TABLE 7 (1)

The Main Financial and Performance Ratios

March 31,2006

The Peer-Group Average

Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital					
/ Risk-weighted assets	-	-	R 10.34	R 10.67	10.07
Tier 1 capital					
/ Risk-weighted assets	-	-	R 9.17	9.48	9.19
Liability / Equity (multiple)	15.81	15.75	15.51	15.58	15.37
Equity / Asset	5.93	6.30	6.17	6.22	6.16
【A】					
Non-performing loan ratio					
1.Winsorized mean	2.60	3.55	2.31	R 3.66	5.93
2.Arithmetic mean	2.46	3.66	2.24	R 3.82	6.08
Loan loss reserves / NPLs	43.61	34.23	47.03	34.13	24.53
The possible loss of classified assets					
/ reserves	69.63	61.67	69.63	61.67	69.69
【E】					
Net income before tax(NIBT)					
/ Average equity	5.28	9.59	4.41	8.81	6.52
(NIBT + loan loss provision)					
/ Average equity	11.37	15.63	13.87	17.87	19.14
NIBT / Average asset	0.34	0.68	0.34	0.58	0.47
(NIBT + loan loss provision)					
/ Average asset	0.76	1.06	0.94	1.07	1.20
Net interest revenues / NIBT	390.37	271.90	185.58	258.34	R 341.07
NIBT / total net revenues	26.44	-	-	-	-
NIBT / Employees					
(in thousand of NT dollars)	740.42	1,083.12	677.11	1,037.55	668.17
【L】					
Liquidity ratio					
(monthly average of daily data)	19.42	19.17	19.92	17.88	16.55
Loans / Deposits	80.37	80.46	79.77	79.54	80.69
Time deposits / Deposits	59.66	65.06	64.31	64.20	66.00
NCDs / Time deposits	3.18	3.15	2.80	3.71	2.94
Accumulated gap of assets and					
liabilities(180 days) / Equity	-166.87	-184.91	-160.13	-189.63	-192.86
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	88.26	86.93	87.72	87.67	80.80
Interest rate sensitivity gap/Equity	-133.95	-146.68	-133.78	-123.28	-180.13
【G】					
Deposit growth rate	5.77	7.83	7.88	7.61	7.00
Loan growth rate	5.43	8.02	7.24	6.50	6.15
Investment growth rate	10.18	-5.40	5.25	10.53	7.22
Guarantee growth rate	-5.65	-5.94	-4.12	-0.37	0.09

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	46.97	53.38	51.47
Tier 1 capital / Risk-weighted assets	-	-	45.88	52.36	50.46
Liability / Equity (multiple)	3.28	4.11	3.40	4.56	5.04
Equity / Asset	23.39	19.58	22.75	17.99	16.56
【A】					
Non-performing loan ratio	0.25	0.13	0.26	0.12	0.19
Loan loss reserves / NPLs	302.91	459.05	291.67	480.58	460.11
【E】					
Net income before tax(NIBT) / Average equity	5.05	2.98	2.90	3.52	5.47
(NIBT + loan loss provision) / Average equity	4.96	2.68	3.07	2.69	5.75
NIBT / Average asset	1.09	0.54	0.58	0.60	0.84
(NIBT + loan loss provision) / Average asset	1.07	0.48	0.62	0.46	0.88
Net interest revenues / NIBT	106.76	162.79	184.51	141.72	142.69
NIBT / total net revenues	85.38	17.55	16.84	22.37	25.91
NIBT / Employees (in thousand of NT dollars)	4,374.38	2,504.85	2,500.00	3,004.88	4,639.02
【L】					
Liquidity ratio (monthly average of daily data)	216.93	-	216.42	-	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	34.57	48.61	58.06	70.13	-164.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	145.35	134.24	149.48	134.20	138.14
Interest rate sensitivity gap/Equity	66.07	67.70	73.64	84.46	99.38
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-16.49	-10.56	-17.31	-9.60	-11.79
Investment growth rate	101.44	-58.29	-36.22	8.47	28.79
Guarantee growth rate	1.01	101.33	65.72	83.03	-19.10

