

The Main Financial and Performance Ratios

June 30,2002

The Peer-Group Average

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.17	10.58	10.40
Tier 1 capital			
/ Risk-weighted assets	10.15	10.62	10.64
Liability / Equity (multiple)	13.06	12.28	12.37
Equity / Asset	7.11	7.68	7.45
【 A 】			
Non-performing loan ratio			
1.Winsorized mean	7.11	5.80	6.63
2.Arithmetic mean	7.48	6.47	7.48
Loan loss reserves / NPLs	22.45	22.83	20.78
The possible loss of classified assets			
/ reserves	76.53	72.99	71.45
【 E 】			
Net income before tax(NIBT)			
/ Average equity	6.07	7.51	5.50
(NIBT + loan loss provision)			
/ Average equity	15.61	17.68	16.78
NIBT / Average asset	0.47	0.58	0.40
(NIBT + loan loss provision)			
/ Average asset	1.21	1.32	1.24
Net interest income / NIBT	254.41	257.76	333.73
NIBT / Operating revenue	9.15	8.66	6.44
NIBT / Employees			
(in thousand of NT dollars)	724.63	861.91	624.50
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.92	13.85	16.37
Loans / Deposits	81.41	83.73	82.35
Time deposits / Deposits	70.91	76.27	73.27
NCDs / Time deposits	2.52	3.69	2.93
Accumulated gap of assets and liabilities(180 days) / Equity	-133.86	-	-141.87
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			

/Interest rate sensitivity liabilities	79.27	80.89	80.87
Interest rate sensitivity gap/Equity	-174.23	-182.83	-164.39
【 G 】			
Deposit growth rate	1.80	5.14	4.79
Loan growth rate	-1.13	2.34	0.90
Investment growth rate	24.49	-1.91	14.90
Guarantee growth rate	-9.64	-10.46	-12.27

Unit:%,

12/31/00	12/31/99
10.75	11.17
10.82	11.07
12.04	11.78
7.81	7.99
5.06	4.74
5.34	4.88
24.05	28.92
61.13	64.55
4.90	5.87
12.96	14.00
0.39	0.49
1.07	1.11
312.87	278.69
5.94	6.82
616.78	715.00
12.41	15.45
86.33	86.12
75.76	74.99
4.39	3.98
-	-

84.45	85.14
-148.12	-162.03
5.02	6.08
5.69	5.60
-10.07	-0.51
-3.73	-7.93

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Central Trust of China

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	14.08	13.05	14.11
Tier 1 capital			
/ Risk-weighted assets	10.65	9.43	10.25
Liability / Equity (multiple)	48.34	45.85	43.78
Equity / Asset	2.03	2.13	2.23
【 A 】			
Non-performing loan ratio	7.48	-	7.10
Loan loss reserves / NPLs	38.83	-	29.75
【 E 】			
Net income before tax(NIBT)			
/ Average equity	2.95	7.46	11.61
(NIBT + loan loss provision)			
/ Average equity	51.77	54.76	53.55
NIBT / Average asset	0.06	0.16	0.24
(NIBT + loan loss provision)			
/ Average asset	1.06	1.14	1.12
Net interest income / NIBT	1,689.16	569.72	400.00
NIBT / Operating revenue	1.44	2.48	4.23
NIBT / Employees			
(in thousand of NT dollars)	183.63	480.71	750.28
【 L 】			
Liquidity ratio			
(monthly average of daily data)	32.49	19.40	25.00
Loans / Deposits	100.76	113.03	112.15
Time deposits / Deposits	72.01	81.36	78.00
NCDs / Time deposits	1.45	1.46	1.59
Accumulated gap of assets and liabilities(180 days) / Equity	-619.35	-	-765.56
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	98.76	98.50	98.06
Interest rate sensitivity gap/Equity	-48.32	-52.91	-65.50
【 G 】			
Deposit growth rate	5.31	1.21	-5.42

Loan growth rate	-7.21	-3.61	-6.46
Investment growth rate	18.86	44.46	69.15
Guarantee growth rate	-18.77	-10.90	-14.90

Unit:%,

12/31/00	12/31/99
13.13	13.40
9.50	8.30
41.66	52.75
2.34	1.90
-	-
-	-
20.42	2.96
59.79	46.87
0.41	0.06
1.19	0.90
255.83	1,694.07
5.89	0.84
1,196.70	150.50
9.10	12.30
115.35	125.90
81.38	82.57
1.95	2.39
-	-
101.18	101.23
39.97	50.21
13.29	4.03

5.35	8.68
-3.86	-8.71
-7.63	5.94

The Main Financial and Performance Ratios

June 30,2002

Bank's name : The Farmers Bank of China

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	7.66	9.53	9.11
Tier 1 capital			
/ Risk-weighted assets	7.23	9.24	8.84
Liability / Equity (multiple)	25.70	18.84	19.68
Equity / Asset	3.75	5.04	4.84
【 A 】			
Non-performing loan ratio	13.99	-	12.48
Loan loss reserves / NPLs	12.82	-	8.92
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-43.48	5.97	3.08
(NIBT + loan loss provision)			
/ Average equity	16.84	17.80	17.95
NIBT / Average asset	-2.26	0.33	0.17
(NIBT + loan loss provision)			
/ Average asset	0.87	0.97	0.97
Net interest income / NIBT	-	379.43	788.35
NIBT / Operating revenue	-57.04	5.57	3.09
NIBT / Employees			
(in thousand of NT dollars)	-5,027.64	738.71	361.39
【 L 】			
Liquidity ratio			
(monthly average of daily data)	28.57	26.70	27.20
Loans / Deposits	86.46	91.32	89.34
Time deposits / Deposits	56.30	60.48	57.12
NCDs / Time deposits	0.22	0.34	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-182.08	-	-16.34
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	69.99	74.17	74.76
Interest rate sensitivity gap/Equity	-650.97	-401.34	-419.04
【 G 】			
Deposit growth rate	2.26	-5.75	1.84

Loan growth rate	-2.04	0.22	0.86
Investment growth rate	-18.17	-14.56	19.01
Guarantee growth rate	-6.35	-12.27	-4.28

Unit:%,

12/31/00	12/31/99
9.86	9.50
9.18	8.60
18.84	20.59
5.04	4.60
-	-
-	-
4.92	3.18
14.75	18.89
0.26	0.17
0.79	1.01
449.37	656.86
4.38	2.68
594.91	381.86
28.20	31.70
91.31	90.01
60.83	62.68
0.38	0.48
-	-
80.43	78.93
-298.52	-356.24
1.79	15.56

1.02	-0.26
-26.95	-6.71
-14.60	-10.30

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Chiao Tung Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.58	14.48	14.71
Tier 1 capital			
/ Risk-weighted assets	13.45	13.62	13.84
Liability / Equity (multiple)	9.72	9.17	9.07
Equity / Asset	9.33	9.83	9.93
【 A 】			
Non-performing loan ratio	3.80	-	4.36
Loan loss reserves / NPLs	21.11	-	31.35
【 E 】			
Net income before tax(NIBT)			
/ Average equity	10.99	9.40	9.35
(NIBT + loan loss provision)			
/ Average equity	22.88	24.84	25.95
NIBT / Average asset	1.06	0.91	0.91
(NIBT + loan loss provision)			
/ Average asset	2.21	2.41	2.52
Net interest income / NIBT	133.12	169.32	164.71
NIBT / Operating revenue	26.08	14.98	15.93
NIBT / Employees			
(in thousand of NT dollars)	4,356.31	3,541.93	3,566.45
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.71	11.90	17.90
Loans / Deposits	154.78	152.98	160.33
Time deposits / Deposits	78.23	80.63	78.98
NCDs / Time deposits	0.53	0.53	0.57
Accumulated gap of assets and liabilities(180 days) / Equity	-87.73	-	-93.88
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	95.95	108.48	109.51
Interest rate sensitivity gap/Equity	-26.97	52.20	55.44
【 G 】			
Deposit growth rate	0.70	21.39	-7.09

Loan growth rate	0.82	4.46	3.15
Investment growth rate	27.82	-12.37	-18.54
Guarantee growth rate	23.08	-11.93	3.70

Unit:%,

12/31/00	12/31/99
14.68	14.30
13.37	11.10
9.25	11.36
9.76	8.10
-	-
-	-
12.92	15.42
23.81	25.39
1.16	1.07
2.14	1.76
126.51	121.00
19.05	17.91
4,343.04	4,293.33
16.60	29.30
144.92	177.65
81.95	77.93
0.73	0.81
-	-
112.70	106.21
79.70	50.45
36.10	11.49

4.70	-3.29
-13.55	10.76
-4.65	-6.06

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Bank of Taiwan

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	16.53	16.49	16.33
Tier 1 capital			
/ Risk-weighted assets	13.94	13.60	13.36
Liability / Equity (multiple)	10.96	10.64	10.82
Equity / Asset	8.36	8.59	8.46
【 A 】			
Non-performing loan ratio	4.00	-	3.58
Loan loss reserves / NPLs	40.43	-	34.66
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.02	4.65	6.57
(NIBT + loan loss provision)			
/ Average equity	9.59	9.81	12.15
NIBT / Average asset	0.43	0.40	0.55
(NIBT + loan loss provision)			
/ Average asset	0.82	0.85	1.02
Net interest income / NIBT	210.03	187.46	155.13
NIBT / Operating revenue	10.59	7.27	10.80
NIBT / Employees			
(in thousand of NT dollars)	1,374.81	1,247.96	1,759.75
【 L 】			
Liquidity ratio			
(monthly average of daily data)	43.97	31.50	36.70
Loans / Deposits	64.90	74.20	69.21
Time deposits / Deposits	68.12	67.59	67.02
NCDs / Time deposits	0.17	0.20	0.18
Accumulated gap of assets and liabilities(180 days) / Equity	-3.03	-	-88.69
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	68.03	48.29	57.06
Interest rate sensitivity gap/Equity	-191.98	-343.93	-290.93
【 G 】			
Deposit growth rate	4.48	5.16	5.75

Loan growth rate	-8.81	2.99	-4.89
Investment growth rate	26.41	-6.06	12.84
Guarantee growth rate	9.83	5.42	7.16

Unit:%,

12/31/00	12/31/99
16.09	18.90
13.13	12.80
10.46	10.04
8.73	9.10
-	-
-	-
6.84	4.65
10.63	9.17
0.60	0.49
0.93	0.97
130.73	207.04
10.44	8.36
1,796.48	1,409.16
29.70	27.50
77.02	79.29
66.17	65.36
0.20	0.35
-	-
54.67	52.70
-287.38	-278.08
8.15	6.28

4.74	-0.53
-0.44	32.65
3.03	43.18

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Land Bank of Taiwan

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.56	9.35	9.65
Tier 1 capital			
/ Risk-weighted assets	7.11	7.27	7.28
Liability / Equity (multiple)	17.22	16.93	17.08
Equity / Asset	5.49	5.58	5.53
【 A 】			
Non-performing loan ratio	8.01	-	7.37
Loan loss reserves / NPLs	16.79	-	23.44
【 E 】			
Net income before tax(NIBT)			
/ Average equity	10.33	9.10	9.07
(NIBT + loan loss provision)			
/ Average equity	29.18	24.73	27.72
NIBT / Average asset	0.54	0.50	0.49
(NIBT + loan loss provision)			
/ Average asset	1.53	1.35	1.50
Net interest income / NIBT	347.03	302.58	328.69
NIBT / Operating revenue	11.75	8.13	8.33
NIBT / Employees			
(in thousand of NT dollars)	1,371.36	1,261.87	1,265.63
【 L 】			
Liquidity ratio			
(monthly average of daily data)	19.64	16.50	18.00
Loans / Deposits	81.25	85.51	84.26
Time deposits / Deposits	73.94	77.67	74.92
NCDs / Time deposits	0.68	0.70	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	-428.50	-	-444.37
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	91.31	93.87	93.26
Interest rate sensitivity gap/Equity	-137.18	-93.04	-104.53
【 G 】			
Deposit growth rate	6.31	3.54	8.82

Loan growth rate	-2.45	2.68	-1.75
Investment growth rate	7.40	-5.56	18.96
Guarantee growth rate	-4.44	1.65	-1.19

Unit:%,

12/31/00	12/31/99
9.82	10.10
7.58	7.40
16.33	17.23
5.77	5.50
-	-
-	-
8.19	11.50
22.72	25.16
0.46	0.64
1.29	1.41
361.05	240.35
6.95	9.51
1,155.25	1,537.59
11.70	18.60
90.31	84.85
78.13	79.33
0.69	0.77
-	-
94.99	95.14
-73.94	-75.07
3.70	10.38

11.45	7.46
-38.87	15.74
-8.70	24.04

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Taiwan Cooperative Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.31	8.87	9.39
Tier 1 capital			
/ Risk-weighted assets	6.04	6.41	5.91
Liability / Equity (multiple)	31.16	26.42	28.96
Equity / Asset	3.11	3.65	3.34
【 A 】			
Non-performing loan ratio	7.82	-	7.63
Loan loss reserves / NPLs	15.97	-	21.16
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.11	8.72	9.24
(NIBT + loan loss provision)			
/ Average equity	45.47	31.68	37.40
NIBT / Average asset	0.04	0.31	0.32
(NIBT + loan loss provision)			
/ Average asset	1.49	1.13	1.28
Net interest income / NIBT	3,816.77	395.42	425.15
NIBT / Operating revenue	0.84	5.40	5.68
NIBT / Employees			
(in thousand of NT dollars)	85.76	736.99	690.83
【 L 】			
Liquidity ratio			
(monthly average of daily data)	24.25	17.30	20.90
Loans / Deposits	79.08	85.24	84.27
Time deposits / Deposits	77.97	81.86	78.60
NCDs / Time deposits	0.29	0.36	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-195.42	-	-560.98
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	94.93	96.09	97.81
Interest rate sensitivity gap/Equity	-134.79	-87.60	-54.26
【 G 】			
Deposit growth rate	10.96	2.88	10.19

