIBT / Employees (in thousand of NT dollars)	2,188.12	1,675.80	1,485.69	1,293.21	1,137.18
【L】					
Liquidity ratio (monthly average of daily data)	32.14	39.02	39.37	32.17	15.00
Loans / Deposits	78.55	71.32	69.78	80.18	77.48
Time deposits / Deposits	59.72	63.67	62.04	65.11	68.73
NCDs / Time deposits	14.45	13.93	13.73	0.57	1.48
Accumulated gap of assets and liabilities(180 days) / Equity	-329.46	-422.97	-337.02	-266.76	178.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.22	89.96	90.89	80.34	67.33
Interest rate sensitivity gap/Equity	-131.51	-90.71	-81.29	-172.81	-128.57
【G】					
Deposit growth rate	11.22	30.83	31.27	8.68	9.35
Loan growth rate	22.16	14.38	12.52	11.94	7.57
Investment growth rate	-20.21	53.95	29.16	120.26	23.18
Guarantee growth rate	28.70	1.94	12.32	-21.43	-16.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.97	10.38	11.01
Tier 1 capital / Risk-weighted assets	-	-	9.14	9.36	12.30
Liability / Equity (multiple)	14.37	12.86	13.44	15.87	10.36
Equity / Asset	6.51	7.22	6.92	5.93	8.80
【A】					
Non-performing loan ratio	1.56	1.34	1.18	1.38	2.83
Loans under surveilance/Loans	0.50	0.62	0.41	0.88	-
Loan loss reserves / NPLs	83.35	71.00	94.46	70.67	32.17
【E】					
Net income before tax(NIBT) / Average equity	45.37	28.29	20.51	-19.96	11.80
(NIBT + loan loss provision) / Average equity	40.49	22.89	18.13	19.25	21.17
NIBT / Average asset	2.93	1.91	1.41	-1.72	1.04
(NIBT + loan loss provision) / Average asset	2.61	1.54	1.25	1.66	1.86
Net interest income / NIBT	92.10	126.49	91.41	-	201.56
NIBT / Operating revenue	51.25	39.28	29.84	-32.45	15.23
NIBT / Employees (in thousand of NT dollars)	4,344.53	3,036.51	2,289.10	-2,852.24	1,797.67
【L】					
Liquidity ratio (monthly average of daily data)	10.96	13.13	13.12	18.29	14.60
Loans / Deposits	82.39	80.07	81.45	76.36	80.34
Time deposits / Deposits	62.41	61.95	60.50	65.52	71.85
NCDs / Time deposits	8.79	3.17	6.40	0.89	1.82
Accumulated gap of assets and liabilities(180 days) / Equity	-544.55	-442.98	-471.99	-402.12	-317.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	84.72	76.37	84.48	71.77	80.83
Interest rate sensitivity gap/Equity	-161.72	-209.64	-144.53	-337.74	-159.82
【G】					
Deposit growth rate	41.98	8.45	9.88	0.94	10.47
Loan growth rate	44.48	4.72	16.77	-4.65	4.13
Investment growth rate	8.04	10.02	-1.27	19.76	47.30
Guarantee growth rate	17.27	-5.32	34.22	-24.46	10.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Cosmos Bank, Taiwan Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.79	10.13	8.25
Tier 1 capital / Risk-weighted assets	-	-	9.81	10.11	9.07
Liability / Equity (multiple)	10.65	10.29	10.82	10.51	12.65
Equity / Asset	8.58	8.85	8.46	8.68	7.33
【A】					
Non-performing loan ratio	2.36	3.73	2.87	3.21	6.97
Loans under surveilance/Loans	1.45	2.75	2.21	3.32	-
Loan loss reserves / NPLs	35.57	29.46	35.44	31.90	17.09
【E】					
Net income before tax(NIBT) / Average equity	13.56	18.31	9.38	11.39	10.53
(NIBT + loan loss provision) / Average equity	37.76	41.19	42.59	32.11	16.77
NIBT / Average asset	1.09	1.57	0.81	0.86	0.74
(NIBT + loan loss provision) / Average asset	3.05	3.53	3.67	2.44	1.18
Net interest income / NIBT	471.39	325.32	50.72	463.94	367.58
NIBT / Operating revenue	14.51	19.96	9.82	11.61	9.79
NIBT / Employees (in thousand of NT dollars)	907.37	1,279.26	644.84	714.00	701.01
【L】					
Liquidity ratio (monthly average of daily data)	13.14	12.71	10.45	13.88	12.00
Loans / Deposits	71.20	76.52	73.11	74.13	82.85
Time deposits / Deposits	78.49	80.10	79.66	82.00	80.80
NCDs / Time deposits	0.25	0.47	0.41	1.56	5.64
Accumulated gap of assets and liabilities(180 days) / Equity	-27.71	-45.29	-50.34	-15.27	-147.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.64	81.22	74.08	78.68	68.76
Interest rate sensitivity gap/Equity	-218.82	-158.16	-235.70	-182.30	-353.25
【G】					
Deposit growth rate	5.58	15.77	11.17	11.87	10.60
Loan growth rate	-2.22	15.63	8.09	-1.58	8.57
Investment growth rate	36.33	118.35	27.28	93.55	-0.91
Guarantee growth rate	-24.53	-19.44	-69.24	67.46	-21.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name : Bowa Bank

Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	4.71	5.56	6.58
Tier 1 capital / Risk-weighted assets	-	-	5.65	6.51	6.98
Liability / Equity (multiple)	23.97	19.48	19.32	16.83	14.83
Equity / Asset	4.00	4.88	4.92	5.61	6.32
【A】					
Non-performing loan ratio	21.09	23.02	22.63	16.37	10.34
Loans under surveilance/Loans	4.64	10.33	10.37	19.22	-
Loan loss reserves / NPLs	18.79	14.98	14.45	16.99	17.91
【E】					
Net income before tax(NIBT) / Average equity	-29.71	-10.85	-7.69	-10.51	-10.29
(NIBT + loan loss provision) / Average equity	-25.93	-8.84	-5.67	-7.90	-2.16
NIBT / Average asset	-1.40	-0.57	-0.39	-0.63	-0.71
(NIBT + loan loss provision) / Average asset	-1.22	-0.46	-0.29	-0.47	-0.15
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-39.28	-15.84	-11.21	-14.89	-12.67
NIBT / Employees (in thousand of NT dollars)	-1,618.68	-692.79	-473.84	-892.01	-985.39
【L】					
Liquidity ratio (monthly average of daily data)	8.17	10.57	8.71	8.05	9.10
Loans / Deposits	86.26	88.30	89.62	86.89	85.72
Time deposits / Deposits	81.14	80.35	79.99	80.55	82.40
NCDs / Time deposits	1.78	2.66	2.64	4.38	13.32
Accumulated gap of assets and liabilities(180 days) / Equity	216.68	-326.65	-293.79	-226.18	-271.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	70.80	48.76	38.82	60.87	69.08
Interest rate sensitivity gap/Equity	-549.86	-831.91	-1,010.93	-582.18	-410.89
【G】					
Deposit growth rate	12.69	1.73	2.67	-5.12	7.23
Loan growth rate	8.24	2.50	5.01	-3.66	2.27
Investment growth rate	6.60	40.17	-3.28	0.36	5.56
Guarantee growth rate	10.64	-33.69	-40.23	-47.68	-42.23