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Chiao Tung Bank　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.78	11.05	10.96
Tier 1 capital / Risk-weighted assets	-	-	13.53	13.70	13.88
Liability / Equity (multiple)	8.01	8.31	8.10	8.86	8.96
Equity / Asset	11.10	10.74	11.00	10.14	10.04
【A】					
Non-performing loan ratio	2.36	2.32	2.24	2.23	2.40
Loan loss reserves / NPLs	36.23	39.10	40.64	47.66	40.23
【E】					
Net income before tax(NIBT) / Average equity	11.15	11.24	12.14	12.30	11.51
(NIBT + loan loss provision) / Average equity	12.87	12.53	17.21	19.29	20.01
NIBT / Average asset	1.25	1.16	1.29	1.17	1.12
(NIBT + loan loss provision) / Average asset	1.44	1.29	1.82	1.83	1.94
Net interest revenues / NIBT	97.21	109.91	98.52	107.55	128.99
NIBT / total net revenues	67.84	35.13	33.22	31.04	29.60
NIBT / Employees (in thousand of NT dollars)	5,208.42	4,963.12	5,390.55	5,369.68	5,115.81
【L】					
Liquidity ratio (monthly average of daily data)	11.89	9.42	9.78	15.93	21.12
Loans / Deposits	139.55	157.67	151.02	147.14	145.06
Time deposits / Deposits	59.77	69.68	69.28	69.21	72.46
NCDs / Time deposits	13.41	1.63	12.49	1.57	1.55
Accumulated gap of assets and liabilities(180 days) / Equity	36.45	51.67	0.33	57.84	-73.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.19	107.16	110.18	107.20	121.46
Interest rate sensitivity gap/Equity	49.34	40.09	55.61	43.76	111.24
【G】					
Deposit growth rate	7.37	-9.51	1.47	2.53	4.33
Loan growth rate	-8.17	0.86	1.63	1.89	3.77
Investment growth rate	19.26	-15.48	9.07	10.88	3.22
Guarantee growth rate	-15.82	-11.55	-19.18	0.16	-100.00

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.41	9.55	8.36
Tier 1 capital / Risk-weighted assets	-	-	7.50	7.40	5.37
Liability / Equity (multiple)	21.94	26.32	24.93	26.23	37.60
Equity / Asset	4.36	3.66	3.86	3.67	2.59
【A】					
Non-performing loan ratio	4.09	4.70	4.05	4.73	7.03
Loan loss reserves / NPLs	21.58	12.49	22.67	14.53	14.28
【E】					
Net income before tax(NIBT) / Average equity	1.80	7.40	0.84	7.68	3.01
(NIBT + loan loss provision) / Average equity	18.67	17.16	19.82	20.21	35.99
NIBT / Average asset	0.08	0.30	0.03	0.27	0.10
(NIBT + loan loss provision) / Average asset	0.81	0.70	0.82	0.72	1.18
Net interest revenues / NIBT	1,350.43	371.49	3,106.86	415.62	1,384.46
NIBT / total net revenues	5.09	11.93	1.25	11.05	3.39
NIBT / Employees (in thousand of NT dollars)	202.33	731.71	87.25	641.71	217.13
【L】					
Liquidity ratio (monthly average of daily data)	12.05	14.65	12.01	11.18	20.36
Loans / Deposits	92.81	92.37	94.47	97.70	95.10
Time deposits / Deposits	56.76	58.23	65.02	58.51	55.67
NCDs / Time deposits	1.14	4.63	1.53	7.38	3.05
Accumulated gap of assets and liabilities(180 days) / Equity	-657.49	-762.06	-840.06	-699.98	-458.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	83.79	78.53	85.95	82.46	77.80
Interest rate sensitivity gap/Equity	-288.19	-454.65	-277.10	-362.26	-680.17
【G】					
Deposit growth rate	5.00	19.45	9.68	12.99	4.81
Loan growth rate	4.14	12.54	4.12	12.64	11.90
Investment growth rate	-7.00	-32.75	-7.88	-22.27	-6.16
Guarantee growth rate	-18.45	-23.72	-18.30	-16.21	-15.21