Loan growth rate	2.83	1.16	1.24
Investment growth rate	91.32	-20.68	42.20
Guarantee growth rate	16.67	10.22	14.15

Unit:%,

12/31/00	12/31/99
8.97	9.90
6.05	6.70
28.26	27.18
3.42	3.50
-	-
-	-
2.49	11.46
23.21	25.54
0.09	0.41
0.83	0.92
1,304.12	317.06
1.46	6.39
200.87	851.31
16.20	18.10
91.78	87.42
81.32	81.18
0.36	0.34
-	-
98.22	97.71
-42.85	-52.14
4.59	3.43

11.29	8.28
4.18	1.34
4.10	62.56

The Main Financial and Performance Ratios

June 30,2002

Bank's name : First Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.11	8.67	9.28
Tier 1 capital			
/ Risk-weighted assets	6.28	9.36	8.89
Liability / Equity (multiple)	19.15	14.60	14.87
Equity / Asset	4.96	6.41	6.30
【 A 】			
Non-performing loan ratio	6.94	-	8.72
Loan loss reserves / NPLs	16.91	-	16.08
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-43.40	5.48	4.26
(NIBT + loan loss provision)			
/ Average equity	-9.43	21.65	21.51
NIBT / Average asset	-2.67	0.36	0.28
(NIBT + loan loss provision)			
/ Average asset	-0.58	1.43	1.40
Net interest income / NIBT	-	461.57	629.23
NIBT / Operating revenue	-63.50	5.86	4.74
NIBT / Employees			
(in thousand of NT dollars)	-5,593.84	707.37	546.26
【 L 】			
Liquidity ratio			
(monthly average of daily data)	17.38	14.00	14.00
Loans / Deposits	82.40	84.36	85.85
Time deposits / Deposits	58.76	64.32	59.64
NCDs / Time deposits	2.28	2.19	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-167.63	-	-150.24
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.77	83.40	79.02
Interest rate sensitivity gap/Equity	-230.03	-159.50	-211.37
【 G 】			
Deposit growth rate	5.22	8.75	6.78

Loan growth rate	2.90	0.35	3.10
Investment growth rate	66.47	-25.72	15.30
Guarantee growth rate	-0.83	-1.54	-9.29

Unit:%,

12/31/00	12/31/99
9.18	9.80
9.66	9.80
14.59	13.49
6.42	6.90
-	-
-	-
6.13	8.38
22.75	24.55
0.42	0.58
1.57	1.71
428.45	302.23
6.27	8.77
776.42	1,032.09
10.90	15.00
88.94	91.31
63.89	63.17
2.57	3.31
-	-
86.75	90.24
-125.79	-90.59
8.39	4.73

5.83	6.42
-22.11	19.09
7.77	13.69

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Hua Nan Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.33	9.42	10.68
Tier 1 capital			
/ Risk-weighted assets	5.93	9.96	9.89
Liability / Equity (multiple)	25.83	14.21	14.24
Equity / Asset	3.73	6.58	6.56
【 A 】			
Non-performing loan ratio	4.13	-	8.27
Loan loss reserves / NPLs	22.48	-	13.31
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-113.22	5.94	5.76
(NIBT + loan loss provision)			
/ Average equity	16.50	24.49	23.84
NIBT / Average asset	-6.29	0.39	0.37
(NIBT + loan loss provision)			
/ Average asset	0.92	1.63	1.55
Net interest income / NIBT	-	417.21	440.25
NIBT / Operating revenue	-157.91	6.41	6.55
NIBT / Employees			
(in thousand of NT dollars)	-13,402.03	765.73	723.41
【 L 】			
Liquidity ratio			
(monthly average of daily data)	21.83	12.70	13.70
Loans / Deposits	76.55	84.21	82.52
Time deposits / Deposits	57.02	61.34	59.68
NCDs / Time deposits	2.28	3.22	2.20
Accumulated gap of assets and liabilities(180 days) / Equity	-67.04	-	-22.01
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	100.17	98.37	96.20
Interest rate sensitivity gap/Equity	3.23	-16.68	-39.59
【 G 】			
Deposit growth rate	5.88	9.57	7.77

Loan growth rate	-4.04	2.47	-0.12
Investment growth rate	73.87	-10.91	14.92
Guarantee growth rate	2.98	2.43	0.11

Unit:%,

12/31/00	12/31/99
9.81	10.60
10.00	10.60
13.67	13.09
6.82	7.10
-	-
-	-
7.46	7.92
20.83	18.98
0.51	0.56
1.44	1.34
329.83	276.43
7.99	8.66
923.85	950.66
11.20	16.50
88.87	87.32
62.98	62.87
5.26	2.67
-	-
101.26	87.12
12.52	-126.45
8.77	4.49

10.37	7.95
-16.69	9.86
16.41	36.03

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Chang Hwa Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.35	9.35	9.10
Tier 1 capital			
/ Risk-weighted assets	7.26	9.08	8.98
Liability / Equity (multiple)	19.90	13.98	14.51
Equity / Asset	4.78	6.67	6.45
【 A 】			
Non-performing loan ratio	7.85	-	8.98
Loan loss reserves / NPLs	17.49	-	16.05
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-48.38	3.79	3.53
(NIBT + loan loss provision)			
/ Average equity	15.73	15.80	15.69
NIBT / Average asset	-3.05	0.26	0.23
(NIBT + loan loss provision)			
/ Average asset	0.99	1.07	1.04
Net interest income / NIBT	-	680.45	733.04
NIBT / Operating revenue	-74.59	4.31	4.32
NIBT / Employees			
(in thousand of NT dollars)	-6,408.05	490.00	445.91
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.50	10.50	12.30
Loans / Deposits	87.27	91.23	88.15
Time deposits / Deposits	61.28	66.45	62.85
NCDs / Time deposits	2.64	2.72	2.55
Accumulated gap of assets and liabilities(180 days) / Equity	-14.88	-	-34.75
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	81.07	83.57	81.23
Interest rate sensitivity gap/Equity	-266.52	-162.65	-196.28
【 G 】			
Deposit growth rate	6.16	6.76	9.03

Loan growth rate	0.69	1.91	1.76
Investment growth rate	-3.36	-13.79	-14.71
Guarantee growth rate	-8.98	5.55	-7.88

Unit:%,

12/31/00	12/31/99
9.08	9.20
8.90	9.10
13.59	14.85
6.85	6.30
-	-
-	-
5.08	7.65
17.38	19.86
0.33	0.49
1.12	1.28
567.80	352.20
5.09	7.71
591.27	842.23
10.80	12.80
93.98	93.42
64.99	64.06
3.55	2.98
-	-
84.37	82.26
-151.63	-187.34
5.79	6.41

8.14	9.04
-14.70	17.02
4.59	31.71

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Bank Of Overseas Chinese

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	4.19	5.85	5.05
Tier 1 capital			
/ Risk-weighted assets	4.34	5.97	5.17
Liability / Equity (multiple)	27.88	20.98	26.43
Equity / Asset	3.46	4.55	3.65
【 A 】			
Non-performing loan ratio	16.00	-	17.80
Loan loss reserves / NPLs	22.03	-	18.97
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-13.06	-9.23	-22.12
(NIBT + loan loss provision)			
/ Average equity	7.07	13.60	11.67
NIBT / Average asset	-0.46	-0.43	-0.97
(NIBT + loan loss provision)			
/ Average asset	0.25	0.63	0.51
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-10.28	-5.94	-15.53
NIBT / Employees			
(in thousand of NT dollars)	-642.97	-572.29	-1,343.52
【 L 】			
Liquidity ratio			
(monthly average of daily data)	17.87	13.40	18.10
Loans / Deposits	74.46	77.36	73.20
Time deposits / Deposits	65.58	72.01	68.21
NCDs / Time deposits	3.79	7.91	5.35
Accumulated gap of assets and liabilities(180 days) / Equity	-295.51	-	-357.52
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	49.86	60.24	53.30
Interest rate sensitivity gap/Equity	-1,061.92	-627.37	-917.04
【 G 】			
Deposit growth rate	-0.72	1.40	4.50

Loan growth rate	-4.89	-12.94	-11.87
Investment growth rate	108.36	-33.14	94.80
Guarantee growth rate	-31.24	-17.37	-21.94

Unit:%,

12/31/00	12/31/99
6.01	7.30
6.18	7.50
18.97	18.08
5.01	5.20
-	-
-	-
-15.40	-10.10
14.61	17.69
-0.80	-0.60
0.75	1.04
-	-
-11.69	-8.63
-1,107.16	-837.52
7.60	12.00
86.81	83.39
71.89	71.95
9.31	7.84
-	-
63.28	69.53
-532.26	-426.69
-13.86	3.67

-7.27	-1.45
-38.15	132.87
-20.47	-14.20

The Main Financial and Performance Ratios

June 30,2002

Bank's name : The Shanghai Commercial & Savings E

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.53	9.15	8.94
Tier 1 capital			
/ Risk-weighted assets	18.30	17.41	18.49
Liability / Equity (multiple)	7.34	7.45	7.17
Equity / Asset	11.98	11.84	12.24
【 A 】			
Non-performing loan ratio	6.31	-	4.63
Loan loss reserves / NPLs	20.93	-	23.95
【 E 】			
Net income before tax(NIBT)			
/ Average equity	6.00	8.15	3.95
(NIBT + loan loss provision)			
/ Average equity	15.17	16.65	16.81
NIBT / Average asset	0.73	1.03	0.50
(NIBT + loan loss provision)			
/ Average asset	1.86	2.10	2.14
Net interest income / NIBT	216.80	162.14	323.95
NIBT / Operating revenue	14.77	14.98	7.66
NIBT / Employees			
(in thousand of NT dollars)	1,385.52	1,851.58	915.53
【 L 】			
Liquidity ratio			
(monthly average of daily data)	22.83	14.40	17.30
Loans / Deposits	64.57	69.54	67.56
Time deposits / Deposits	60.47	69.39	63.97
NCDs / Time deposits	3.74	3.97	4.04
Accumulated gap of assets and liabilities(180 days) / Equity	-84.07	-	-85.58
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	101.13	100.07	101.50
Interest rate sensitivity gap/Equity	5.35	0.36	7.17
【 G 】			
Deposit growth rate	-1.93	7.91	3.82

Loan growth rate	-10.32	0.35	-6.57
Investment growth rate	15.31	-13.86	2.64
Guarantee growth rate	-8.16	13.28	-5.90

Unit:%,

12/31/00	12/31/99
9.43	10.00
17.15	16.70
7.71	7.81
11.48	11.30
-	-
-	-
3.79	7.54
14.52	12.46
0.46	0.91
1.78	1.50
328.84	166.26
6.60	12.79
792.78	1,472.63
12.20	17.80
74.13	74.63
68.53	70.29
5.15	5.03
-	-
100.95	105.44
5.06	29.62
7.24	7.24

5.91	4.27
-11.45	11.42
0.96	-31.65

The Main Financial and Performance Ratios

June 30,2002

Bank's name : TaipeiBank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.24	14.01	13.32
Tier 1 capital			
/ Risk-weighted assets	12.79	13.70	12.85
Liability / Equity (multiple)	13.41	11.62	13.28
Equity / Asset	6.94	7.92	7.00
【 A 】			
Non-performing loan ratio	3.03	-	3.03
Loan loss reserves / NPLs	28.76	-	32.19
【 E 】			
Net income before tax(NIBT)			
/ Average equity	11.29	11.14	8.21
(NIBT + loan loss provision)			
/ Average equity	16.66	15.17	14.59
NIBT / Average asset	0.82	0.91	0.66
(NIBT + loan loss provision)			
/ Average asset	1.21	1.24	1.17
Net interest income / NIBT	187.08	177.58	264.89
NIBT / Operating revenue	16.38	14.44	11.48
NIBT / Employees			
(in thousand of NT dollars)	1,528.73	1,538.09	1,116.85
【 L 】			
Liquidity ratio			
(monthly average of daily data)	37.47	26.00	30.40
Loans / Deposits	76.60	78.07	77.86
Time deposits / Deposits	51.72	58.64	50.51
NCDs / Time deposits	0.94	0.97	0.88
Accumulated gap of assets and liabilities(180 days) / Equity	79.20	-	85.88
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	110.58	94.96	110.01
Interest rate sensitivity gap/Equity	103.59	-46.10	94.31
【 G 】			
Deposit growth rate	9.13	5.67	8.83

Loan growth rate	7.09	-1.21	8.44
Investment growth rate	80.71	-11.55	39.28
Guarantee growth rate	53.65	33.78	55.85

Unit:%,

12/31/00	12/31/99
16.15	16.40
15.81	15.90
11.57	12.45
7.96	7.40
-	-
-	-
9.02	8.97
13.25	15.14
0.73	0.66
1.07	1.11
214.56	214.19
11.25	10.12
1,211.70	1,100.88
28.30	26.10
78.21	81.12
56.04	56.78
0.52	0.65
-	-
101.70	99.62
14.91	-3.79
5.18	3.82