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Chung Shing Bank

Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	-71.73	-32.19	-20.77
Tier 1 capital / Risk-weighted assets	-	-	-71.27	-31.85	-20.48
Liability / Equity (multiple)	-1.93	-3.61	-2.88	-5.24	-
Equity / Asset	-107.59	-38.30	-53.13	-23.61	-10.97
【A】					
Non-performing loan ratio	12.24	67.38	59.03	64.53	57.24
Loans under surveilance/Loans	12.15	5.80	5.81	5.90	-
Loan loss reserves / NPLs	83.20	44.82	46.86	36.71	28.26
【E】					
Net income before tax(NIBT) / Average equity	-	-	-	-	-1,219.35
(NIBT + loan loss provision) / Average equity	-	-	-	-	-480.95
NIBT / Average asset	-3.48	-7.72	-12.42	-4.02	-8.98
(NIBT + loan loss provision) / Average asset	-1.45	-0.86	-7.16	-1.41	-3.54
Net interest income / NIBT	-	-	-	-	-
NIBT / Operating revenue	-167.80	-387.25	-645.75	-151.72	-227.24
NIBT / Employees (in thousand of NT dollars)	-3,351.92	-11,822.32	-19,132.05	-6,419.32	-14,984.32
【L】					
Liquidity ratio (monthly average of daily data)	20.98	5.32	7.81	5.70	7.70
Loans / Deposits	33.48	109.51	77.28	110.78	98.28
Time deposits / Deposits	79.59	83.78	83.17	83.95	85.74
NCDs / Time deposits	16.05	20.87	23.57	16.12	28.20
Accumulated gap of assets and liabilities(180 days) / Equity	108.52	221.43	163.01	253.55	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	26.76	20.19	27.86	24.78	27.58
Interest rate sensitivity gap/Equity	135.94	271.50	195.84	356.94	-
【G】					
Deposit growth rate	-17.91	-15.59	-12.16	-27.06	-13.70
Loan growth rate	-74.15	-13.66	-37.58	-13.75	-6.60
Investment growth rate	-39.03	-31.68	-9.48	-17.44	-38.08
Guarantee growth rate	-35.09	-58.22	-36.09	-57.13	-47.95

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Taishin International Bank　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.12	10.28	11.29
Tier 1 capital / Risk-weighted assets	-	-	7.90	7.52	10.00
Liability / Equity (multiple)	10.77	12.28	11.97	12.14	9.45
Equity / Asset	8.49	7.53	7.71	7.61	9.57
【A】					
Non-performing loan ratio	1.30	1.96	1.59	2.45	3.60
Loans under surveilance/Loans	0.16	0.29	0.19	0.58	-
Loan loss reserves / NPLs	58.87	45.27	45.86	47.14	17.75
【E】					
Net income before tax(NIBT) / Average equity	26.94	21.45	20.10	14.74	5.15
(NIBT + loan loss provision) / Average equity	42.50	40.42	38.12	33.06	22.10
NIBT / Average asset	1.98	1.72	1.58	1.25	0.53
(NIBT + loan loss provision) / Average asset	3.13	3.23	2.99	2.79	2.27
Net interest income / NIBT	203.02	246.35	116.58	339.63	629.86
NIBT / Operating revenue	27.84	21.75	21.04	14.46	5.89
NIBT / Employees (in thousand of NT dollars)	1,831.67	1,400.79	1,267.69	1,068.94	451.49
【L】					
Liquidity ratio (monthly average of daily data)	13.14	13.64	12.77	13.16	18.80
Loans / Deposits	85.24	94.02	92.82	90.04	86.09
Time deposits / Deposits	63.89	65.12	65.76	70.35	70.32
NCDs / Time deposits	5.10	1.03	7.44	1.22	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-239.33	-185.35	-181.84	-128.61	-32.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.42	76.77	89.73	73.02	75.36
Interest rate sensitivity gap/Equity	-184.86	-218.64	-92.16	-265.60	-193.65
【G】					
Deposit growth rate	30.96	7.23	16.21	60.38	5.69
Loan growth rate	14.56	13.08	16.44	70.67	5.74
Investment growth rate	36.38	-6.59	6.25	9.95	25.37
Guarantee growth rate	10.30	-35.24	-15.76	18.96	-35.03

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Fubon Commercial Bank　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.76	13.89	11.47
Tier 1 capital / Risk-weighted assets	-	-	16.47	15.45	15.43
Liability / Equity (multiple)	8.83	7.81	7.70	8.54	8.04
Equity / Asset	10.18	11.35	11.49	10.49	11.06
【A】					
Non-performing loan ratio	3.47	3.93	2.96	3.91	3.51
Loans under surveilance/Loans	0.70	0.92	0.87	0.93	-
Loan loss reserves / NPLs	35.15	34.41	38.64	45.92	30.40
【E】					
Net income before tax(NIBT) / Average equity	18.17	25.23	18.01	2.64	10.64
(NIBT + loan loss provision) / Average equity	32.20	34.13	32.33	11.76	22.84
NIBT / Average asset	1.81	2.77	2.01	0.31	1.13
(NIBT + loan loss provision) / Average asset	3.21	3.75	3.61	1.37	2.43
Net interest income / NIBT	148.82	106.06	92.66	805.49	147.45
NIBT / Operating revenue	30.09	38.48	28.77	4.56	14.30
NIBT / Employees (in thousand of NT dollars)	2,656.00	4,042.90	2,910.71	435.63	1,716.00
【L】					
Liquidity ratio (monthly average of daily data)	43.52	43.79	41.82	32.81	26.90
Loans / Deposits	64.48	62.83	62.69	66.55	63.82
Time deposits / Deposits	47.82	53.50	52.17	57.62	63.16
NCDs / Time deposits	1.31	0.89	1.17	1.25	1.54
Accumulated gap of assets and liabilities(180 days) / Equity	-235.55	-91.53	-29.92	-25.81	-56.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	66.89	79.40	73.99	71.61	69.97
Interest rate sensitivity gap/Equity	-215.02	-117.77	-146.50	-193.35	-201.49
【G】					
Deposit growth rate	5.54	8.03	4.20	-3.77	-0.02
Loan growth rate	5.62	-1.39	-4.67	0.35	-11.27
Investment growth rate	27.87	94.37	45.57	21.11	56.14
Guarantee growth rate	-11.02	-33.18	-25.26	-17.64	-42.89

