

TABLE 4

Income Statement (OBUs and Overseas Branches Only)

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	10,285	220	422	141	126	771	242	20	185	294	1,097	849	838	1,886
Loan & discount interest	5,381	201	218	63	21	297	82	19	90	68	624	292	446	1,158
Interest due from banks	2,174	-	71	43	87	192	100	1	6	124	270	177	268	429
Bonds interest	1,352	2	16	-	18	-	54	-	82	-	171	225	104	210
Other interset income	1,378	17	117	35	-	282	6	-	7	102	32	155	20	89
Gain on sales of securities	817	-	26	-	-	13	76	51	-	74	36	90	44	186
Gain on sales of stocks	5	-	-	-	2	-	-	-	-	-	-	-	-	3
Commission and service fees earned	1,719	2	38	9	1	58	20	-	7	3	131	101	129	302
Currency exchange gains	597	-	-	1	-	14	1	-	1	1	20	17	17	19
Other operating revenues	1,211	-	-	18	-	-	-	4	-	-	9	1	-	176
Total operating income	14,634	222	486	169	129	856	339	75	193	372	1,293	1,058	1,028	2,572
OPERATING EXPENSE														
Interest expenses	4,928	117	215	101	87	327	158	37	63	276	454	491	499	978
Deposits interest	1,252	-	24	8	1	228	6	1	8	9	114	66	51	303
Borrowing funds interest	2,649	117	179	93	86	29	152	36	38	217	325	301	18	525
Other interest expenses	1,027	-	12	-	-	70	-	-	17	50	15	124	430	150
Loss on sales of securties	689	-	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sales of stocks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission and service fees charged	166	-	4	-	1	7	2	-	1	1	7	6	8	22
Provisions	1,209	-7	7	-35	-	103	2	-	-	-	40	6	577	233
Operating & administration expenses	1,531	6	60	23	9	129	49	2	36	10	161	91	117	334
Currency exchange losses	20	2	1	-	2	-	-	-	-	-	-	-	-	-
Other operating expenses	744	16	6	-	21	85	1	-	35	-	116	-	-	175
Total operating expenses	9,287	134	293	89	120	651	212	39	135	287	778	594	1,201	1,742
Operating income	5,347	88	193	80	9	205	127	36	58	85	515	464	-173	830
Non-operating income														
Gain on disposal of long-term investment	38	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	394	-	32	-	1	119	7	-	1	-	1	15	1	140
Total non-operating income	432	-	32	-	1	119	7	-	1	-	1	15	1	140
Non-operating loss														
Loss on disposal of long-term investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loss	14	-	-	1	-	1	1	-	1	-	-	-	-	4
Total non-operating losses	14	-	-	1	-	1	1	-	1	-	-	-	-	4
Net income before tax	5,765	88	225	79	10	323	133	36	58	85	516	479	-172	966

Cathay United Bank	Bank of Overseas Ch.	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern	Fuhwa Com.	Bank Sinopac	E. Sun Com.	Cosmos Bank	Pan Asia	Chung Shing	Taishin	Fubon Com.	Ta Chong	Jih Sun	EnTie Com.	Chinatrust
					Intl. Bank	Bank		Bank		Bank	Bank	Intl. Bank	Bank	Bank	Intl. Bank	Bank	Com. Bank
334	137	142	66	37	87	70	292	301	16	14	1	188	53	120	38	18	695
157	90	138	22	21	86	69	167	92	11	8	-	84	7	87	25	18	432
1	1	-	14	1	-	-	13	14	-	-	-	6	26	7	8	-	137
62	46	4	8	15	1	-	89	118	5	6	-	14	-	13	3	-	22
114	-	-	22	-	-	1	23	77	-	-	1	84	20	13	2	-	104
7	1	2	-	-	-	55	63	12	-	-	-	6	32	-	-	5	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	33	107	2	1	3	3	159	35	1	2	-	28	1	16	2	1	440
2	-	3	7	-	-	-	251	84	-	-	-	22	1	-	-	-	93
4	-	48	-	-	-	-	21	-	-	-	-	98	-	-	-	-	788
375	171	302	75	38	90	128	786	432	17	16	1	342	87	136	40	24	2,016
52	27	51	26	7	13	33	144	110	2	2	1	99	6	14	5	2	209
22	27	51	12	2	13	8	50	43	2	2	-	22	6	14	-	1	90
15	-	-	4	5	-	-	96	64	-	-	1	52	-	-	5	1	75
15	-	-	10	-	-	25	-2	3	-	-	-	25	-	-	-	-	44
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	684
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	1	-	-	-	-	8	67	-	-	-	1	-	-	-	-	24
-12	14	25	-	-	12	3	130	3	12	7	-1	26	-	-	-	-	23
50	11	11	1	1	2	-	98	39	3	1	1	24	-	2	1	1	170
-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-
49	-	-	11	26	27	10	37	9	7	4	-	-	69	10	-	10	-
140	52	88	38	34	54	46	417	228	24	14	1	150	75	32	11	13	1,110
235	119	214	37	4	36	82	369	204	-7	2	-	192	12	104	29	11	906
-	-	-	-	-	-	-	-	-	-	-	-	-	38	-	-	-	-
-	2	-	-	-	15	4	39	-	-	-	-	4	-	-	-	-	4
-	2	-	-	-	15	4	39	-	-	-	-	4	38	-	-	-	4
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	2
235	121	214	37	4	51	86	404	204	-7	2	-	196	50	104	29	11	908

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
72	-	8	-	-	-	323	105	21	15	3	-	-	-	33	-	-	5
57	-	8	-	-	-	112	67	18	12	3	-	-	-	8	-	-	3
11	-	-	-	-	-	125	12	3	2	-	-	-	-	25	-	-	-
2	-	-	-	-	-	59	-	-	1	-	-	-	-	-	-	-	2
2	-	-	-	-	-	27	26	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	3	29	-	-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	15	19	4	2	-	-	-	-	1	-	-	2
1	-	-	-	-	-	31	9	-	1	-	-	-	-	1	-	-	-
-	-	-	-	-	-	1	17	-	-	-	-	-	-	-	-	-	26
86	-	8	-	-	-	373	179	25	18	3	-	-	-	35	-	-	39
26	-	-	-	-	-	188	77	4	2	1	-	-	-	24	-	-	-
20	-	-	-	-	-	25	10	4	2	1	-	-	-	6	-	-	-
6	-	-	-	-	-	143	48	-	-	-	-	-	-	18	-	-	-
-	-	-	-	-	-	20	19	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	3	2	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	7	33	-	-	-	-	-	-	-	-	-	-
13	-	1	-	-	-	46	24	1	-	-	-	-	-	3	-	-	-
-	-	-	-	-	-	-	-	7	-	2	-	-	-	-	-	-	-
11	-	-	-	-	-	4	-	5	-	-	-	-	-	-	-	-	-
50	-	2	-	-	-	248	136	17	2	3	-	-	-	27	-	-	-
36	-	6	-	-	-	125	43	8	16	-	-	-	-	8	-	-	39
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	6	-	-	-	125	52	8	16	-	-	-	-	8	-	-	39

[illegible]