0.93	11.61
-10.16	-6.57
29.92	18.84

The Main Financial and Performance Ratios

June 30,2002

Bank's name : United World Chinese Commercial Bar

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.95	10.56	10.40
Tier 1 capital			
/ Risk-weighted assets	11.34	12.87	12.86
Liability / Equity (multiple)	12.33	9.53	9.54
Equity / Asset	7.50	9.50	9.49
【 A 】			
Non-performing loan ratio	6.13	-	6.17
Loan loss reserves / NPLs	62.42	-	15.14
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-39.98	17.29	10.74
(NIBT + loan loss provision)			
/ Average equity	19.40	25.89	27.24
NIBT / Average asset	-3.79	1.34	0.94
(NIBT + loan loss provision)			
/ Average asset	1.84	2.00	2.37
Net interest income / NIBT	-	176.88	253.14
NIBT / Operating revenue	-75.85	19.74	15.18
NIBT / Employees			
(in thousand of NT dollars)	-11,027.00	3,243.54	2,362.95
【 L 】			
Liquidity ratio			
(monthly average of daily data)	26.31	19.90	25.80
Loans / Deposits	72.58	77.05	71.79
Time deposits / Deposits	52.17	59.00	53.40
NCDs / Time deposits	2.40	4.11	3.37
Accumulated gap of assets and liabilities(180 days) / Equity	106.37	-	153.78
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	115.30	125.21	124.42
Interest rate sensitivity gap/Equity	91.61	105.35	112.42
【 G 】			
Deposit growth rate	3.94	2.96	8.89

Loan growth rate	-2.71	5.13	0.47
Investment growth rate	29.11	-19.70	22.00
Guarantee growth rate	-47.25	49.91	-5.33

Unit:%,

12/31/00	12/31/99
10.93	12.60
12.59	13.90
9.07	8.96
9.93	10.00
-	-
-	-
13.65	12.76
18.28	16.17
1.33	1.33
1.79	1.68
190.47	180.26
20.03	19.42
3,118.09	2,801.61
19.50	28.00
77.67	72.52
57.13	52.42
7.29	4.94
-	-
70.58	84.65
-229.21	-109.83
7.39	17.38

14.09	9.94
-15.75	37.33
11.59	-10.49

The Main Financial and Performance Ratios

June 30,2002

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

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	40.46	37.90	40.45
Tier 1 capital			
/ Risk-weighted assets	39.30	36.79	39.30
Liability / Equity (multiple)	6.13	6.50	6.28
Equity / Asset	14.02	13.33	13.74
【 A 】			
Non-performing loan ratio	0.48	-	0.55
Loan loss reserves / NPLs	162.84	-	134.31
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.64	5.98	5.99
(NIBT + loan loss provision)			
/ Average equity	6.94	7.68	8.07
NIBT / Average asset	0.76	0.79	0.79
(NIBT + loan loss provision)			
/ Average asset	0.94	1.01	1.06
Net interest income / NIBT	157.75	179.83	172.77
NIBT / Operating revenue	18.03	12.07	13.23
NIBT / Employees			
(in thousand of NT dollars)	4,381.40	4,422.54	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	44.98	-	30.58
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	136.50	123.71	124.52
Interest rate sensitivity gap/Equity	108.00	82.38	78.61
【 G 】			
Deposit growth rate	-	-	-

Loan growth rate	-5.91	7.44	-2.12
Investment growth rate	91.24	9.43	604.46
Guarantee growth rate	-4.59	55.28	15.71

Unit:%,

12/31/00	12/31/99
39.47	50.00
38.21	48.70
6.59	6.53
13.18	13.30
-	-
-	-
6.43	6.24
8.28	6.48
0.83	0.81
1.07	0.84
165.91	155.84
12.39	12.93
4,617.22	4,344.50
-	-
-	-
-	-
-	-
-	-
124.73	125.54
85.47	92.68
-	-

9.55	-1.05
-83.13	51.75
111.87	-45.28

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Bank of Kaohsiung

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.87	10.95	11.63
Tier 1 capital			
/ Risk-weighted assets	13.45	12.23	13.03
Liability / Equity (multiple)	17.56	18.32	18.73
Equity / Asset	5.39	5.18	5.07
【 A 】			
Non-performing loan ratio	3.52	-	2.86
Loan loss reserves / NPLs	20.54	-	18.93
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.85	12.36	10.22
(NIBT + loan loss provision)			
/ Average equity	22.47	24.05	24.63
NIBT / Average asset	0.45	0.62	0.52
(NIBT + loan loss provision)			
/ Average asset	1.15	1.22	1.24
Net interest income / NIBT	359.20	253.01	340.90
NIBT / Operating revenue	9.74	9.65	8.49
NIBT / Employees			
(in thousand of NT dollars)	1,135.65	1,529.85	1,273.28
【 L 】			
Liquidity ratio			
(monthly average of daily data)	24.94	9.00	11.90
Loans / Deposits	79.67	91.84	87.27
Time deposits / Deposits	71.60	78.22	76.55
NCDs / Time deposits	5.04	15.73	12.95
Accumulated gap of assets and liabilities(180 days) / Equity	-456.33	-	-48.79
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	99.48	100.23	96.80
Interest rate sensitivity gap/Equity	-7.77	3.65	-51.00
【 G 】			
Deposit growth rate	-6.51	13.21	12.45

Loan growth rate	-17.27	19.20	5.98
Investment growth rate	198.93	-41.96	17.40
Guarantee growth rate	-21.13	12.41	-7.25

Unit:%,

12/31/00	12/31/99
11.43	14.60
12.47	15.10
18.11	15.96
5.23	5.90
-	-
-	-
3.33	-9.95
15.80	17.30
0.19	-0.69
0.90	1.19
826.43	-
2.84	-9.79
410.10	-1,072.51
9.90	12.80
92.25	89.58
76.86	76.56
14.10	7.03
-	-
96.76	22.78
-50.89	-1,065.31
17.10	14.89

20.52	18.95
-42.69	-1.18
13.03	40.25

The Main Financial and Performance Ratios

June 30,2002

Bank's name : The International Commercial Bank of (

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.26	10.69	11.69
Tier 1 capital			
/ Risk-weighted assets	10.50	11.00	11.31
Liability / Equity (multiple)	16.30	14.47	13.71
Equity / Asset	5.78	6.46	6.80
【 A 】			
Non-performing loan ratio	3.08	-	3.75
Loan loss reserves / NPLs	38.02	-	47.54
【 E 】			
Net income before tax(NIBT)			
/ Average equity	6.43	11.70	8.14
(NIBT + loan loss provision)			
/ Average equity	17.68	22.25	19.47
NIBT / Average asset	0.40	0.85	0.59
(NIBT + loan loss provision)			
/ Average asset	1.09	1.62	1.41
Net interest income / NIBT	356.30	210.07	287.53
NIBT / Operating revenue	10.74	14.01	11.01
NIBT / Employees			
(in thousand of NT dollars)	1,218.78	2,192.01	1,580.90
【 L 】			
Liquidity ratio			
(monthly average of daily data)	35.23	14.60	21.00
Loans / Deposits	75.34	84.27	80.14
Time deposits / Deposits	61.67	67.30	64.08
NCDs / Time deposits	1.93	0.63	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	-91.01	-	-42.12
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	88.62	105.87	102.37
Interest rate sensitivity gap/Equity	-74.34	32.37	13.26
【 G 】			
Deposit growth rate	8.96	20.83	10.31

Loan growth rate	-3.08	5.74	-3.88
Investment growth rate	102.40	-12.87	9.12
Guarantee growth rate	-18.07	-9.49	-17.57

Unit:%,

12/31/00	12/31/99
10.03	10.80
10.56	10.80
13.59	11.38
6.85	8.10
-	-
-	-
10.06	9.48
15.97	21.00
0.85	0.81
1.35	1.78
249.94	255.93
11.97	10.31
1,826.60	1,618.91
24.70	15.80
90.90	98.14
66.44	65.98
0.73	1.08
-	-
124.55	102.44
132.15	13.20
17.56	9.91

8.09	14.98
23.20	-6.14
-2.10	1.82

The Main Financial and Performance Ratios

June 30,2002

Bank's name : China Development Industrial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	24.91	41.39	41.68
Tier 1 capital			
/ Risk-weighted assets	107.62	115.69	113.40
Liability / Equity (multiple)	0.72	0.58	0.48
Equity / Asset	57.98	63.25	67.74
【 A 】			
Non-performing loan ratio	2.88	-	2.74
Loan loss reserves / NPLs	73.37	-	69.96
【 E 】			
Net income before tax(NIBT)			
/ Average equity	10.53	13.83	10.63
(NIBT + loan loss provision)			
/ Average equity	12.64	16.00	12.39
NIBT / Average asset	6.66	8.63	6.69
(NIBT + loan loss provision)			
/ Average asset	8.00	9.98	7.80
Net interest income / NIBT	14.90	19.34	20.68
NIBT / Operating revenue	133.95	194.33	177.30
NIBT / Employees			
(in thousand of NT dollars)	22,265.40	25,203.08	19,858.22
【 L 】			
Liquidity ratio			
(monthly average of daily data)	52.67	102.30	107.30
Loans / Deposits	133.93	198.46	203.91
Time deposits / Deposits	52.40	95.33	86.39
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-1.32	-	8.31
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	181.62	208.21	202.87
Interest rate sensitivity gap/Equity	27.87	38.60	31.22
【 G 】			
Deposit growth rate	84.55	5.21	-4.21

Loan growth rate	-4.09	17.84	0.57
Investment growth rate	24.62	11.37	25.39
Guarantee growth rate	25.46	-20.87	-26.86

Unit:%,

12/31/00	12/31/99
36.44	42.90
102.49	87.30
0.60	0.71
62.53	58.60
-	-
-	-
12.22	13.62
14.44	16.51
7.82	7.51
9.25	8.85
22.99	17.43
167.84	144.77
21,119.38	19,506.56
78.50	95.40
212.27	135.87
92.44	70.51
-	-
-	-
209.02	181.04
42.44	42.11
-51.55	-

9.81	-
14.50	-
-0.25	-

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Industrial Bank of Taiwan

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	24.76	25.16	25.22
Tier 1 capital			
/ Risk-weighted assets	48.68	48.24	50.59
Liability / Equity (multiple)	0.91	1.00	1.00
Equity / Asset	52.36	49.98	50.07
【 A 】			
Non-performing loan ratio	-	-	-
Loan loss reserves / NPLs	-	-	-
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.41	4.65	4.44
(NIBT + loan loss provision)			
/ Average equity	1.90	5.01	4.78
NIBT / Average asset	0.72	2.37	2.28
(NIBT + loan loss provision)			
/ Average asset	0.97	2.56	2.45
Net interest income / NIBT	309.14	92.17	100.28
NIBT / Operating revenue	17.21	43.84	40.03
NIBT / Employees			
(in thousand of NT dollars)	1,612.90	5,132.42	5,146.92
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.78	28.90	17.70
Loans / Deposits	139.33	123.17	127.67
Time deposits / Deposits	93.72	93.69	97.19
NCDs / Time deposits	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-22.89	-	-26.55
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	44.46	53.66	49.49
Interest rate sensitivity gap/Equity	-48.34	-45.42	-49.06
【 G 】			
Deposit growth rate	-24.35	14.43	0.54

Loan growth rate	1.38	92.54	23.29
Investment growth rate	10.55	10.91	4.52
Guarantee growth rate	-20.18	161.20	37.77

Unit:%,

12/31/00	12/31/99
27.50	117.50
56.49	143.20
0.88	0.36
53.12	73.70
-	-
-	-
2.20	1.70
2.65	1.90
1.36	1.39
1.63	1.55
123.58	263.43
23.26	19.45
2,284.48	687.18
32.60	330.50
124.73	84.64
83.00	77.28
-	-
-	-
54.78	382.91
-38.46	62.32
85.92	-

236.84	-
-29.61	-
506.50	-

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Taiwan Business Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.93	9.35	10.00
Tier 1 capital			
/ Risk-weighted assets	7.11	9.12	7.10
Liability / Equity (multiple)	22.06	16.87	25.03
Equity / Asset	4.34	5.60	3.84
【 A 】			
Non-performing loan ratio	12.32	-	9.97
Loan loss reserves / NPLs	12.07	-	13.63
【 E 】			
Net income before tax(NIBT)			
/ Average equity	0.56	2.46	-31.05
(NIBT + loan loss provision)			
/ Average equity	22.13	12.01	14.38
NIBT / Average asset	0.02	0.15	-1.80
(NIBT + loan loss provision)			
/ Average asset	0.91	0.71	0.83
Net interest income / NIBT	7,632.08	1,000.30	-
NIBT / Operating revenue	0.54	2.56	-33.51
NIBT / Employees			
(in thousand of NT dollars)	42.81	254.65	-3,391.03
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.79	10.20	18.00
Loans / Deposits	91.70	94.39	91.08
Time deposits / Deposits	61.56	66.44	61.75
NCDs / Time deposits	1.47	9.67	1.50
Accumulated gap of assets and liabilities(180 days) / Equity	-267.48	-	9.22
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	81.90	90.58	85.72
Interest rate sensitivity gap/Equity	-323.19	-128.52	-287.33
【 G 】			
Deposit growth rate	0.43	14.11	7.09

Loan growth rate	-4.14	9.56	-0.79
Investment growth rate	9.18	-11.31	38.14
Guarantee growth rate	-5.28	-5.36	2.36

Unit:%,

12/31/00	12/31/99
9.17	9.00
8.97	8.70
15.22	15.33
6.16	6.10
-	-
-	-
6.56	8.78
12.92	15.06
0.42	0.55
0.82	0.94
411.51	309.94
6.80	8.37
678.83	855.70
11.30	15.80
96.29	95.04
62.42	62.09
4.10	1.02
-	-
94.59	92.87
-66.18	-89.27
7.62	6.84