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.77	8.25	9.50
Tier 1 capital / Risk-weighted assets	-	-	6.87	6.14	8.75
Liability / Equity (multiple)	14.14	13.63	13.47	14.31	10.22
Equity / Asset	6.60	6.83	6.91	6.53	8.91
【A】					
Non-performing loan ratio	3.71	3.99	3.75	4.65	5.48
Loans under surveilance/Loans	1.09	2.48	1.53	3.36	-
Loan loss reserves / NPLs	15.56	26.25	21.04	18.08	16.31
【E】					
Net income before tax(NIBT) / Average equity	12.00	18.99	17.17	-21.77	4.31
(NIBT + loan loss provision) / Average equity	17.22	20.23	18.18	-5.14	18.40
NIBT / Average asset	0.74	1.29	1.17	-1.79	0.37
(NIBT + loan loss provision) / Average asset	1.06	1.38	1.24	-0.42	1.57
Net interest income / NIBT	317.14	172.34	22.36	-	542.43
NIBT / Operating revenue	17.20	25.97	24.32	-33.13	5.50
NIBT / Employees (in thousand of NT dollars)	780.01	1,311.99	1,188.90	-1,970.25	428.74
【L】					
Liquidity ratio (monthly average of daily data)	9.88	12.39	11.57	10.46	12.30
Loans / Deposits	95.48	90.57	88.52	89.57	87.26
Time deposits / Deposits	69.20	70.08	67.06	73.79	76.32
NCDs / Time deposits	4.38	4.16	4.12	4.57	9.10
Accumulated gap of assets and liabilities(180 days) / Equity	-357.37	-204.50	-187.91	-186.75	-231.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.41	57.95	87.97	88.65	87.37
Interest rate sensitivity gap/Equity	-200.11	-441.28	-126.15	-126.41	-108.53
【G】					
Deposit growth rate	10.94	17.88	12.12	0.85	6.23
Loan growth rate	15.51	15.41	10.14	4.22	3.12
Investment growth rate	181.69	-21.79	-12.90	-8.51	-44.72
Guarantee growth rate	32.01	-6.72	43.46	-46.59	-4.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.30	9.71	8.68
Tier 1 capital / Risk-weighted assets	-	-	6.82	7.01	9.11
Liability / Equity (multiple)	17.31	17.70	17.57	17.25	13.91
Equity / Asset	5.46	5.35	5.38	5.48	6.71
【A】					
Non-performing loan ratio	3.47	3.98	3.68	3.92	4.81
Loans under surveilance/Loans	3.03	4.19	3.26	5.54	-
Loan loss reserves / NPLs	26.84	27.98	28.30	40.87	20.19
【E】					
Net income before tax(NIBT) / Average equity	9.23	4.42	2.09	-17.97	2.39
(NIBT + loan loss provision) / Average equity	16.97	11.10	7.71	16.62	12.45
NIBT / Average asset	0.48	0.21	0.10	-1.15	0.17
(NIBT + loan loss provision) / Average asset	0.88	0.52	0.36	1.06	0.91
Net interest income / NIBT	576.62	1,140.76	2,464.50	-	885.43
NIBT / Operating revenue	9.92	4.51	2.12	-22.45	2.77
NIBT / Employees (in thousand of NT dollars)	401.21	194.55	86.99	-1,266.35	219.80
【L】					
Liquidity ratio (monthly average of daily data)	9.54	12.02	10.38	12.63	14.10
Loans / Deposits	88.11	89.21	89.07	86.96	86.69
Time deposits / Deposits	69.44	74.10	72.16	78.16	78.42
NCDs / Time deposits	9.49	7.86	6.03	16.62	17.74
Accumulated gap of assets and liabilities(180 days) / Equity	-458.62	-95.04	-48.35	14.50	-90.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	47.17	64.61	56.45	71.59	77.94
Interest rate sensitivity gap/Equity	-760.84	-490.86	-612.64	-388.87	-269.70
【G】					
Deposit growth rate	17.52	12.82	9.94	10.63	19.79
Loan growth rate	14.30	7.66	11.27	9.64	15.06
Investment growth rate	39.13	58.30	22.75	-11.42	-52.98
Guarantee growth rate	120.61	-8.07	53.96	-26.43	17.54

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name : EnTie Commercial Bank Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.43	11.48	9.42
Tier 1 capital / Risk-weighted assets	-	-	10.34	10.29	11.39
Liability / Equity (multiple)	12.54	11.04	12.49	12.39	11.26
Equity / Asset	7.39	8.31	7.42	7.47	8.15
【A】					
Non-performing loan ratio	2.72	6.60	4.47	4.79	5.75
Loans under surveilance/Loans	0.52	7.72	2.77	8.94	-
Loan loss reserves / NPLs	42.25	21.87	33.39	29.46	21.05
【E】					
Net income before tax(NIBT) / Average equity	7.40	9.16	4.95	-10.17	0.38
(NIBT + loan loss provision) / Average equity	14.13	17.14	13.92	14.66	19.14
NIBT / Average asset	0.58	0.74	0.40	-0.88	0.03
(NIBT + loan loss provision) / Average asset	1.10	1.39	1.13	1.27	1.58
Net interest income / NIBT	360.33	347.30	618.77	-	5,163.93
NIBT / Operating revenue	10.87	15.35	8.64	-16.28	0.49
NIBT / Employees (in thousand of NT dollars)	622.52	930.11	507.43	-1,155.35	42.33
【L】					
Liquidity ratio (monthly average of daily data)	13.20	9.17	9.28	8.52	10.70
Loans / Deposits	90.28	90.03	86.84	91.13	90.28
Time deposits / Deposits	71.21	68.28	66.14	71.26	76.81
NCDs / Time deposits	9.91	2.50	4.26	3.49	7.06
Accumulated gap of assets and liabilities(180 days) / Equity	-567.82	-446.77	-448.27	233.71	-287.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	47.37	64.17	61.16	84.87	86.62
Interest rate sensitivity gap/Equity	-568.10	-333.75	-421.54	-163.12	-137.68
【G】					
Deposit growth rate	31.41	-1.12	9.33	-3.74	-1.77
Loan growth rate	28.25	-3.36	3.26	-2.74	-2.38
Investment growth rate	139.20	11.17	35.53	-29.24	6.47
Guarantee growth rate	16.01	-1.59	-7.96	-33.44	-21.30

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name : Chinatrust Commercial Bank　　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.37	12.58	11.23
Tier 1 capital / Risk-weighted assets	-	-	8.00	9.84	8.73
Liability / Equity (multiple)	12.24	9.02	11.97	9.27	9.82
Equity / Asset	7.55	9.98	7.71	9.74	9.24
【A】					
Non-performing loan ratio	1.40	2.09	1.65	2.48	2.93
Loans under surveilance/Loans	0.34	0.75	0.80	0.54	-
Loan loss reserves / NPLs	80.27	76.58	75.33	63.79	46.73
【E】					
Net income before tax(NIBT) / Average equity	22.87	23.50	9.44	18.76	12.82
(NIBT + loan loss provision) / Average equity	30.64	30.89	25.07	29.39	27.46
NIBT / Average asset	1.67	2.12	0.86	1.80	1.16
(NIBT + loan loss provision) / Average asset	2.24	2.78	2.27	2.81	2.50
Net interest income / NIBT	148.67	148.22	163.24	192.24	259.58
NIBT / Operating revenue	30.87	32.50	13.65	25.04	11.50
NIBT / Employees (in thousand of NT dollars)	2,984.93	3,267.13	1,129.27	2,645.66	1,601.16
【L】					
Liquidity ratio (monthly average of daily data)	21.19	16.56	18.75	17.46	19.70
Loans / Deposits	76.27	78.00	72.50	80.17	78.01
Time deposits / Deposits	60.07	59.22	59.76	64.30	65.22
NCDs / Time deposits	7.00	2.35	5.60	2.19	5.30
Accumulated gap of assets and liabilities(180 days) / Equity	-68.00	-128.17	-202.12	-88.11	-110.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	72.83	89.94	82.79	85.59	75.62
Interest rate sensitivity gap/Equity	-249.37	-61.69	-150.99	-91.55	-177.49
【G】					
Deposit growth rate	37.77	6.91	29.21	5.76	11.92
Loan growth rate	34.00	0.28	17.03	7.07	5.35
Investment growth rate	35.67	29.55	35.75	-7.49	59.30
Guarantee growth rate	20.78	-27.48	-0.98	-25.32	18.95