6.66	9.18
-20.63	8.13
-0.65	-0.60

The Main Financial and Performance Ratios

June 30,2002

Bank's name : International Bank of Taipei

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.38	12.72	13.18
Tier 1 capital			
/ Risk-weighted assets	12.38	11.72	12.06
Liability / Equity (multiple)	10.03	10.07	9.85
Equity / Asset	9.07	9.03	9.21
【 A 】			
Non-performing loan ratio	4.89	-	4.83
Loan loss reserves / NPLs	27.09	-	28.64
【 E 】			
Net income before tax(NIBT)			
/ Average equity	9.57	10.96	9.12
(NIBT + loan loss provision)			
/ Average equity	14.09	17.44	18.52
NIBT / Average asset	0.87	0.98	0.82
(NIBT + loan loss provision)			
/ Average asset	1.28	1.56	1.67
Net interest income / NIBT	192.60	144.83	171.14
NIBT / Operating revenue	18.51	14.93	13.06
NIBT / Employees			
(in thousand of NT dollars)	1,344.17	1,437.56	1,190.28
【 L 】			
Liquidity ratio			
(monthly average of daily data)	26.78	21.80	24.60
Loans / Deposits	79.24	80.48	79.86
Time deposits / Deposits	66.32	70.38	67.63
NCDs / Time deposits	2.75	3.80	3.45
Accumulated gap of assets and liabilities(180 days) / Equity	50.72	-	8.06
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.19	83.92	86.38
Interest rate sensitivity gap/Equity	-143.08	-135.98	-114.88
【 G 】			
Deposit growth rate	3.69	1.30	1.78

Loan growth rate	3.76	3.03	0.89
Investment growth rate	30.64	-12.67	1.61
Guarantee growth rate	-20.55	8.21	-1.44

Unit:%,

12/31/00	12/31/99
11.56	13.50
11.15	12.90
10.62	10.53
8.61	8.70
-	-
-	-
9.47	13.52
15.84	20.01
0.82	1.18
1.37	1.74
170.20	123.17
12.30	16.57
1,158.94	1,499.29
24.20	23.90
80.84	81.43
69.43	70.78
4.12	5.61
-	-
84.57	94.62
-137.14	-48.66
5.34	5.79

6.81	5.50
6.81	18.65
-3.78	-23.35

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Hsinchu International Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.38	8.95	8.74
Tier 1 capital			
/ Risk-weighted assets	8.57	8.96	8.65
Liability / Equity (multiple)	16.41	15.63	16.29
Equity / Asset	5.74	6.01	5.78
【 A 】			
Non-performing loan ratio	7.83	-	7.92
Loan loss reserves / NPLs	13.04	-	12.95
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.97	3.05	4.71
(NIBT + loan loss provision)			
/ Average equity	27.52	23.08	23.78
NIBT / Average asset	0.51	0.19	0.28
(NIBT + loan loss provision)			
/ Average asset	1.57	1.42	1.43
Net interest income / NIBT	451.48	743.63	533.75
NIBT / Operating revenue	9.87	2.91	4.60
NIBT / Employees			
(in thousand of NT dollars)	794.06	248.92	400.91
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.24	11.40	13.00
Loans / Deposits	81.66	81.78	82.06
Time deposits / Deposits	67.66	71.69	68.81
NCDs / Time deposits	1.34	2.21	2.60
Accumulated gap of assets and liabilities(180 days) / Equity	-266.62	-	-284.57
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	83.15	83.77	82.36
Interest rate sensitivity gap/Equity	-254.71	-234.75	-266.14
【 G 】			
Deposit growth rate	7.53	4.93	8.85

Loan growth rate	8.41	1.76	8.38
Investment growth rate	122.14	-41.99	-7.55
Guarantee growth rate	70.56	-0.65	44.28

Unit:%,

12/31/00	12/31/99
9.25	9.70
9.42	9.80
14.79	14.73
6.33	6.40
-	-
-	-
5.24	4.79
25.45	20.43
0.33	0.30
1.61	1.28
548.16	526.74
4.88	4.28
439.80	399.71
10.00	11.40
83.20	82.96
70.72	69.90
3.49	1.13
-	-
84.31	85.30
-215.51	-201.04
-0.50	0.92

0.71	-2.07
10.45	-3.57
-13.39	7.54

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Taichung Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.42	12.09	11.62
Tier 1 capital			
/ Risk-weighted assets	8.25	12.24	11.59
Liability / Equity (multiple)	12.20	11.42	11.73
Equity / Asset	7.57	8.05	7.86
【 A 】			
Non-performing loan ratio	14.94	-	15.75
Loan loss reserves / NPLs	13.96	-	9.63
【 E 】			
Net income before tax(NIBT)			
/ Average equity	1.45	4.43	4.64
(NIBT + loan loss provision)			
/ Average equity	13.63	8.60	9.64
NIBT / Average asset	0.11	0.35	0.37
(NIBT + loan loss provision)			
/ Average asset	1.01	0.68	0.76
Net interest income / NIBT	1,878.23	386.81	432.37
NIBT / Operating revenue	2.21	5.81	6.28
NIBT / Employees			
(in thousand of NT dollars)	125.51	377.11	399.70
【 L 】			
Liquidity ratio			
(monthly average of daily data)	19.52	14.80	18.40
Loans / Deposits	79.16	82.69	79.19
Time deposits / Deposits	68.38	72.30	70.25
NCDs / Time deposits	0.44	0.40	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-186.48	-	-159.04
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	68.72	82.34	77.14
Interest rate sensitivity gap/Equity	-349.19	-179.53	-240.21
【 G 】			
Deposit growth rate	6.35	3.68	9.96

Loan growth rate	2.25	0.96	1.54
Investment growth rate	-41.57	-20.77	-35.10
Guarantee growth rate	39.77	-6.44	31.20

Unit:%,

12/31/00	12/31/99
12.83	12.50
12.82	12.70
11.16	11.04
8.23	8.30
-	-
-	-
1.31	5.79
7.87	12.00
0.11	0.43
0.64	0.89
1,388.21	339.20
1.76	6.25
111.17	451.46
12.50	16.20
86.29	84.02
71.92	71.11
0.37	0.26
-	-
82.16	87.79
-177.83	-121.37
-2.86	-10.06

0.77	-12.21
-12.08	11.46
13.31	-16.43

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Tainan Business Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.06	10.69	9.84
Tier 1 capital			
/ Risk-weighted assets	9.67	10.51	9.51
Liability / Equity (multiple)	14.27	14.49	14.62
Equity / Asset	6.55	6.45	6.40
【 A 】			
Non-performing loan ratio	12.11	-	10.79
Loan loss reserves / NPLs	12.90	-	14.37
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.02	4.20	3.06
(NIBT + loan loss provision)			
/ Average equity	17.76	12.43	12.25
NIBT / Average asset	0.19	0.27	0.20
(NIBT + loan loss provision)			
/ Average asset	1.14	0.79	0.78
Net interest income / NIBT	1,139.37	641.38	896.85
NIBT / Operating revenue	3.96	4.21	3.27
NIBT / Employees			
(in thousand of NT dollars)	207.52	273.58	206.50
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.81	11.60	13.20
Loans / Deposits	81.02	82.11	83.39
Time deposits / Deposits	71.11	75.58	72.62
NCDs / Time deposits	1.02	0.87	0.84
Accumulated gap of assets and liabilities(180 days) / Equity	-10.95	-	-195.71
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	90.98	91.64	90.90
Interest rate sensitivity gap/Equity	-118.85	-115.86	-123.67
【 G 】			
Deposit growth rate	-0.28	-0.11	2.77

Loan growth rate	-1.54	0.79	3.02
Investment growth rate	14.16	78.55	-17.78
Guarantee growth rate	-7.60	-8.44	-6.58

Unit:%,

12/31/00	12/31/99
10.28	11.40
10.20	10.60
14.25	15.10
6.56	6.20
-	-
-	-
-2.26	-13.63
7.42	11.44
-0.15	-0.94
0.48	0.79
-	-
-2.20	-13.61
-153.06	-959.53
9.20	13.80
83.39	76.22
75.28	75.65
0.84	2.66
-	-
94.05	53.64
-76.93	-662.04
-7.27	-3.48

1.53	-5.38
-34.12	-36.20
-27.32	-8.51

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Kaohsiung Business Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-24.57	-0.16	-12.05
Tier 1 capital			
/ Risk-weighted assets	-24.47	-0.05	-8.46
Liability / Equity (multiple)	-8.58	1,351.86	-
Equity / Asset	-13.20	0.07	-4.77
【 A 】			
Non-performing loan ratio	41.39	-	33.86
Loan loss reserves / NPLs	37.25	-	22.70
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-	-118.77	-1,435.55
(NIBT + loan loss provision)			
/ Average equity	-	137.14	224.44
NIBT / Average asset	-0.52	-1.84	-5.25
(NIBT + loan loss provision)			
/ Average asset	6.95	2.13	0.82
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-11.69	-33.72	-100.82
NIBT / Employees			
(in thousand of NT dollars)	-466.67	-1,773.22	-4,994.63
【 L 】			
Liquidity ratio			
(monthly average of daily data)	9.70	11.40	12.80
Loans / Deposits	77.92	79.58	77.02
Time deposits / Deposits	76.21	77.91	77.27
NCDs / Time deposits	0.15	0.63	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	49.47	-	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	57.80	73.32	64.73
Interest rate sensitivity gap/Equity	341.44	-34,268.75	-
【 G 】			
Deposit growth rate	-11.75	-1.20	2.44

Loan growth rate	-13.47	-10.47	-9.64
Investment growth rate	30.45	290.10	109.01
Guarantee growth rate	-24.60	-61.76	-32.76

Unit:%,

12/31/00	12/31/99
1.18	5.70
1.30	5.80
39.08	22.91
2.49	4.20
-	-
-	-
-58.98	-34.87
-3.07	-6.99
-1.90	-1.78
-0.10	-0.36
-	-
-21.55	-28.52
-1,917.47	-1,607.08
4.50	9.90
87.53	83.75
77.28	75.55
0.77	4.03
-	-
35.61	35.02
-2,369.09	-1,418.43
-9.50	4.29

-4.91	2.30
-55.01	-28.83
-48.03	-29.10

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Enterprise Bank of Hualien

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	6.69	7.60	6.49
Tier 1 capital			
/ Risk-weighted assets	6.79	6.96	6.67
Liability / Equity (multiple)	22.30	20.15	22.09
Equity / Asset	4.29	4.73	4.33
【 A 】			
Non-performing loan ratio	29.92	-	27.69
Loan loss reserves / NPLs	15.08	-	12.79
【 E 】			
Net income before tax(NIBT)			
/ Average equity	7.60	48.98	14.47
(NIBT + loan loss provision)			
/ Average equity	37.45	109.86	47.89
NIBT / Average asset	0.31	2.35	0.68
(NIBT + loan loss provision)			
/ Average asset	1.54	5.27	2.26
Net interest income / NIBT	791.43	73.43	275.73
NIBT / Operating revenue	5.80	27.08	9.39
NIBT / Employees			
(in thousand of NT dollars)	235.29	1,708.27	500.00
【 L 】			
Liquidity ratio			
(monthly average of daily data)	17.77	17.40	20.70
Loans / Deposits	76.22	78.44	73.20
Time deposits / Deposits	73.98	78.64	75.77
NCDs / Time deposits	0.43	0.60	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-356.55	-	-403.50
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	31.80	58.09	62.72
Interest rate sensitivity gap/Equity	-1,405.01	-785.22	-761.31
【 G 】			
Deposit growth rate	-4.44	4.51	4.60

Loan growth rate	-7.06	-3.60	-6.04
Investment growth rate	-1.57	62.50	60.55
Guarantee growth rate	-45.89	-57.24	-73.59

Unit:%,

12/31/00	12/31/99
5.86	8.60
6.04	7.80
18.06	18.30
5.25	5.20
-	-
-	-
-1.09	-0.50
10.06	23.67
-0.06	-0.03
0.55	1.27
-	-
-0.94	-0.41
-46.08	-25.41
11.10	17.30
81.42	81.06
76.62	75.94
3.54	0.41
-	-
71.75	93.62
-479.08	-110.14
-10.96	-8.28

-10.72	-8.35
-7.85	325.76
-24.61	-45.92

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Taitung Business Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	R 4.30	16.90	12.79
Tier 1 capital			
/ Risk-weighted assets	R 4.91	16.43	12.50
Liability / Equity (multiple)	11.66	7.17	9.78
Equity / Asset	7.90	12.25	9.27
【 A 】			
Non-performing loan ratio	25.74	-	30.20
Loan loss reserves / NPLs	13.03	-	16.59
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-27.01	-9.58	-27.95
(NIBT + loan loss provision)			
/ Average equity	7.57	-7.98	-9.42
NIBT / Average asset	-2.32	-1.21	-3.22
(NIBT + loan loss provision)			
/ Average asset	0.65	-1.00	-1.09
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-48.23	-23.51	-66.13
NIBT / Employees			
(in thousand of NT dollars)	-1,691.57	-1,088.76	-2,487.48
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.11	20.00	21.10
Loans / Deposits	85.88	85.02	81.02
Time deposits / Deposits	81.37	84.65	84.15
NCDs / Time deposits	0.07	0.09	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-475.23	-	-228.41
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	31.33	48.14	39.34
Interest rate sensitivity gap/Equity	-720.04	-353.80	-544.05
【 G 】			
Deposit growth rate	0.39	7.19	11.60

Loan growth rate	1.56	-4.66	-1.39
Investment growth rate	175.23	-27.28	114.20
Guarantee growth rate	-25.70	-22.92	-39.73

Unit:%,

12/31/00	12/31/99
19.77	24.10
19.19	22.30
5.93	4.67
14.44	17.60
-	-
-	-
-19.94	-25.69
-4.46	-11.41
-3.13	-4.94
-0.70	-2.19
-	-
-55.52	-84.40
-2,853.75	-4,354.78
13.60	8.80
92.21	98.57
84.86	83.62
0.42	0.57
-	-
51.89	97.92
-256.59	-9.17
1.34	-6.00

-5.66	7.44
6.48	-80.30
-23.32	147.59

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Hwatai Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.98	12.86	11.52
Tier 1 capital			
/ Risk-weighted assets	10.78	11.65	11.00
Liability / Equity (multiple)	11.28	11.71	11.74
Equity / Asset	8.14	7.87	7.85
【 A 】			
Non-performing loan ratio	4.88	-	4.09
Loan loss reserves / NPLs	15.36	-	17.55
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.81	6.93	6.82
(NIBT + loan loss provision)			
/ Average equity	11.87	10.09	9.68
NIBT / Average asset	0.74	0.57	0.55
(NIBT + loan loss provision)			
/ Average asset	1.00	0.83	0.78
Net interest income / NIBT	312.59	282.84	299.25
NIBT / Operating revenue	14.46	8.39	8.60
NIBT / Employees			
(in thousand of NT dollars)	788.32	557.38	561.45
【 L 】			
Liquidity ratio			
(monthly average of daily data)	8.22	14.80	14.30
Loans / Deposits	89.52	81.63	82.78
Time deposits / Deposits	70.64	76.47	73.48
NCDs / Time deposits	8.58	9.81	8.72
Accumulated gap of assets and liabilities(180 days) / Equity	-2.63	-	-217.19
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.29	77.06	81.16
Interest rate sensitivity gap/Equity	-211.07	-245.85	-201.59
【 G 】			
Deposit growth rate	-1.64	25.74	4.40

Loan growth rate	8.33	16.37	5.32
Investment growth rate	-38.34	85.99	-8.71
Guarantee growth rate	4.94	98.47	44.46

Unit:%,

12/31/00	12/31/99
12.54	18.10
11.53	17.10
11.31	8.65
8.13	10.40
-	-
-	-
5.70	5.19
8.79	7.40
0.55	0.56
0.85	0.80
400.59	325.08
8.13	8.32
490.54	550.70
14.40	20.50
83.11	83.05
72.63	75.21
9.57	-
-	-
89.52	72.21
-89.80	-216.15
28.52	-

29.91	-
13.53	-
428.19	-

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Macoto Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	12.09	8.70	11.11
Tier 1 capital			
/ Risk-weighted assets	8.35	8.79	7.73
Liability / Equity (multiple)	13.79	13.95	15.56
Equity / Asset	6.76	6.69	6.04
【 A 】			
Non-performing loan ratio	9.90	-	7.90
Loan loss reserves / NPLs	14.03	-	16.70
【 E 】			
Net income before tax(NIBT)			
/ Average equity	14.62	10.22	3.81
(NIBT + loan loss provision)			
/ Average equity	18.57	14.09	28.65
NIBT / Average asset	0.92	0.68	0.25
(NIBT + loan loss provision)			
/ Average asset	1.17	0.93	1.85
Net interest income / NIBT	338.20	302.86	910.50
NIBT / Operating revenue	14.92	9.32	3.56
NIBT / Employees			
(in thousand of NT dollars)	712.48	564.52	179.05
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.98	9.30	15.70
Loans / Deposits	76.81	77.85	75.63
Time deposits / Deposits	71.84	77.31	74.55
NCDs / Time deposits	3.83	3.34	4.34
Accumulated gap of assets and liabilities(180 days) / Equity	-5.54	-	-52.62
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	47.50	30.93	49.45
Interest rate sensitivity gap/Equity	-632.82	-870.59	-681.77
【 G 】			
Deposit growth rate	0.89	8.14	14.11

Loan growth rate	-0.07	3.80	5.48
Investment growth rate	89.01	43.26	138.28
Guarantee growth rate	-26.77	-53.11	-16.44

Unit:%,

12/31/00	12/31/99
8.60	10.10
8.54	9.30
13.79	12.24
6.76	7.60
-	-
-	-
-3.55	6.09
5.26	9.51
-0.26	0.42
0.39	0.68
-	406.88
-3.70	5.65
-210.53	350.07
6.40	11.60
82.00	81.17
73.67	75.37
4.85	3.97
-	-
42.23	100.68
-720.65	3.94
7.30	19.37

9.43	20.88
-3.80	-42.70
-58.80	-6.36

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Sunny Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.62	11.38	9.71
Tier 1 capital			
/ Risk-weighted assets	9.17	11.08	9.35
Liability / Equity (multiple)	15.76	14.00	15.61
Equity / Asset	5.97	6.67	6.02
【 A 】			
Non-performing loan ratio	3.50	-	3.24
Loan loss reserves / NPLs	24.64	-	22.10
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.60	11.74	10.57
(NIBT + loan loss provision)			
/ Average equity	19.94	21.82	110.64
NIBT / Average asset	0.73	0.77	0.65
(NIBT + loan loss provision)			
/ Average asset	1.16	1.42	6.81
Net interest income / NIBT	288.44	251.30	312.18
NIBT / Operating revenue	14.88	11.14	10.69
NIBT / Employees			
(in thousand of NT dollars)	816.67	890.95	656.74
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.44	16.10	16.10
Loans / Deposits	79.22	78.86	76.15
Time deposits / Deposits	71.13	75.84	73.71
NCDs / Time deposits	3.38	3.15	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-422.70	-	-405.11
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	52.14	50.29	51.87
Interest rate sensitivity gap/Equity	-702.41	-642.27	-702.51
【 G 】			
Deposit growth rate	19.44	6.18	19.32

Loan growth rate	20.70	3.80	12.80
Investment growth rate	29.44	76.91	145.42
Guarantee growth rate	-16.05	-34.32	-35.49

Unit:%,

12/31/00	12/31/99
11.39	11.80
10.60	10.60
14.16	14.49
6.60	6.50
-	-
-	-
6.68	8.05
9.41	13.40
0.42	0.49
0.59	0.83
509.98	436.07
6.33	7.33
465.20	532.42
11.50	13.90
81.09	74.66
75.13	74.05
2.34	3.16
-	-
171.62	64.55
310.64	-471.35
7.90	9.86

17.73	10.06
-38.38	-22.73
-20.64	43.07

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Bank of Panhsin

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.01	9.78	9.51
Tier 1 capital			
/ Risk-weighted assets	9.11	9.61	9.24
Liability / Equity (multiple)	11.17	10.79	10.99
Equity / Asset	8.22	8.48	8.34
【 A 】			
Non-performing loan ratio	10.99	-	10.98
Loan loss reserves / NPLs	9.48	-	7.90
【 E 】			
Net income before tax(NIBT)			
/ Average equity	0.71	4.53	1.70
(NIBT + loan loss provision)			
/ Average equity	5.92	5.86	5.72
NIBT / Average asset	0.06	0.39	0.14
(NIBT + loan loss provision)			
/ Average asset	0.49	0.50	0.49
Net interest income / NIBT	3,220.00	380.10	1,109.03
NIBT / Operating revenue	1.29	6.15	2.45
NIBT / Employees			
(in thousand of NT dollars)	67.34	414.32	153.85
【 L 】			
Liquidity ratio			
(monthly average of daily data)	14.07	12.10	15.20
Loans / Deposits	82.83	80.16	80.39
Time deposits / Deposits	74.61	79.27	75.60
NCDs / Time deposits	8.19	10.03	9.66
Accumulated gap of assets and liabilities(180 days) / Equity	-330.52	-	-143.84
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	86.80	88.40	86.95
Interest rate sensitivity gap/Equity	-139.86	-117.40	-137.06
【 G 】			
Deposit growth rate	2.51	5.79	4.09

Loan growth rate	6.45	1.10	1.14
Investment growth rate	-23.29	-13.84	-26.01
Guarantee growth rate	-16.24	-8.32	0.17

Unit:%,

12/31/00	12/31/99
9.91	10.10
9.90	10.70
10.51	9.30
8.69	9.70
-	-
-	-
1.92	3.76
4.71	6.04
0.19	0.38
0.47	0.60
1,055.09	450.15
2.78	5.69
187.22	381.90
8.80	15.90
83.63	79.27
78.49	79.08
12.30	7.28
-	-
88.08	49.35
-120.46	-450.72
7.39	0.81

15.61	6.37
-27.49	-41.33
38.30	166.93

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Cota Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.86	18.73	15.20
Tier 1 capital			
/ Risk-weighted assets	13.85	18.98	15.56
Liability / Equity (multiple)	11.42	9.24	11.98
Equity / Asset	8.05	9.77	7.70
【 A 】			
Non-performing loan ratio	7.28	-	7.95
Loan loss reserves / NPLs	19.20	-	14.21
【 E 】			
Net income before tax(NIBT)			
/ Average equity	8.28	1.97	-19.15
(NIBT + loan loss provision)			
/ Average equity	15.83	7.89	6.60
NIBT / Average asset	0.63	0.20	-1.87
(NIBT + loan loss provision)			
/ Average asset	1.20	0.81	0.65
Net interest income / NIBT	335.60	959.32	-
NIBT / Operating revenue	13.12	3.41	-33.07
NIBT / Employees			
(in thousand of NT dollars)	644.18	212.61	-2,040.07
【 L 】			
Liquidity ratio			
(monthly average of daily data)	10.96	15.00	20.10
Loans / Deposits	76.15	72.63	66.22
Time deposits / Deposits	72.03	75.48	73.22
NCDs / Time deposits	0.88	1.49	1.25
Accumulated gap of assets and liabilities(180 days) / Equity	-376.68	-	-362.15
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	84.81	91.18	87.74
Interest rate sensitivity gap/Equity	-166.96	-77.45	-140.52
【 G 】			
Deposit growth rate	4.79	3.62	7.77

Loan growth rate	9.94	3.00	-6.47
Investment growth rate	-25.18	14.10	46.03
Guarantee growth rate	-23.14	24.46	-35.59

Unit:%,

12/31/00	12/31/99
20.16	22.30
19.53	21.30
8.59	8.63
10.43	10.40
-	-
-	-
4.80	5.21
8.73	8.54
0.50	0.53
0.91	0.86
445.10	421.85
7.92	7.75
522.85	606.43
15.00	22.60
76.39	69.59
74.07	75.22
0.80	-
-	-
62.08	58.29
-308.90	-343.50
-0.15	-

9.82	-
-27.54	-
262.78	-

The Main Financial and Performance Ratios

June 30,2002

Bank's name : United-Credit Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	13.00	13.34	13.47
Tier 1 capital			
/ Risk-weighted assets	13.26	13.39	13.64
Liability / Equity (multiple)	9.67	11.39	10.71
Equity / Asset	9.37	8.07	8.54
【 A 】			
Non-performing loan ratio	15.21	-	8.90
Loan loss reserves / NPLs	7.31	-	11.63
【 E 】			
Net income before tax(NIBT)			
/ Average equity	14.89	7.69	3.26
(NIBT + loan loss provision)			
/ Average equity	17.68	7.69	11.66
NIBT / Average asset	1.31	0.61	0.27
(NIBT + loan loss provision)			
/ Average asset	1.56	0.61	0.96
Net interest income / NIBT	169.09	220.57	630.94
NIBT / Operating revenue	25.88	10.44	4.66
NIBT / Employees			
(in thousand of NT dollars)	1,237.68	604.05	260.81
【 L 】			
Liquidity ratio			
(monthly average of daily data)	11.50	12.00	10.30
Loans / Deposits	82.45	76.23	79.03
Time deposits / Deposits	70.58	74.25	71.16
NCDs / Time deposits	4.98	-	0.01
Accumulated gap of assets and liabilities(180 days) / Equity	-334.71	-	-359.41
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	36.61	42.15	32.35
Interest rate sensitivity gap/Equity	-587.70	-627.95	-701.29
【 G 】			
Deposit growth rate	-9.28	-	-6.37

Loan growth rate	-1.88	-	-2.63
Investment growth rate	-16.97	-	-23.16
Guarantee growth rate	12.21	-	271.70

Unit:%,

12/31/00	12/31/99
13.02	-
13.05	-
11.95	-
7.72	-
-	-
-	-
4.02	-
12.48	-
0.31	-
0.97	-
531.53	-
4.96	-
159.03	-
16.50	-
75.99	-
74.99	-
-	-
-	-
47.45	-
-598.86	-
-	-

-	-
-	-
-	-

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Lucky Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.43	12.36	11.61
Tier 1 capital			
/ Risk-weighted assets	11.65	11.61	11.84
Liability / Equity (multiple)	16.02	14.45	14.19
Equity / Asset	5.88	6.47	6.58
【 A 】			
Non-performing loan ratio	10.02	-	9.85
Loan loss reserves / NPLs	19.49	-	10.05
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-13.63	3.93	4.80
(NIBT + loan loss provision)			
/ Average equity	9.70	14.01	9.68
NIBT / Average asset	-0.87	0.26	0.32
(NIBT + loan loss provision)			
/ Average asset	0.62	0.94	0.64
Net interest income / NIBT	-	491.07	426.01
NIBT / Operating revenue	-20.01	4.39	5.77
NIBT / Employees			
(in thousand of NT dollars)	-937.88	266.67	336.21
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.22	16.90	14.10
Loans / Deposits	68.06	68.71	71.03
Time deposits / Deposits	68.30	72.52	69.29
NCDs / Time deposits	2.53	2.37	3.00
Accumulated gap of assets and liabilities(180 days) / Equity	-47.25	-	-356.53
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	85.83	89.44	88.82
Interest rate sensitivity gap/Equity	-212.08	-145.16	-149.89
【 G 】			
Deposit growth rate	2.34	1.86	3.72