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Chinfon Commercial Bank Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.81	10.42	9.43
Tier 1 capital / Risk-weighted assets	-	-	7.91	7.82	8.70
Liability / Equity (multiple)	14.39	13.48	14.07	14.41	12.48
Equity / Asset	6.50	6.91	6.64	6.49	7.42
【A】					
Non-performing loan ratio	12.58	18.84	19.21	25.81	22.90
Loans under surveilance/Loans	3.26	5.86	3.23	1.77	-
Loan loss reserves / NPLs	19.49	11.31	11.50	7.30	7.62
【E】					
Net income before tax(NIBT) / Average equity	2.72	8.49	3.75	-19.23	2.30
(NIBT + loan loss provision) / Average equity	25.33	27.38	25.60	16.49	18.38
NIBT / Average asset	0.17	0.54	0.24	-1.34	0.16
(NIBT + loan loss provision) / Average asset	1.57	1.75	1.64	1.15	1.29
Net interest income / NIBT	1,783.67	530.08	1,207.69	-	938.26
NIBT / Operating revenue	2.68	8.47	3.63	-20.50	2.08
NIBT / Employees (in thousand of NT dollars)	210.07	660.23	294.26	-1,707.47	207.22
【L】					
Liquidity ratio (monthly average of daily data)	18.05	13.28	13.60	10.51	12.00
Loans / Deposits	74.64	80.14	79.91	83.23	84.98
Time deposits / Deposits	77.49	78.15	78.30	80.86	82.40
NCDs / Time deposits	2.54	4.50	6.54	4.29	8.81
Accumulated gap of assets and liabilities(180 days) / Equity	22.86	-22.11	62.53	-185.00	-154.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	60.98	58.78	54.99	49.38	46.02
Interest rate sensitivity gap/Equity	-457.95	-452.76	-527.72	-516.11	-583.64
【G】					
Deposit growth rate	5.48	-5.70	0.17	-6.74	0.86
Loan growth rate	-3.05	-9.28	-4.12	-8.17	-8.11
Investment growth rate	-10.27	-17.87	-17.42	-19.29	12.44
Guarantee growth rate	-13.23	-64.49	-28.08	-68.56	-32.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Macoto Bank　　　　Unit：％

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.33	11.28	11.11
Tier 1 capital / Risk-weighted assets	-	-	6.32	7.69	7.73
Liability / Equity (multiple)	18.55	16.34	19.10	15.27	15.56
Equity / Asset	5.11	5.77	4.97	6.15	6.04
【A】					
Non-performing loan ratio	3.85	4.41	4.31	4.73	7.90
Loans under surveilance/Loans	0.91	3.74	2.05	5.50	-
Loan loss reserves / NPLs	24.07	37.89	30.42	23.27	16.70
【E】					
Net income before tax(NIBT) / Average equity	15.99	15.25	1.82	1.82	3.81
(NIBT + loan loss provision) / Average equity	21.67	30.02	20.61	6.73	28.65
NIBT / Average asset	0.82	0.90	0.11	0.12	0.25
(NIBT + loan loss provision) / Average asset	1.12	1.76	1.21	0.44	1.85
Net interest income / NIBT	350.50	331.71	2,767.15	2,675.50	910.50
NIBT / Operating revenue	16.65	14.46	1.80	1.92	3.56
NIBT / Employees (in thousand of NT dollars)	732.50	648.55	78.86	78.43	179.05
【L】					
Liquidity ratio (monthly average of daily data)	11.84	10.74	9.35	16.67	15.70
Loans / Deposits	72.37	76.80	73.84	70.22	75.63
Time deposits / Deposits	68.59	69.57	68.79	71.09	74.55
NCDs / Time deposits	14.81	3.84	6.08	3.56	4.34
Accumulated gap of assets and liabilities(180 days) / Equity	-657.53	-234.61	-123.18	-55.41	-52.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	37.57	32.90	38.67	44.13	49.45
Interest rate sensitivity gap/Equity	-958.23	-883.65	-888.85	-721.66	-681.77
【G】					
Deposit growth rate	16.23	10.86	14.13	-2.81	14.11
Loan growth rate	9.36	13.42	20.39	-9.32	5.48
Investment growth rate	8.10	231.51	86.67	0.77	138.28
Guarantee growth rate	-21.83	-3.89	-12.41	-27.36	-16.44

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name : Sunny Bank　　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.22	9.16	9.71
Tier 1 capital / Risk-weighted assets	-	-	8.15	7.98	9.35
Liability / Equity (multiple)	16.18	16.58	16.20	16.78	15.61
Equity / Asset	5.82	5.69	5.81	5.62	6.02
【A】					
Non-performing loan ratio	2.10	3.25	2.88	3.84	3.24
Loans under surveilance/Loans	0.68	1.29	1.00	2.20	-
Loan loss reserves / NPLs	50.42	30.11	33.67	25.42	22.10
【E】					
Net income before tax(NIBT) / Average equity	14.84	14.55	15.07	12.78	10.57
(NIBT + loan loss provision) / Average equity	15.04	13.24	13.11	69.60	110.64
NIBT / Average asset	0.82	0.77	0.80	0.72	0.65
(NIBT + loan loss provision) / Average asset	0.83	0.70	0.70	3.92	6.81
Net interest income / NIBT	241.00	242.30	235.82	291.40	312.18
NIBT / Operating revenue	22.62	20.49	21.55	15.35	10.69
NIBT / Employees (in thousand of NT dollars)	686.48	645.63	664.98	663.01	656.74
【L】					
Liquidity ratio (monthly average of daily data)	11.06	11.72	9.80	15.06	16.10
Loans / Deposits	85.74	84.70	86.06	80.96	76.15
Time deposits / Deposits	67.70	68.42	67.58	71.07	73.71
NCDs / Time deposits	7.76	3.38	4.29	3.92	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-621.00	-627.76	-590.04	-484.89	-405.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	77.16	42.44	38.71	49.10	51.87
Interest rate sensitivity gap/Equity	-334.36	-850.87	-886.95	-768.64	-702.51
【G】					
Deposit growth rate	13.34	6.52	9.61	16.02	19.32
Loan growth rate	14.50	13.27	16.49	23.47	12.80
Investment growth rate	2.05	-7.54	-13.19	0.97	145.42
Guarantee growth rate	-18.86	28.69	41.89	3.15	-35.49

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Bank of Panhsin　　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.88	9.38	9.51
Tier 1 capital / Risk-weighted assets	-	-	6.30	9.24	9.24
Liability / Equity (multiple)	18.25	14.73	19.66	11.27	10.99
Equity / Asset	5.19	6.36	4.84	8.15	8.34
【A】					
Non-performing loan ratio	2.86	6.30	3.96	8.55	10.98
Loans under surveilance/Loans	2.20	3.37	3.49	3.91	-
Loan loss reserves / NPLs	48.30	37.47	52.63	13.18	7.90
【E】					
Net income before tax(NIBT) / Average equity	14.44	-16.14	-31.87	1.83	1.70
(NIBT + loan loss provision) / Average equity	17.31	6.53	-3.64	11.80	5.72
NIBT / Average asset	0.71	-1.23	-2.28	0.15	0.14
(NIBT + loan loss provision) / Average asset	0.85	0.50	-0.26	0.99	0.49
Net interest income / NIBT	242.18	-	-	1,273.25	1,109.03
NIBT / Operating revenue	20.36	-32.21	-61.76	3.12	2.45
NIBT / Employees (in thousand of NT dollars)	728.50	-1,138.98	-2,161.62	154.38	153.85
【L】					
Liquidity ratio (monthly average of daily data)	8.69	9.25	11.49	10.11	15.20
Loans / Deposits	93.25	86.31	87.89	85.52	80.39
Time deposits / Deposits	74.32	73.86	73.66	73.47	75.60
NCDs / Time deposits	16.08	15.17	15.49	10.49	9.66
Accumulated gap of assets and liabilities(180 days) / Equity	-603.57	-462.05	-597.54	-327.54	-143.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.44	91.05	92.92	89.15	86.95
Interest rate sensitivity gap/Equity	-91.43	-119.47	-125.58	-112.97	-137.06
【G】					
Deposit growth rate	17.54	18.39	22.69	3.50	4.09
Loan growth rate	25.80	20.25	24.09	9.97	1.14
Investment growth rate	-12.99	-15.97	-22.28	6.99	-26.01
Guarantee growth rate	3.32	-26.36	-25.29	-35.50	0.17