Loan growth rate	1.40	-3.53	3.45
Investment growth rate	18.17	16.19	7.23
Guarantee growth rate	19.87	-17.02	-19.46

Unit:%,

12/31/00	12/31/99
12.91	11.90
12.17	11.30
13.67	12.97
6.82	7.20
-	-
-	-
6.12	9.37
9.36	11.81
0.42	0.71
0.64	0.90
361.86	207.64
6.90	10.34
407.36	603.73
16.00	18.40
71.24	71.42
71.94	72.54
2.33	2.39
-	-
89.47	86.97
-138.38	-161.34
2.98	9.32

2.77	10.37
11.38	15.65
-7.39	170.80

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Kao Shin Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.36	10.65	10.57
Tier 1 capital			
/ Risk-weighted assets	9.47	10.54	10.65
Liability / Equity (multiple)	17.62	15.35	15.39
Equity / Asset	5.37	6.11	6.10
【 A 】			
Non-performing loan ratio	21.03	-	19.22
Loan loss reserves / NPLs	16.47	-	12.84
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.54	-17.01	-11.57
(NIBT + loan loss provision)			
/ Average equity	15.25	9.03	8.34
NIBT / Average asset	0.32	-1.11	-0.72
(NIBT + loan loss provision)			
/ Average asset	0.89	0.59	0.52
Net interest income / NIBT	360.00	-	-
NIBT / Operating revenue	7.12	-19.04	-12.81
NIBT / Employees			
(in thousand of NT dollars)	278.23	-952.69	-631.23
【 L 】			
Liquidity ratio			
(monthly average of daily data)	24.78	18.10	21.70
Loans / Deposits	67.52	74.94	71.63
Time deposits / Deposits	76.60	79.07	77.64
NCDs / Time deposits	0.55	0.49	0.59
Accumulated gap of assets and liabilities(180 days) / Equity	-532.66	-	-325.82
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	54.07	63.17	55.43
Interest rate sensitivity gap/Equity	-739.19	-528.29	-630.16
【 G 】			
Deposit growth rate	-2.55	-0.84	-0.13

Loan growth rate	-12.19	5.31	-5.58
Investment growth rate	34.79	-13.31	16.47
Guarantee growth rate	64.13	33.33	97.40

Unit:%,

12/31/00	12/31/99
9.53	11.00
9.58	10.80
13.60	12.38
6.85	7.50
-	-
-	-
3.89	1.09
8.94	5.81
0.26	0.08
0.59	0.43
379.56	1,040.91
4.13	1.22
216.77	68.43
17.70	21.20
75.76	70.62
79.01	80.03
0.54	0.53
-	-
64.93	71.39
-448.54	-337.05
-1.50	-0.84

5.67	0.21
-11.80	36.59
60.42	-9.43

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Grand Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.29	8.58	8.38
Tier 1 capital			
/ Risk-weighted assets	10.93	8.89	10.05
Liability / Equity (multiple)	10.83	13.80	12.40
Equity / Asset	8.45	6.76	7.46
【 A 】			
Non-performing loan ratio	5.90	-	4.48
Loan loss reserves / NPLs	23.86	-	27.68
【 E 】			
Net income before tax(NIBT)			
/ Average equity	15.54	-42.32	-20.68
(NIBT + loan loss provision)			
/ Average equity	23.62	14.41	11.81
NIBT / Average asset	1.19	-3.78	-1.66
(NIBT + loan loss provision)			
/ Average asset	1.81	1.29	0.95
Net interest income / NIBT	161.86	-	-
NIBT / Operating revenue	21.03	-57.06	-26.15
NIBT / Employees			
(in thousand of NT dollars)	1,659.30	-5,723.59	-2,329.19
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.56	11.40	13.00
Loans / Deposits	83.79	80.34	83.17
Time deposits / Deposits	69.51	76.99	71.20
NCDs / Time deposits	2.78	5.67	3.67
Accumulated gap of assets and liabilities(180 days) / Equity	-2.49	-	75.26
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	90.74	91.64	88.89
Interest rate sensitivity gap/Equity	-81.82	-95.20	-114.96
【 G 】			
Deposit growth rate	-9.56	1.91	-4.56

Loan growth rate	-4.51	-6.61	-7.16
Investment growth rate	-0.78	-31.64	-15.40
Guarantee growth rate	-22.71	-30.32	-33.30

Unit:%,

12/31/00	12/31/99
9.78	9.60
10.87	10.70
10.15	9.86
8.97	9.20
-	-
-	-
6.97	10.74
11.95	18.78
0.63	1.01
1.08	1.76
263.01	165.88
9.08	13.22
947.67	1,617.65
9.30	10.20
86.16	93.80
76.66	76.13
5.38	5.51
-	-
93.34	99.28
-55.46	-5.95
11.14	13.90

0.41	12.15
-14.09	16.05
-25.44	-39.71

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Union Bank of Taiwan

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.15	10.58	10.40
Tier 1 capital			
/ Risk-weighted assets	12.93	12.44	12.71
Liability / Equity (multiple)	9.60	10.18	10.22
Equity / Asset	9.43	8.95	8.92
【 A 】			
Non-performing loan ratio	5.83	-	3.91
Loan loss reserves / NPLs	19.32	-	22.53
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.57	7.66	0.34
(NIBT + loan loss provision)			
/ Average equity	8.10	20.80	12.55
NIBT / Average asset	0.33	0.68	0.03
(NIBT + loan loss provision)			
/ Average asset	0.75	1.84	1.13
Net interest income / NIBT	701.00	245.95	5,364.41
NIBT / Operating revenue	5.26	8.79	0.42
NIBT / Employees			
(in thousand of NT dollars)	328.75	701.66	32.58
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.73	10.90	13.80
Loans / Deposits	79.66	82.46	79.52
Time deposits / Deposits	72.32	79.03	75.93
NCDs / Time deposits	3.83	6.02	7.24
Accumulated gap of assets and liabilities(180 days) / Equity	-255.55	-	-255.96
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	76.73	80.11	78.98
Interest rate sensitivity gap/Equity	-191.10	-175.26	-187.08
【 G 】			
Deposit growth rate	-7.08	0.72	-0.04

Loan growth rate	-10.57	-8.54	-10.75
Investment growth rate	-3.42	9.33	9.37
Guarantee growth rate	-50.11	-39.56	-51.08

Unit:%,

12/31/00	12/31/99
10.27	9.30
11.75	11.00
9.94	10.67
9.14	8.60
-	-
-	-
7.21	8.93
17.48	14.94
0.64	0.75
1.56	1.26
335.32	269.77
7.64	9.01
693.25	860.84
9.10	12.50
91.02	91.04
78.13	78.98
11.00	10.09
-	-
84.60	96.93
-132.76	-26.12
-2.18	7.30

-2.69	1.69
-1.12	25.89
-28.14	-28.94

The Main Financial and Performance Ratios

June 30,2002

Bank's name : The Chinese Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.72	9.00	8.62
Tier 1 capital			
/ Risk-weighted assets	11.19	10.32	9.88
Liability / Equity (multiple)	11.91	11.71	12.83
Equity / Asset	7.74	7.87	7.23
【 A 】			
Non-performing loan ratio	7.85	-	5.44
Loan loss reserves / NPLs	16.37	-	23.29
【 E 】			
Net income before tax(NIBT)			
/ Average equity	7.66	8.57	-4.39
(NIBT + loan loss provision)			
/ Average equity	10.00	11.15	7.70
NIBT / Average asset	0.58	0.67	-0.34
(NIBT + loan loss provision)			
/ Average asset	0.76	0.88	0.60
Net interest income / NIBT	352.94	235.72	-
NIBT / Operating revenue	10.99	10.22	-5.60
NIBT / Employees			
(in thousand of NT dollars)	786.63	1,074.87	-494.69
【 L 】			
Liquidity ratio			
(monthly average of daily data)	9.35	7.00	9.40
Loans / Deposits	84.72	91.81	91.22
Time deposits / Deposits	86.47	89.47	88.06
NCDs / Time deposits	12.27	7.57	7.72
Accumulated gap of assets and liabilities(180 days) / Equity	-142.88	-	-147.89
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	91.14	94.21	93.53
Interest rate sensitivity gap/Equity	-95.32	-62.53	-74.70
【 G 】			
Deposit growth rate	-3.48	-6.43	-0.60

Loan growth rate	-10.94	0.80	-0.46
Investment growth rate	-16.30	3.43	-5.77
Guarantee growth rate	-1.19	-33.01	-30.70

Unit:%,

12/31/00	12/31/99
9.81	9.90
10.99	10.30
11.76	10.34
7.84	8.80
-	-
-	-
0.66	4.63
9.80	7.44
0.06	0.45
0.82	0.72
3,440.34	370.94
0.83	6.36
90.22	685.23
10.70	11.40
91.18	94.54
89.72	86.57
6.16	9.00
-	-
96.85	95.04
-34.25	-45.84
14.43	14.18

8.19	16.31
16.64	-64.11
-9.94	-57.40

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Far Eastern International Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	12.22	12.90	12.48
Tier 1 capital			
/ Risk-weighted assets	11.70	13.13	12.79
Liability / Equity (multiple)	10.29	9.45	10.46
Equity / Asset	8.85	9.57	8.72
【 A 】			
Non-performing loan ratio	6.87	-	5.99
Loan loss reserves / NPLs	14.58	-	18.07
【 E 】			
Net income before tax(NIBT)			
/ Average equity	3.85	7.88	2.91
(NIBT + loan loss provision)			
/ Average equity	10.25	15.14	11.61
NIBT / Average asset	0.34	0.83	0.29
(NIBT + loan loss provision)			
/ Average asset	0.91	1.59	1.17
Net interest income / NIBT	658.36	276.81	723.17
NIBT / Operating revenue	6.00	10.86	4.15
NIBT / Employees			
(in thousand of NT dollars)	478.55	1,076.57	383.70
【 L 】			
Liquidity ratio			
(monthly average of daily data)	11.35	7.80	11.20
Loans / Deposits	89.23	87.93	95.98
Time deposits / Deposits	80.13	82.88	80.22
NCDs / Time deposits	14.65	15.75	7.62
Accumulated gap of assets and liabilities(180 days) / Equity	-67.89	-	-93.95
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	89.97	97.59	92.90
Interest rate sensitivity gap/Equity	-85.58	-19.13	-63.18
【 G 】			
Deposit growth rate	-2.43	16.26	2.18

Loan growth rate	-1.44	11.13	12.63
Investment growth rate	16.44	20.24	32.98
Guarantee growth rate	-38.78	-34.13	-55.10

Unit:%,

12/31/00	12/31/99
12.90	12.50
12.96	12.70
8.78	9.01
10.22	10.00
-	-
-	-
2.96	2.11
15.61	2.56
0.32	0.23
1.67	0.27
706.12	831.75
4.28	2.98
429.75	330.88
8.90	18.50
87.77	82.15
79.07	82.08
16.66	10.57
-	-
99.17	96.50
-6.10	-26.83
0.44	9.19

7.91	0.03
-41.03	-25.12
6.37	-17.90

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Asia Pacific Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.31	11.15	10.94
Tier 1 capital			
/ Risk-weighted assets	7.95	10.94	10.49
Liability / Equity (multiple)	10.88	11.04	10.95
Equity / Asset	8.42	8.31	8.37
【 A 】			
Non-performing loan ratio	6.79	-	5.72
Loan loss reserves / NPLs	19.40	-	19.77
【 E 】			
Net income before tax(NIBT)			
/ Average equity	10.32	11.38	9.80
(NIBT + loan loss provision)			
/ Average equity	17.41	16.13	15.75
NIBT / Average asset	0.86	0.90	0.79
(NIBT + loan loss provision)			
/ Average asset	1.45	1.27	1.27
Net interest income / NIBT	203.29	157.65	188.73
NIBT / Operating revenue	17.66	13.66	12.94
NIBT / Employees			
(in thousand of NT dollars)	1,382.79	1,384.31	1,248.50
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.88	23.10	20.40
Loans / Deposits	84.50	78.59	82.10
Time deposits / Deposits	74.90	78.34	76.27
NCDs / Time deposits	3.19	5.00	4.19
Accumulated gap of assets and liabilities(180 days) / Equity	-42.57	-	19.28
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	76.19	88.91	83.26
Interest rate sensitivity gap/Equity	-228.73	-110.29	-161.97
【 G 】			
Deposit growth rate	1.31	-0.56	-0.90

Loan growth rate	8.52	1.72	7.27
Investment growth rate	19.24	-49.46	-53.92
Guarantee growth rate	25.21	-40.19	4.16

Unit:%,

12/31/00	12/31/99
11.42	13.40
11.60	13.70
12.03	10.03
7.67	9.10
-	-
-	-
-11.66	6.97
16.27	14.01
-1.05	0.65
1.47	1.31
-	191.73
-15.38	9.05
-1,576.70	933.53
20.80	20.10
78.48	77.87
79.06	77.90
9.01	7.98
-	-
90.71	93.22
-100.93	-61.81
0.31	12.95