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Lucky Bank

Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.78	8.86	11.61
Tier 1 capital / Risk-weighted assets	-	-	9.24	8.51	11.84
Liability / Equity (multiple)	20.47	19.78	20.53	22.43	14.19
Equity / Asset	4.66	4.81	4.64	4.27	6.58
【A】					
Non-performing loan ratio	2.73	5.58	3.84	6.77	9.85
Loans under surveilance/Loans	0.46	1.79	0.92	2.79	-
Loan loss reserves / NPLs	35.15	17.71	24.97	15.58	10.05
【E】					
Net income before tax(NIBT) / Average equity	13.86	16.57	10.64	-36.30	4.80
(NIBT + loan loss provision) / Average equity	16.77	19.13	13.94	10.63	9.68
NIBT / Average asset	0.63	0.74	0.48	-2.22	0.32
(NIBT + loan loss provision) / Average asset	0.77	0.85	0.63	0.65	0.64
Net interest income / NIBT	211.22	189.03	287.89	-	426.01
NIBT / Operating revenue	27.53	25.13	16.66	-56.36	5.77
NIBT / Employees (in thousand of NT dollars)	766.35	811.30	521.46	-2,643.05	336.21
【L】					
Liquidity ratio (monthly average of daily data)	20.83	12.99	9.02	17.54	14.10
Loans / Deposits	75.49	68.99	73.18	63.77	71.03
Time deposits / Deposits	59.07	63.00	61.19	66.23	69.29
NCDs / Time deposits	2.14	1.90	1.81	2.27	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-33.12	-32.86	-10.46	112.63	-356.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.72	77.43	94.60	82.01	88.82
Interest rate sensitivity gap/Equity	-24.72	-423.73	-105.55	-373.05	-149.89
【G】					
Deposit growth rate	4.58	0.87	2.71	-0.68	3.72
Loan growth rate	14.42	2.72	17.86	-10.82	3.45
Investment growth rate	-84.35	-37.24	-61.84	25.83	7.23
Guarantee growth rate	-3.95	-19.15	1.36	1.58	-19.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Kao Shin Commercial Bank Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.44	11.59	10.57
Tier 1 capital / Risk-weighted assets	-	-	7.97	8.78	10.65
Liability / Equity (multiple)	20.11	19.56	19.76	18.74	15.39
Equity / Asset	4.74	4.86	4.82	5.06	6.10
【A】					
Non-performing loan ratio	6.72	12.90	9.60	16.47	19.22
Loans under surveilance/Loans	2.23	1.92	2.21	2.66	-
Loan loss reserves / NPLs	28.04	27.08	20.11	16.36	12.84
【E】					
Net income before tax(NIBT) / Average equity	-1.66	4.70	2.70	-3.26	-11.57
(NIBT + loan loss provision) / Average equity	14.63	20.21	15.74	15.68	8.34
NIBT / Average asset	-0.08	0.23	0.13	-0.18	-0.72
(NIBT + loan loss provision) / Average asset	0.70	0.98	0.76	0.87	0.52
Net interest income / NIBT	-	542.70	957.35	-	-
NIBT / Operating revenue	-2.93	6.66	3.91	-4.07	-12.81
NIBT / Employees (in thousand of NT dollars)	-71.68	203.89	117.65	-158.25	-631.23
【L】					
Liquidity ratio (monthly average of daily data)	20.65	21.00	20.79	17.98	21.70
Loans / Deposits	74.44	72.24	74.65	76.73	71.63
Time deposits / Deposits	68.28	73.03	69.41	75.40	77.64
NCDs / Time deposits	0.21	0.26	0.24	0.37	0.59
Accumulated gap of assets and liabilities(180 days) / Equity	-703.09	-448.96	-642.09	-505.82	-325.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.24	92.98	92.60	86.21	55.43
Interest rate sensitivity gap/Equity	-115.19	-111.93	-123.06	-228.88	-630.16
【G】					
Deposit growth rate	0.25	-1.31	2.61	-3.41	-0.13
Loan growth rate	3.84	7.35	-0.17	3.46	-5.58
Investment growth rate	-89.30	-30.78	-29.95	-17.98	16.47
Guarantee growth rate	2.26	6.76	62.96	6.58	97.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Taiwan Business Bank　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.10	10.49	10.00
Tier 1 capital / Risk-weighted assets	-	-	6.72	6.64	7.10
Liability / Equity (multiple)	20.93	23.45	23.75	22.46	25.03
Equity / Asset	4.56	4.09	4.04	4.26	3.84
【A】					
Non-performing loan ratio	8.81	9.85	9.44	9.76	9.97
Loans under surveilance/Loans	0.75	1.44	1.21	1.97	-
Loan loss reserves / NPLs	20.49	17.01	17.62	17.67	13.63
【E】					
Net income before tax(NIBT) / Average equity	2.12	1.80	2.38	0.33	-31.05
(NIBT + loan loss provision) / Average equity	9.81	11.97	10.76	15.72	14.38
NIBT / Average asset	0.09	0.07	0.10	0.01	-1.80
(NIBT + loan loss provision) / Average asset	0.42	0.50	0.44	0.67	0.83
Net interest income / NIBT	1,513.95	2,132.46	188.05	12,921.09	-
NIBT / Operating revenue	3.31	2.33	3.15	0.35	-33.51
NIBT / Employees (in thousand of NT dollars)	181.42	144.35	189.54	26.66	-3,391.03
【L】					
Liquidity ratio (monthly average of daily data)	21.67	15.45	13.94	12.82	18.00
Loans / Deposits	82.36	86.51	86.92	88.54	91.08
Time deposits / Deposits	54.35	58.26	56.00	60.98	61.75
NCDs / Time deposits	1.35	1.42	1.72	3.00	1.50
Accumulated gap of assets and liabilities(180 days) / Equity	-31.34	-221.04	-54.26	-95.26	9.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.50	88.70	87.25	83.92	85.72
Interest rate sensitivity gap/Equity	-172.81	-205.12	-232.65	-287.12	-287.33
【G】					
Deposit growth rate	7.29	9.50	3.90	8.88	7.09
Loan growth rate	0.85	1.74	1.57	0.15	-0.79
Investment growth rate	36.01	18.55	39.55	-28.50	38.14
Guarantee growth rate	6.65	-10.28	-3.06	-13.05	2.36

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.29	13.37	13.18
Tier 1 capital / Risk-weighted assets	-	-	13.30	12.49	12.06
Liability / Equity (multiple)	9.92	9.27	9.83	9.54	9.85
Equity / Asset	9.16	9.74	9.24	9.49	9.21
【A】					
Non-performing loan ratio	1.66	3.16	2.41	4.30	4.83
Loans under surveilance/Loans	0.36	1.64	0.61	1.26	-
Loan loss reserves / NPLs	33.07	26.02	27.33	29.51	28.64
【E】					
Net income before tax(NIBT) / Average equity	11.88	10.72	9.26	8.69	9.12
(NIBT + loan loss provision) / Average equity	14.72	14.83	14.15	15.30	18.52
NIBT / Average asset	1.04	1.03	0.89	0.80	0.82
(NIBT + loan loss provision) / Average asset	1.29	1.42	1.35	1.40	1.67
Net interest income / NIBT	134.16	144.28	0.66	207.18	171.14
NIBT / Operating revenue	31.20	26.92	24.15	17.51	13.06
NIBT / Employees (in thousand of NT dollars)	1,704.22	1,549.13	1,344.25	1,261.56	1,190.28
【L】					
Liquidity ratio (monthly average of daily data)	20.54	26.75	24.68	27.90	24.60
Loans / Deposits	87.10	81.32	79.89	78.48	79.86
Time deposits / Deposits	57.25	60.85	59.99	64.53	67.63
NCDs / Time deposits	12.14	1.90	5.76	2.68	3.45
Accumulated gap of assets and liabilities(180 days) / Equity	-67.96	-52.47	-47.00	-15.84	8.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.91	52.30	50.80	80.40	86.38
Interest rate sensitivity gap/Equity	-104.40	-359.79	-397.01	-157.51	-114.88
【G】					
Deposit growth rate	10.97	2.60	9.41	3.43	1.78
Loan growth rate	14.29	2.67	10.04	3.02	0.89
Investment growth rate	1.58	2.09	8.60	25.15	1.61
Guarantee growth rate	-14.71	-0.57	10.23	-30.29	-1.44

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2004

Bank's name : Hsinchu International Bank　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.54	9.86	8.74
Tier 1 capital / Risk-weighted assets	-	-	7.36	6.56	8.65
Liability / Equity (multiple)	19.90	20.30	19.99	22.08	16.29
Equity / Asset	4.78	4.70	4.76	4.33	5.78
【A】					
Non-performing loan ratio	2.88	4.71	4.39	4.46	7.92
Loans under surveilance/Loans	0.70	0.86	0.48	3.31	-
Loan loss reserves / NPLs	44.44	31.35	34.66	23.08	12.95
【E】					
Net income before tax(NIBT) / Average equity	17.29	17.49	17.18	-18.74	4.71
(NIBT + loan loss provision) / Average equity	31.19	39.31	38.05	30.13	23.78
NIBT / Average asset	0.78	0.78	0.78	-1.04	0.28
(NIBT + loan loss provision) / Average asset	1.41	1.76	1.72	1.67	1.43
Net interest income / NIBT	224.45	241.96	14.09	-	533.75
NIBT / Operating revenue	22.37	18.01	18.57	-20.89	4.60
NIBT / Employees (in thousand of NT dollars)	1,055.77	1,147.64	1,138.21	-1,556.31	400.91
【L】					
Liquidity ratio (monthly average of daily data)	17.87	18.09	16.06	15.83	13.00
Loans / Deposits	79.78	78.80	79.14	79.41	82.06
Time deposits / Deposits	60.16	62.48	61.16	66.34	68.81
NCDs / Time deposits	3.44	1.02	1.96	1.22	2.60
Accumulated gap of assets and liabilities(180 days) / Equity	-215.12	322.87	-238.52	-258.03	-284.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.75	88.47	89.87	86.14	82.36
Interest rate sensitivity gap/Equity	-144.25	-206.27	-178.15	-275.47	-266.14
【G】					
Deposit growth rate	13.67	4.55	5.41	2.70	8.85
Loan growth rate	14.62	1.30	5.21	0.37	8.38
Investment growth rate	4.50	41.01	33.47	49.00	-7.55
Guarantee growth rate	-26.46	11.43	-12.55	51.40	44.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name : Taichung Commercial Bank Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.46	8.61	11.62
Tier 1 capital / Risk-weighted assets	-	-	8.41	8.47	11.59
Liability / Equity (multiple)	16.36	16.47	17.09	16.29	11.73
Equity / Asset	5.76	5.73	5.53	5.78	7.86
【A】					
Non-performing loan ratio	7.45	12.35	9.79	11.47	15.75
Loans under surveilance/Loans	2.84	7.93	4.88	10.85	-
Loan loss reserves / NPLs	20.38	16.56	18.18	14.57	9.63
【E】					
Net income before tax(NIBT) / Average equity	5.10	6.38	4.13	-29.56	4.64
(NIBT + loan loss provision) / Average equity	13.52	18.91	18.35	17.00	9.64
NIBT / Average asset	0.29	0.36	0.23	-1.98	0.37
(NIBT + loan loss provision) / Average asset	0.76	1.06	1.03	1.14	0.76
Net interest income / NIBT	660.04	579.23	120.77	-	432.37
NIBT / Operating revenue	8.85	9.46	6.32	-42.75	6.28
NIBT / Employees (in thousand of NT dollars)	333.17	412.18	262.68	-2,271.68	399.70
【L】					
Liquidity ratio (monthly average of daily data)	17.18	22.04	18.46	18.04	18.40
Loans / Deposits	80.78	74.87	75.95	77.58	79.19
Time deposits / Deposits	60.46	64.18	61.76	66.90	70.25
NCDs / Time deposits	0.24	0.29	0.26	0.44	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-460.40	-382.45	-459.07	-361.29	-159.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	80.02	56.51	57.20	61.16	77.14
Interest rate sensitivity gap/Equity	-296.09	-632.19	-651.61	-577.40	-240.21
【G】					
Deposit growth rate	1.89	6.66	7.46	3.07	9.96
Loan growth rate	9.89	2.75	4.94	1.07	1.54
Investment growth rate	-11.49	64.09	33.29	-53.90	-35.10
Guarantee growth rate	17.66	-9.72	0.30	1.70	31.20

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Tainan Business Bank Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.12	10.04	9.84
Tier 1 capital / Risk-weighted assets	-	-	7.98	7.23	9.51
Liability / Equity (multiple)	17.34	18.40	18.47	18.91	14.62
Equity / Asset	5.45	5.16	5.14	5.02	6.40
【A】					
Non-performing loan ratio	5.65	8.86	7.99	9.50	10.79
Loans under surveilance/Loans	2.02	3.14	2.56	3.65	-
Loan loss reserves / NPLs	14.47	15.10	14.64	11.03	14.37
【E】					
Net income before tax(NIBT) / Average equity	10.27	7.16	7.73	-22.86	3.06
(NIBT + loan loss provision) / Average equity	26.27	27.27	27.26	18.04	12.25
NIBT / Average asset	0.55	0.36	0.39	-1.45	0.20
(NIBT + loan loss provision) / Average asset	1.40	1.38	1.38	1.14	0.78
Net interest income / NIBT	350.09	556.57	510.22	-	896.85
NIBT / Operating revenue	15.51	9.32	10.13	-30.62	3.27
NIBT / Employees (in thousand of NT dollars)	551.62	365.15	399.84	-1,524.82	206.50
【L】					
Liquidity ratio (monthly average of daily data)	14.48	11.50	13.60	12.03	13.20
Loans / Deposits	85.85	86.51	85.48	85.35	83.39
Time deposits / Deposits	62.93	66.75	64.60	68.85	72.62
NCDs / Time deposits	0.47	0.81	0.75	0.89	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	-92.91	-126.51	-63.67	-188.53	-195.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.13	96.47	96.88	93.28	90.90
Interest rate sensitivity gap/Equity	-13.48	-56.90	-51.05	-114.42	-123.67
【G】					
Deposit growth rate	4.25	1.19	3.72	-1.01	2.77
Loan growth rate	3.36	6.02	3.80	1.38	3.02
Investment growth rate	-46.04	-1.82	-63.35	18.43	-17.78
Guarantee growth rate	58.57	-6.66	16.79	-17.38	-6.58