3.28	5.00
-17.44	30.39
-28.61	14.18

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Bank Sinopac

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.41	11.59	14.37
Tier 1 capital			
/ Risk-weighted assets	13.12	11.60	14.68
Liability / Equity (multiple)	12.43	10.33	10.70
Equity / Asset	7.45	8.83	8.55
【 A 】			
Non-performing loan ratio	2.04	-	2.03
Loan loss reserves / NPLs	36.62	-	37.45
【 E 】			
Net income before tax(NIBT)			
/ Average equity	13.49	12.18	8.71
(NIBT + loan loss provision)			
/ Average equity	17.83	15.66	12.99
NIBT / Average asset	1.13	1.12	0.78
(NIBT + loan loss provision)			
/ Average asset	1.49	1.44	1.17
Net interest income / NIBT	162.38	157.38	234.42
NIBT / Operating revenue	22.13	15.75	12.21
NIBT / Employees			
(in thousand of NT dollars)	1,889.98	1,609.87	1,137.18
【 L 】			
Liquidity ratio			
(monthly average of daily data)	29.75	14.50	15.00
Loans / Deposits	78.11	80.78	77.48
Time deposits / Deposits	66.72	71.83	68.73
NCDs / Time deposits	0.66	3.15	1.48
Accumulated gap of assets and liabilities(180 days) / Equity	201.73	-	178.83
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	75.96	49.35	67.33
Interest rate sensitivity gap/Equity	-141.33	-255.26	-128.57
【 G 】			
Deposit growth rate	13.67	13.41	9.35

Loan growth rate	9.79	8.90	7.57
Investment growth rate	107.69	17.72	23.18
Guarantee growth rate	-18.10	-21.81	-16.77

Unit:%,

12/31/00	12/31/99
14.34	14.40
14.63	14.80
9.36	8.71
9.65	10.30
-	-
-	-
10.25	10.37
12.35	13.61
1.02	1.09
1.23	1.44
187.52	168.62
13.62	14.10
1,311.06	1,271.79
33.70	13.10
78.65	82.87
73.83	73.76
3.92	1.86
-	-
71.86	35.32
-97.64	-433.03
23.87	6.54

15.16	12.49
14.72	-8.23
-14.34	-23.35

The Main Financial and Performance Ratios

June 30,2002

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

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	10.96	10.35	11.01
Tier 1 capital			
/ Risk-weighted assets	11.42	12.44	12.30
Liability / Equity (multiple)	10.78	10.22	10.36
Equity / Asset	8.49	8.91	8.80
【 A 】			
Non-performing loan ratio	2.91	-	2.83
Loan loss reserves / NPLs	33.14	-	32.17
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.46	12.68	11.80
(NIBT + loan loss provision)			
/ Average equity	19.41	23.29	21.17
NIBT / Average asset	1.10	1.12	1.04
(NIBT + loan loss provision)			
/ Average asset	1.72	2.06	1.86
Net interest income / NIBT	203.28	195.20	201.56
NIBT / Operating revenue	20.22	15.33	15.23
NIBT / Employees			
(in thousand of NT dollars)	1,823.05	241.14	1,797.67
【 L 】			
Liquidity ratio			
(monthly average of daily data)	18.48	11.10	14.60
Loans / Deposits	80.76	78.33	80.34
Time deposits / Deposits	66.83	76.25	71.85
NCDs / Time deposits	1.40	2.98	1.82
Accumulated gap of assets and liabilities(180 days) / Equity	-265.75	-	-317.22
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	82.52	86.09	80.83
Interest rate sensitivity gap/Equity	-149.37	-116.43	-159.82
【 G 】			
Deposit growth rate	0.67	15.29	10.47

Loan growth rate	3.60	0.93	4.13
Investment growth rate	40.66	22.38	47.30
Guarantee growth rate	-8.83	23.05	10.59

Unit:%,

12/31/00	12/31/99
10.56	11.30
12.50	13.10
10.07	9.82
9.03	9.20
-	-
-	-
8.48	9.86
16.62	16.08
0.79	0.82
1.55	1.34
228.42	162.88
11.04	11.14
1,316.61	1,314.40
9.40	9.50
85.38	84.62
74.58	75.88
4.13	9.71
-	-
89.82	87.33
-85.53	-109.31
9.44	9.50

8.67	13.83
13.79	-20.13
14.62	-36.87

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Cosmos Bank, Taiwan

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.12	8.09	8.25
Tier 1 capital			
/ Risk-weighted assets	9.23	9.22	9.07
Liability / Equity (multiple)	12.08	12.35	12.65
Equity / Asset	7.64	7.49	7.33
【 A 】			
Non-performing loan ratio	4.49	-	6.97
Loan loss reserves / NPLs	27.73	-	17.09
【 E 】			
Net income before tax(NIBT)			
/ Average equity	19.02	10.42	10.53
(NIBT + loan loss provision)			
/ Average equity	25.54	13.02	16.77
NIBT / Average asset	1.40	0.71	0.74
(NIBT + loan loss provision)			
/ Average asset	1.88	0.89	1.18
Net interest income / NIBT	273.28	323.58	367.58
NIBT / Operating revenue	18.94	9.53	9.79
NIBT / Employees			
(in thousand of NT dollars)	1,310.73	732.47	701.01
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.13	12.10	12.00
Loans / Deposits	76.73	83.52	82.85
Time deposits / Deposits	79.74	82.73	80.80
NCDs / Time deposits	3.89	6.68	5.64
Accumulated gap of assets and liabilities(180 days) / Equity	-47.34	-	-147.85
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	69.59	63.28	68.76
Interest rate sensitivity gap/Equity	-316.79	-410.87	-353.25
【 G 】			
Deposit growth rate	11.39	-4.25	10.60

Loan growth rate	0.20	-4.72	8.57
Investment growth rate	14.47	-29.70	-0.91
Guarantee growth rate	-11.86	38.23	-21.26

Unit:%,

12/31/00	12/31/99
8.03	8.90
9.00	10.90
13.68	10.64
6.81	8.60
-	-
-	-
-24.59	5.77
6.12	10.33
-2.12	0.49
0.53	0.89
-	413.36
-28.25	6.47
-2,280.32	544.65
8.50	10.90
83.51	87.93
81.35	79.80
8.76	9.01
-	-
60.76	59.17
-486.14	-386.43
-4.42	0.56

-7.07	5.07
-43.09	-26.65
57.79	-36.94

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Pan Asia Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	6.08	7.40	6.58
Tier 1 capital			
/ Risk-weighted assets	7.02	8.21	6.98
Liability / Equity (multiple)	15.53	13.27	14.83
Equity / Asset	6.05	7.01	6.32
【 A 】			
Non-performing loan ratio	11.85	-	10.34
Loan loss reserves / NPLs	16.04	-	17.91
【 E 】			
Net income before tax(NIBT)			
/ Average equity	0.97	3.66	-10.29
(NIBT + loan loss provision)			
/ Average equity	3.52	13.78	-2.16
NIBT / Average asset	0.06	0.26	-0.71
(NIBT + loan loss provision)			
/ Average asset	0.21	0.98	-0.15
Net interest income / NIBT	1,868.00	385.59	-
NIBT / Operating revenue	1.35	4.00	-12.67
NIBT / Employees			
(in thousand of NT dollars)	87.41	349.33	-985.39
【 L 】			
Liquidity ratio			
(monthly average of daily data)	9.00	7.70	9.10
Loans / Deposits	85.82	86.86	85.72
Time deposits / Deposits	81.94	84.03	82.40
NCDs / Time deposits	11.17	14.58	13.32
Accumulated gap of assets and liabilities(180 days) / Equity	-304.16	-	-271.36
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	61.26	72.06	69.08
Interest rate sensitivity gap/Equity	-537.56	-337.60	-410.89
【 G 】			
Deposit growth rate	-0.24	3.47	7.23

Loan growth rate	-1.46	0.48	2.27
Investment growth rate	-7.29	11.58	5.56
Guarantee growth rate	-42.15	-46.10	-42.23

Unit:%,

12/31/00	12/31/99
7.73	6.30
8.43	7.20
12.46	13.13
7.43	7.10
-	-
-	-
4.30	3.92
5.99	5.73
0.31	0.31
0.43	0.46
505.33	515.40
4.60	4.50
380.43	394.92
5.20	8.60
89.34	90.75
83.58	84.08
13.28	12.05
-	-
74.91	55.18
-287.36	-537.62
-3.34	13.82

-3.90	-0.11
-2.99	103.79
-38.51	-27.88

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Chung Shing Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	-23.05	0.19	-20.77
Tier 1 capital			
/ Risk-weighted assets	-22.74	0.37	-20.48
Liability / Equity (multiple)	-6.81	103.44	-
Equity / Asset	-17.23	0.96	-10.97
【 A 】			
Non-performing loan ratio	63.45	-	57.24
Loan loss reserves / NPLs	32.65	-	28.26
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-	-49.33	-1,219.35
(NIBT + loan loss provision)			
/ Average equity	-	-43.41	-480.95
NIBT / Average asset	-1.21	-1.21	-8.98
(NIBT + loan loss provision)			
/ Average asset	-1.13	-1.07	-3.54
Net interest income / NIBT	-	-	-
NIBT / Operating revenue	-43.20	-26.44	-227.24
NIBT / Employees			
(in thousand of NT dollars)	-1,885.34	-1,972.04	-14,984.32
【 L 】			
Liquidity ratio			
(monthly average of daily data)	4.83	9.40	7.70
Loans / Deposits	108.44	99.65	98.28
Time deposits / Deposits	84.58	86.87	85.74
NCDs / Time deposits	21.03	29.71	28.20
Accumulated gap of assets and liabilities(180 days) / Equity	372.28	-	-
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	25.77	41.95	27.58
Interest rate sensitivity gap/Equity	472.02	-5,556.06	-
【 G 】			
Deposit growth rate	-20.39	-13.84	-13.70

Loan growth rate	-10.87	-9.61	-6.60
Investment growth rate	-47.70	34.68	-38.08
Guarantee growth rate	-48.11	-50.09	-47.95

Unit:%,

12/31/00	12/31/99
1.11	8.90
0.67	8.80
26.88	12.10
3.59	7.60
-	-
-	-
-9.49	1.13
69.28	12.70
-0.59	0.09
4.30	1.00
-	1,777.94
-9.94	1.30
-962.48	151.22
7.30	7.50
91.95	95.92
88.56	79.81
41.82	11.07
-	-
49.30	71.79
-1,243.83	-306.99
-15.36	18.33

-18.20	15.65
-16.65	-22.58
-46.29	-46.56

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Taishin International Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.11	10.20	11.29
Tier 1 capital			
/ Risk-weighted assets	6.88	8.87	10.00
Liability / Equity (multiple)	12.22	8.81	9.45
Equity / Asset	7.56	10.20	9.57
【 A 】			
Non-performing loan ratio	3.96	-	3.60
Loan loss reserves / NPLs	59.82	-	17.75
【 E 】			
Net income before tax(NIBT)			
/ Average equity	16.47	10.25	5.15
(NIBT + loan loss provision)			
/ Average equity	32.83	25.21	22.10
NIBT / Average asset	1.34	1.06	0.53
(NIBT + loan loss provision)			
/ Average asset	2.68	2.61	2.27
Net interest income / NIBT	291.73	296.12	629.86
NIBT / Operating revenue	15.77	11.51	5.89
NIBT / Employees			
(in thousand of NT dollars)	1,135.49	931.26	451.49
【 L 】			
Liquidity ratio			
(monthly average of daily data)	16.42	14.10	18.80
Loans / Deposits	86.17	81.32	86.09
Time deposits / Deposits	72.15	74.99	70.32
NCDs / Time deposits	4.47	2.13	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-22.62	-	-32.67
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.06	76.70	75.36
Interest rate sensitivity gap/Equity	-215.26	-164.02	-193.65
【 G 】			
Deposit growth rate	69.87	10.33	5.69

Loan growth rate	81.20	4.28	5.74
Investment growth rate	60.18	10.22	25.37
Guarantee growth rate	39.12	-37.97	-35.03

Unit:%,

12/31/00	12/31/99
11.19	9.60
10.44	9.20
8.36	9.59
10.69	9.40
-	-
-	-
10.04	11.22
19.00	21.45
1.05	0.95
1.99	1.65
310.07	308.81
11.26	10.38
900.37	950.28
14.00	10.70
85.13	91.93
75.72	74.65
2.90	5.92
-	-
79.03	80.44
-142.00	-157.95
15.42	1.05

5.41	8.27
37.86	-18.37
-10.07	-25.80

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Fubon Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	12.00	13.19	11.47
Tier 1 capital			
/ Risk-weighted assets	16.14	16.06	15.43
Liability / Equity (multiple)	7.88	8.60	8.04
Equity / Asset	11.27	10.41	11.06
【 A 】			
Non-performing loan ratio	1.94	-	3.51
Loan loss reserves / NPLs	71.78	-	30.40
【 E 】			
Net income before tax(NIBT)			
/ Average equity	13.24	10.55	10.64
(NIBT + loan loss provision)			
/ Average equity	18.77	23.38	22.84
NIBT / Average asset	1.50	1.09	1.13
(NIBT + loan loss provision)			
/ Average asset	2.13	2.42	2.43
Net interest income / NIBT	144.48	136.43	147.45
NIBT / Operating revenue	25.31	13.01	14.30
NIBT / Employees			
(in thousand of NT dollars)	2,242.87	1,742.70	1,716.00
【 L 】			
Liquidity ratio			
(monthly average of daily data)	28.20	22.60	26.90
Loans / Deposits	64.19	67.38	63.82
Time deposits / Deposits	58.62	69.42	63.16
NCDs / Time deposits	1.53	4.04	1.54
Accumulated gap of assets and liabilities(180 days) / Equity	-83.04	-	-56.73
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	71.21	76.18	69.97
Interest rate sensitivity gap/Equity	-189.37	-165.71	-201.49
【 G 】			
Deposit growth rate	-3.80	9.33	-0.02

Loan growth rate	-8.91	-2.31	-11.27
Investment growth rate	61.85	-14.38	56.14
Guarantee growth rate	-27.05	-27.69	-42.89

Unit:%,

12/31/00	12/31/99
12.56	9.90
15.17	12.30
8.90	9.97
10.10	9.10
-	-
-	-
11.20	9.32
18.36	17.38
1.02	0.89
1.67	1.59
132.45	176.52
13.22	11.89
1,533.33	1,288.86
22.60	21.40
71.99	75.13
71.09	66.76
4.68	4.79
-	-
48.16	58.40
-383.49	-329.61
21.90	18.18

13.54	1.65
-33.62	52.51
4.19	-46.18

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Ta Chong Bank Ltd.