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Enterprise Bank of Hualien

Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	4.07	3.51	6.49
Tier 1 capital / Risk-weighted assets	-	-	4.23	3.70	6.67
Liability / Equity (multiple)	49.39	26.59	23.20	20.70	22.09
Equity / Asset	1.98	3.62	4.13	4.61	4.33
【A】					
Non-performing loan ratio	17.91	29.68	23.99	27.87	27.69
Loans under surveilance/Loans	7.31	13.88	12.14	16.73	-
Loan loss reserves / NPLs	38.60	19.02	14.25	9.88	12.79
【E】					
Net income before tax(NIBT) / Average equity	-55.28	-9.91	-3.25	13.95	14.47
(NIBT + loan loss provision) / Average equity	-6.34	50.82	47.09	43.47	47.89
NIBT / Average asset	-1.91	-0.48	-0.15	0.61	0.68
(NIBT + loan loss provision) / Average asset	-0.22	2.48	2.15	1.89	2.26
Net interest income / NIBT	-	-	-	459.18	275.73
NIBT / Operating revenue	-33.74	-8.01	-2.49	9.86	9.39
NIBT / Employees (in thousand of NT dollars)	-1,178.66	-333.85	-98.21	428.57	500.00
【L】					
Liquidity ratio (monthly average of daily data)	17.77	20.09	18.63	19.56	20.70
Loans / Deposits	56.64	72.17	64.95	73.10	73.20
Time deposits / Deposits	69.38	73.63	72.88	75.90	75.77
NCDs / Time deposits	0.21	0.28	0.25	0.33	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-1,280.43	-380.83	-256.01	-488.21	-403.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	36.57	34.51	39.07	43.17	62.72
Interest rate sensitivity gap/Equity	-2,753.13	-1,436.35	-1,221.76	-1,016.64	-761.31
【G】					
Deposit growth rate	-7.54	4.08	-3.74	-1.85	4.60
Loan growth rate	-28.29	-2.80	-14.66	-1.96	-6.04
Investment growth rate	-77.25	-12.96	-68.58	-24.38	60.55
Guarantee growth rate	-9.64	-50.60	-54.55	-7.30	-73.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Taitung Business Bank　　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	3.99	1.04	12.79
Tier 1 capital / Risk-weighted assets	-	-	3.33	0.89	12.50
Liability / Equity (multiple)	24.27	46.42	41.17	51.46	9.78
Equity / Asset	3.96	2.11	2.37	1.91	9.27
【A】					
Non-performing loan ratio	14.15	17.71	11.67	20.07	30.20
Loans under surveilance/Loans	6.25	7.10	9.19	11.44	-
Loan loss reserves / NPLs	45.10	36.14	56.82	32.55	16.59
【E】					
Net income before tax(NIBT) / Average equity	66.39	138.65	115.40	-107.41	-27.95
(NIBT + loan loss provision) / Average equity	76.66	276.24	222.53	6.92	-9.42
NIBT / Average asset	2.06	2.08	1.89	-6.73	-3.22
(NIBT + loan loss provision) / Average asset	2.38	4.14	3.64	0.43	-1.09
Net interest income / NIBT	188.79	150.13	173.62	-	-
NIBT / Operating revenue	29.79	29.22	26.40	-138.70	-66.13
NIBT / Employees (in thousand of NT dollars)	1,249.30	1,170.44	989.72	-3,774.07	-2,487.48
【L】					
Liquidity ratio (monthly average of daily data)	21.14	13.03	14.71	10.24	21.10
Loans / Deposits	77.56	84.85	80.91	85.00	81.02
Time deposits / Deposits	84.51	84.98	84.54	83.70	84.15
NCDs / Time deposits	0.11	0.12	0.11	0.02	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-538.23	-1,631.50	-1,137.87	-1,630.70	-228.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	52.68	39.28	39.38	45.21	39.34
Interest rate sensitivity gap/Equity	-1,004.35	-2,285.05	-2,014.32	-2,236.81	-544.05
【G】					
Deposit growth rate	14.13	24.82	21.90	7.73	11.60
Loan growth rate	3.52	22.68	14.94	12.40	-1.39
Investment growth rate	0.35	-80.49	-76.58	-15.22	114.20
Guarantee growth rate	58.06	-78.77	-67.13	-56.61	-39.73

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	32.03	35.02	41.68
Tier 1 capital / Risk-weighted assets	-	-	117.97	106.77	113.40
Liability / Equity (multiple)	0.57	0.60	0.58	0.47	0.48
Equity / Asset	63.51	62.47	63.35	68.16	67.74
【A】					
Non-performing loan ratio	1.54	1.47	1.22	1.80	2.74
Loans under surveilance/Loans	1.61	3.96	0.58	0.56	-
Loan loss reserves / NPLs	499.67	609.74	719.24	91.91	69.96
【E】					
Net income before tax(NIBT) / Average equity	-5.56	-12.89	-9.66	5.10	10.63
(NIBT + loan loss provision) / Average equity	-5.57	-7.01	-5.19	6.13	12.39
NIBT / Average asset	-3.43	-8.21	-6.01	3.26	6.69
(NIBT + loan loss provision) / Average asset	-3.44	-4.46	-3.23	3.92	7.80
Net interest income / NIBT	-	-	-	29.73	20.68
NIBT / Operating revenue	-139.53	-351.38	-278.60	89.71	177.30
NIBT / Employees (in thousand of NT dollars)	-16,336.90	-32,160.00	-24,156.58	12,016.81	19,858.22
【L】					
Liquidity ratio (monthly average of daily data)	113.69	63.99	67.27	37.53	107.30
Loans / Deposits	152.31	159.89	154.07	176.28	203.91
Time deposits / Deposits	79.98	84.25	79.48	84.31	86.39
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	4.13	-2.97	3.84	0.81	8.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	182.02	166.67	173.62	170.94	202.87
Interest rate sensitivity gap/Equity	26.86	23.38	22.68	23.14	31.22
【G】					
Deposit growth rate	-1.81	-7.87	-5.92	37.93	-4.21
Loan growth rate	-12.55	-14.99	-19.33	2.33	0.57
Investment growth rate	3.96	3.92	-2.94	13.01	25.39
Guarantee growth rate	-7.75	7.49	6.15	37.45	-26.86