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.56	10.20	9.50
Tier 1 capital			
/ Risk-weighted assets	7.69	8.66	8.75
Liability / Equity (multiple)	11.16	9.92	10.22
Equity / Asset	8.22	9.16	8.91
【 A 】			
Non-performing loan ratio	6.74	-	5.48
Loan loss reserves / NPLs	24.44	-	16.31
【 E 】			
Net income before tax(NIBT)			
/ Average equity	-20.25	12.55	4.31
(NIBT + loan loss provision)			
/ Average equity	12.31	22.24	18.40
NIBT / Average asset	-1.71	1.01	0.37
(NIBT + loan loss provision)			
/ Average asset	1.04	1.80	1.57
Net interest income / NIBT	-	172.52	542.43
NIBT / Operating revenue	-30.69	14.56	5.50
NIBT / Employees			
(in thousand of NT dollars)	-2,078.08	1,185.81	428.74
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.80	8.40	12.30
Loans / Deposits	85.89	92.53	87.26
Time deposits / Deposits	73.43	78.02	76.32
NCDs / Time deposits	5.13	12.74	9.10
Accumulated gap of assets and liabilities(180 days) / Equity	-238.80	-	-231.61
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	84.43	87.34	87.37
Interest rate sensitivity gap/Equity	-144.46	-107.13	-108.53
【 G 】			
Deposit growth rate	-0.85	5.21	6.23

Loan growth rate	-7.03	4.13	3.12
Investment growth rate	-20.13	-26.72	-44.72
Guarantee growth rate	-43.27	53.26	-4.40

Unit:%,

12/31/00	12/31/99
8.30	9.20
9.36	9.80
12.18	11.10
7.59	8.30
-	-
-	-
2.74	2.20
6.69	10.08
0.22	0.18
0.54	0.83
838.42	867.55
3.14	2.60
297.16	233.02
8.60	9.00
89.78	97.91
78.97	76.84
15.85	10.10
-	-
87.63	90.02
-130.82	-98.48
13.65	10.06

3.79	18.10
23.77	2.61
11.57	-15.24

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Jih Sun International Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	8.29	9.01	8.68
Tier 1 capital			
/ Risk-weighted assets	8.76	9.63	9.11
Liability / Equity (multiple)	14.09	13.26	13.91
Equity / Asset	6.63	7.01	6.71
【 A 】			
Non-performing loan ratio	5.19	-	4.81
Loan loss reserves / NPLs	18.46	-	20.19
【 E 】			
Net income before tax(NIBT)			
/ Average equity	6.16	5.58	2.39
(NIBT + loan loss provision)			
/ Average equity	16.49	16.03	12.45
NIBT / Average asset	0.42	0.42	0.17
(NIBT + loan loss provision)			
/ Average asset	1.12	1.19	0.91
Net interest income / NIBT	528.05	330.40	885.43
NIBT / Operating revenue	7.96	6.12	2.77
NIBT / Employees			
(in thousand of NT dollars)	497.09	539.46	219.80
【 L 】			
Liquidity ratio			
(monthly average of daily data)	13.01	14.60	14.10
Loans / Deposits	87.38	86.63	86.69
Time deposits / Deposits	76.55	79.83	78.42
NCDs / Time deposits	20.96	21.02	17.74
Accumulated gap of assets and liabilities(180 days) / Equity	103.89	-	-90.96
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	78.81	80.26	77.94
Interest rate sensitivity gap/Equity	-250.15	-228.58	-269.70
【 G 】			
Deposit growth rate	8.18	17.29	19.79

Loan growth rate	8.00	4.76	15.06
Investment growth rate	-30.58	4.13	-52.98
Guarantee growth rate	27.58	-15.27	17.54

Unit:%,

12/31/00	12/31/99
9.98	8.90
10.51	9.40
11.89	12.52
7.76	7.40
-	-
-	-
2.81	1.25
13.19	13.47
0.22	0.10
1.01	1.03
926.50	1,892.95
3.12	1.31
264.31	126.62
12.40	14.00
88.53	91.29
73.47	75.90
13.51	14.73
-	-
80.54	78.01
-201.78	-247.10
-6.55	6.83

-9.18	9.82
96.61	-58.38
-33.18	-76.97

The Main Financial and Performance Ratios

June 30,2002

Bank's name : EnTie Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.73	9.21	9.42
Tier 1 capital			
/ Risk-weighted assets	11.64	11.01	11.39
Liability / Equity (multiple)	10.81	11.10	11.26
Equity / Asset	8.47	8.26	8.15
【 A 】			
Non-performing loan ratio	5.90	-	5.75
Loan loss reserves / NPLs	19.48	-	21.05
【 E 】			
Net income before tax(NIBT)			
/ Average equity	5.11	7.41	0.38
(NIBT + loan loss provision)			
/ Average equity	16.93	25.84	19.14
NIBT / Average asset	0.44	0.59	0.03
(NIBT + loan loss provision)			
/ Average asset	1.45	2.07	1.58
Net interest income / NIBT	573.72	224.40	5,163.93
NIBT / Operating revenue	7.93	8.94	0.49
NIBT / Employees			
(in thousand of NT dollars)	581.33	849.02	42.33
【 L 】			
Liquidity ratio			
(monthly average of daily data)	8.54	9.90	10.70
Loans / Deposits	92.51	90.74	90.28
Time deposits / Deposits	74.38	79.68	76.81
NCDs / Time deposits	8.76	8.16	7.06
Accumulated gap of assets and liabilities(180 days) / Equity	-163.83	-	-287.79
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	84.65	88.03	86.62
Interest rate sensitivity gap/Equity	-150.64	-121.11	-137.68
【 G 】			
Deposit growth rate	-4.55	-0.45	-1.77

Loan growth rate	-2.17	0.06	-2.38
Investment growth rate	-18.07	-15.28	6.47
Guarantee growth rate	-20.80	-27.88	-21.30

Unit:%,

12/31/00	12/31/99
10.24	10.20
12.00	11.40
10.50	10.43
8.69	8.70
-	-
-	-
7.92	7.74
14.71	13.21
0.68	0.64
1.26	1.08
281.42	275.14
9.63	8.78
955.96	833.84
10.00	8.50
91.39	96.54
81.48	81.19
21.68	17.01
-	-
88.97	93.81
-106.26	-60.29
5.34	13.24

1.42	18.39
-7.52	-3.49
-40.35	-37.78

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Chinatrust Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.25	9.45	11.23
Tier 1 capital			
/ Risk-weighted assets	R 8.76	8.99	8.73
Liability / Equity (multiple)	9.84	10.06	9.82
Equity / Asset	9.22	9.04	9.24
【 A 】			
Non-performing loan ratio	2.79	-	2.93
Loan loss reserves / NPLs	48.82	-	46.73
【 E 】			
Net income before tax(NIBT)			
/ Average equity	22.01	14.39	12.82
(NIBT + loan loss provision)			
/ Average equity	32.95	24.92	27.46
NIBT / Average asset	2.01	1.30	1.16
(NIBT + loan loss provision)			
/ Average asset	3.00	2.25	2.50
Net interest income / NIBT	181.61	225.74	259.58
NIBT / Operating revenue	24.75	12.59	11.50
NIBT / Employees			
(in thousand of NT dollars)	3,005.75	1,777.41	1,601.16
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.19	11.10	19.70
Loans / Deposits	82.32	78.39	78.01
Time deposits / Deposits	63.16	72.40	65.22
NCDs / Time deposits	4.71	11.48	5.30
Accumulated gap of assets and liabilities(180 days) / Equity	-126.46	-	-110.96
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	75.26	70.13	75.62
Interest rate sensitivity gap/Equity	-180.35	-239.42	-177.49
【 G 】			
Deposit growth rate	2.34	20.61	11.92

Loan growth rate	4.76	15.58	5.35
Investment growth rate	3.53	29.83	59.30
Guarantee growth rate	5.91	7.86	18.95

Unit:%,

12/31/00	12/31/99
10.31	9.90
8.79	9.30
9.36	10.89
9.65	8.40
-	-
-	-
14.81	11.10
20.68	21.68
1.32	0.98
1.84	1.62
225.66	256.94
12.32	10.42
1,722.85	1,310.52
12.20	13.40
81.16	81.25
69.79	66.55
8.68	10.27
-	-
72.52	72.14
-200.15	-239.31
18.30	11.71

15.81	12.11
9.86	-8.24
6.94	6.49

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Chinfon Commercial Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	11.59	9.30	9.43
Tier 1 capital			
/ Risk-weighted assets	8.97	8.43	8.70
Liability / Equity (multiple)	11.62	13.05	12.48
Equity / Asset	7.93	7.12	7.42
【 A 】			
Non-performing loan ratio	25.73	-	22.90
Loan loss reserves / NPLs	7.15	-	7.62
【 E 】			
Net income before tax(NIBT)			
/ Average equity	11.10	0.56	2.30
(NIBT + loan loss provision)			
/ Average equity	14.52	17.36	18.38
NIBT / Average asset	0.80	0.04	0.16
(NIBT + loan loss provision)			
/ Average asset	1.05	1.24	1.29
Net interest income / NIBT	258.02	3,618.18	938.26
NIBT / Operating revenue	13.08	0.48	2.08
NIBT / Employees			
(in thousand of NT dollars)	1,043.82	51.36	207.22
【 L 】			
Liquidity ratio			
(monthly average of daily data)	12.98	9.70	12.00
Loans / Deposits	84.36	87.16	84.98
Time deposits / Deposits	81.49	83.57	82.40
NCDs / Time deposits	4.73	10.67	8.81
Accumulated gap of assets and liabilities(180 days) / Equity	-192.66	-	-154.55
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	46.26	44.45	46.02
Interest rate sensitivity gap/Equity	-523.69	-646.44	-583.64
【 G 】			
Deposit growth rate	-5.37	-2.99	0.86

Loan growth rate	-7.92	-10.59	-8.11
Investment growth rate	0.41	-16.44	12.44
Guarantee growth rate	-42.91	-38.80	-32.88

Unit:%,

12/31/00	12/31/99
8.71	7.90
8.28	7.30
12.33	14.44
7.50	6.50
-	-
-	-
1.76	-14.37
9.21	6.87
0.12	-1.09
0.63	0.51
1,566.05	-
1.51	-14.35
165.64	-1,502.68
2.90	10.40
92.98	85.95
84.26	82.71
7.73	7.66
-	-
45.46	80.96
-601.52	-241.07
-17.06	8.58

-6.67	4.72
-32.53	-11.64
-50.69	-22.73

The Main Financial and Performance Ratios

June 30,2002

Bank's name : Cathay United Bank

Items	06/30/02	06/30/01	12/31/01
【 C 】			
Total risk based capital			
/ Risk-weighted assets	9.20	9.41	9.47
Tier 1 capital			
/ Risk-weighted assets	9.36	9.32	9.11
Liability / Equity (multiple)	12.03	11.41	12.02
Equity / Asset	7.67	8.06	7.68
【 A 】			
Non-performing loan ratio	4.93	-	3.47
Loan loss reserves / NPLs	36.01	-	56.58
【 E 】			
Net income before tax(NIBT)			
/ Average equity	12.29	11.78	10.49
(NIBT + loan loss provision)			
/ Average equity	22.62	21.00	21.66
NIBT / Average asset	0.95	0.95	0.83
(NIBT + loan loss provision)			
/ Average asset	1.74	1.70	1.72
Net interest income / NIBT	298.27	206.89	255.44
NIBT / Operating revenue	14.86	12.94	12.24
NIBT / Employees			
(in thousand of NT dollars)	1,308.90	1,271.64	1,085.87
【 L 】			
Liquidity ratio			
(monthly average of daily data)	15.31	12.00	14.00
Loans / Deposits	83.86	90.74	86.12
Time deposits / Deposits	83.98	84.43	82.47
NCDs / Time deposits	3.78	2.75	3.73
Accumulated gap of assets and liabilities(180 days) / Equity	-375.75	-	-378.78
【 S 】 (Interest rate sensitivity less than 1 year)			
Interest rate sensitivity assets			
/Interest rate sensitivity liabilities	79.74	37.13	36.19
Interest rate sensitivity gap/Equity	-220.96	-634.38	-690.33
【 G 】			
Deposit growth rate	17.41	3.92	24.07

Loan growth rate	8.27	11.76	13.47
Investment growth rate	58.43	-60.81	11.34
Guarantee growth rate	-7.18	-34.10	-29.85

Unit:%,

12/31/00	12/31/99
9.53	14.50
9.38	14.50
11.31	7.70
8.12	11.50
-	-
-	-
-28.67	0.49
3.38	3.57
-3.11	0.06
0.37	0.77
-	3,004.29
-45.88	0.80
-4,664.40	97.77
8.70	28.90
95.82	83.00
84.37	91.46
3.05	0.34
-	-
97.16	53.55
-29.59	-333.84
1.01	-4.49

19.91	27.54
-3.29	-80.61
20.52	58.87