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Hwatai Bank　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.09	12.09	11.52
Tier 1 capital / Risk-weighted assets	-	-	12.07	11.74	11.00
Liability / Equity (multiple)	11.79	11.51	11.51	11.33	11.74
Equity / Asset	7.82	7.99	7.99	8.11	7.85
【A】					
Non-performing loan ratio	2.09	4.64	4.06	4.67	4.09
Loans under surveilance/Loans	1.59	4.28	2.14	4.40	-
Loan loss reserves / NPLs	44.32	24.73	23.41	21.61	17.55
【E】					
Net income before tax(NIBT) / Average equity	2.00	-2.55	0.13	6.65	6.82
(NIBT + loan loss provision) / Average equity	4.85	13.97	12.65	13.45	9.68
NIBT / Average asset	0.16	-0.21	0.01	0.56	0.55
(NIBT + loan loss provision) / Average asset	0.38	1.15	1.03	1.13	0.78
Net interest income / NIBT	1,012.77	-	18,500.00	438.93	299.25
NIBT / Operating revenue	5.40	-5.52	0.28	11.19	8.60
NIBT / Employees (in thousand of NT dollars)	173.83	-237.39	10.91	593.93	561.45
【L】					
Liquidity ratio (monthly average of daily data)	18.79	18.98	14.49	12.58	14.30
Loans / Deposits	79.37	80.09	83.04	84.05	82.78
Time deposits / Deposits	66.75	69.63	67.87	72.36	73.48
NCDs / Time deposits	5.08	4.54	4.68	9.87	8.72
Accumulated gap of assets and liabilities(180 days) / Equity	-205.67	-419.17	-451.71	-477.75	-217.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.73	45.82	41.43	49.58	81.16
Interest rate sensitivity gap/Equity	-77.61	-534.43	-583.11	-512.64	-201.59
【G】					
Deposit growth rate	7.77	2.03	0.18	0.73	4.40
Loan growth rate	6.22	-7.36	-1.46	2.31	5.32
Investment growth rate	-46.58	23.81	-30.65	3.88	-8.71
Guarantee growth rate	-42.31	-34.59	-30.16	-18.65	44.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Cota Commercial Bank Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.69	12.73	15.20
Tier 1 capital / Risk-weighted assets	-	-	13.01	12.86	15.56
Liability / Equity (multiple)	14.10	13.31	13.50	11.74	11.98
Equity / Asset	6.62	6.99	6.90	7.85	7.70
【A】					
Non-performing loan ratio	2.90	4.53	3.78	6.27	7.95
Loans under surveilance/Loans	0.79	1.34	1.09	2.26	-
Loan loss reserves / NPLs	40.94	27.37	30.23	23.63	14.21
【E】					
Net income before tax(NIBT) / Average equity	5.31	3.99	5.41	4.85	-19.15
(NIBT + loan loss provision) / Average equity	9.58	12.21	11.10	11.93	6.60
NIBT / Average asset	0.36	0.29	0.39	0.38	-1.87
(NIBT + loan loss provision) / Average asset	0.65	0.90	0.80	0.93	0.65
Net interest income / NIBT	452.00	633.56	466.29	564.94	-
NIBT / Operating revenue	11.88	8.13	11.13	8.43	-33.07
NIBT / Employees (in thousand of NT dollars)	312.62	278.89	362.64	349.47	-2,040.07
【L】					
Liquidity ratio (monthly average of daily data)	10.75	11.41	10.52	11.47	20.10
Loans / Deposits	86.80	86.11	87.70	83.21	66.22
Time deposits / Deposits	68.61	70.46	67.32	69.84	73.22
NCDs / Time deposits	5.80	5.55	4.58	0.80	1.25
Accumulated gap of assets and liabilities(180 days) / Equity	-471.82	-422.66	-383.11	-273.28	-362.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.56	83.90	85.53	86.38	87.74
Interest rate sensitivity gap/Equity	-179.57	-204.24	-186.60	-153.03	-140.52
【G】					
Deposit growth rate	11.93	13.73	15.38	4.35	7.77
Loan growth rate	12.76	23.19	21.52	31.14	-6.47
Investment growth rate	-60.35	4.63	-41.47	-45.08	46.03
Guarantee growth rate	130.67	-21.06	75.26	-8.17	-35.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

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

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	18.07	23.02	25.22
Tier 1 capital / Risk-weighted assets	-	-	36.79	45.61	50.59
Liability / Equity (multiple)	1.85	1.14	1.34	1.13	1.00
Equity / Asset	35.08	46.74	42.82	46.89	50.07
【A】					
Non-performing loan ratio	-	0.97	0.92	-	-
Loans under surveilance/Loans	0.55	0.32	0.30	2.18	-
Loan loss reserves / NPLs	-	154.08	166.44	-	-
【E】					
Net income before tax(NIBT) / Average equity	6.78	5.99	5.66	-6.32	4.44
(NIBT + loan loss provision) / Average equity	6.95	6.88	6.46	-5.96	4.78
NIBT / Average asset	2.70	2.90	2.69	-3.17	2.28
(NIBT + loan loss provision) / Average asset	2.77	3.34	3.08	-2.99	2.45
Net interest income / NIBT	47.37	59.71	62.95	-	100.28
NIBT / Operating revenue	50.86	51.47	50.91	-79.85	40.03
NIBT / Employees (in thousand of NT dollars)	6,429.29	5,957.45	5,520.66	-7,156.68	5,146.92
【L】					
Liquidity ratio (monthly average of daily data)	43.30	10.15	10.65	12.62	17.70
Loans / Deposits	108.86	156.66	134.05	124.62	127.67
Time deposits / Deposits	89.71	89.30	90.66	88.09	97.19
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-38.25	-40.77	-33.55	-25.24	-26.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.99	40.23	46.14	38.73	49.49
Interest rate sensitivity gap/Equity	-21.67	-58.07	-57.13	-62.45	-49.06
【G】					
Deposit growth rate	115.09	-3.29	12.98	5.95	0.54
Loan growth rate	17.84	4.16	5.78	5.29	23.29
Investment growth rate	29.38	1.50	24.20	-6.19	4.52
Guarantee growth rate	-11.46	-30.67	-19.28	-32.56	37.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30,2004

Bank's name ： Shin Kong Commercial Bank　　Unit：%

Items	30/09/04	30/09/03	31/12/03	31/12/02	31/12/01
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.73	13.67	13.47
Tier 1 capital / Risk-weighted assets	-	-	10.89	13.87	13.64
Liability / Equity (multiple)	13.06	10.59	12.07	10.17	10.71
Equity / Asset	7.11	8.62	7.65	8.96	8.54
【A】					
Non-performing loan ratio	3.04	7.25	4.23	13.16	8.90
Loans under surveilance/Loans	0.29	1.75	1.39	2.46	-
Loan loss reserves / NPLs	32.72	13.68	23.67	8.77	11.63
【E】					
Net income before tax(NIBT) / Average equity	-3.23	13.44	3.90	3.27	3.26
(NIBT + loan loss provision) / Average equity	-2.20	15.48	11.42	14.64	11.66
NIBT / Average asset	-0.25	1.19	0.34	0.30	0.27
(NIBT + loan loss provision) / Average asset	-0.17	1.37	0.99	1.33	0.96
Net interest income / NIBT	-	183.28	628.44	783.33	630.94
NIBT / Operating revenue	-7.81	31.90	9.18	6.17	4.66
NIBT / Employees (in thousand of NT dollars)	-256.78	1,133.92	329.91	277.61	260.81
【L】					
Liquidity ratio (monthly average of daily data)	14.25	8.22	12.61	10.55	10.30
Loans / Deposits	78.17	86.53	80.75	84.47	79.03
Time deposits / Deposits	68.57	67.68	67.62	68.51	71.16
NCDs / Time deposits	6.51	2.82	6.94	0.24	0.01
Accumulated gap of assets and liabilities(180 days) / Equity	-372.75	-366.42	-393.07	-320.38	-359.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	72.47	59.23	65.33	32.34	32.35
Interest rate sensitivity gap/Equity	-341.07	-413.15	-400.31	-655.94	-701.29
【G】					
Deposit growth rate	13.78	14.41	16.31	-4.43	-6.37
Loan growth rate	2.79	13.08	11.20	2.15	-2.63
Investment growth rate	-52.91	-2.29	-2.62	-0.61	-23.16
Guarantee growth rate	121.84	465.57	819.55	35.03	271.70