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.98	10.90	10.84
Tier 1 capital / Risk-weighted assets	-	-	8.15	10.99	10.31
Liability / Equity (multiple)	41.16	39.79	35.28	29.63	40.89
Equity / Asset	2.37	2.45	2.76	3.26	2.39
【A】					
Non-performing loan ratio	1.71	2.38	1.80	2.45	3.31
Loan loss reserves / NPLs	69.32	65.50	65.44	61.09	60.79
【E】					
Net income before tax(NIBT) / Average equity	32.54	22.06	26.52	41.68	19.07
(NIBT + loan loss provision) / Average equity	30.07	21.93	21.55	54.76	47.65
NIBT / Average asset	0.72	0.52	0.63	0.93	0.42
(NIBT + loan loss provision) / Average asset	0.67	0.52	0.51	1.22	1.05
Net interest revenues / NIBT	113.14	175.22	161.59	97.86	276.07
NIBT / total net revenues	50.78	19.62	21.51	35.51	13.24
NIBT / Employees (in thousand of NT dollars)	2,396.06	1,614.29	1,966.83	2,969.95	1,269.73
【L】					
Liquidity ratio (monthly average of daily data)	14.71	21.37	20.60	25.23	30.77
Loans / Deposits	112.89	114.57	112.54	115.07	105.57
Time deposits / Deposits	57.05	64.57	63.98	66.38	70.08
NCDs / Time deposits	0.12	0.08	0.09	0.08	0.11
Accumulated gap of assets and liabilities(180 days) / Equity	-114.07	-208.50	-186.78	-161.58	-634.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.50	99.06	99.39	99.62	99.87
Interest rate sensitivity gap/Equity	-52.74	-31.10	-17.96	-9.43	-4.08
【G】					
Deposit growth rate	13.85	0.62	13.68	1.73	-5.12
Loan growth rate	8.84	10.03	6.75	9.02	-5.48
Investment growth rate	15.11	-35.96	28.39	13.06	30.12
Guarantee growth rate	17.30	-24.34	-1.19	-17.07	-19.92

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Bank of Taiwan　　　　　　　　　　　　　　　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.99	13.80	14.62
Tier 1 capital / Risk-weighted assets	-	-	17.54	15.78	16.35
Liability / Equity (multiple)	11.79	13.75	12.30	13.99	13.89
Equity / Asset	7.82	6.78	7.52	6.67	6.71
【A】					
Non-performing loan ratio	1.40	1.33	1.50	1.34	2.17
Loan loss reserves / NPLs	50.56	61.33	50.95	64.73	44.38
【E】					
Net income before tax(NIBT) / Average equity	6.64	7.36	8.98	9.83	4.33
(NIBT + loan loss provision) / Average equity	6.09	7.32	7.10	9.84	6.78
NIBT / Average asset	0.52	0.49	0.61	0.63	0.31
(NIBT + loan loss provision) / Average asset	0.47	0.49	0.48	0.63	0.49
Net interest revenues / NIBT	30.17	7.16	22.71	14.99	177.24
NIBT / total net revenues	50.79	24.08	27.06	31.10	11.32
NIBT / Employees (in thousand of NT dollars)	1,996.14	1,753.89	2,239.66	2,262.42	1,039.81
【L】					
Liquidity ratio (monthly average of daily data)	44.71	48.55	50.53	54.46	59.23
Loans / Deposits	66.87	63.61	62.76	61.17	53.85
Time deposits / Deposits	62.75	66.86	69.96	65.46	65.97
NCDs / Time deposits	0.52	0.11	0.26	0.12	0.14
Accumulated gap of assets and liabilities(180 days) / Equity	202.70	-6.66	152.37	240.50	219.48
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.46	72.50	95.43	97.28	105.02
Interest rate sensitivity gap/Equity	46.32	-180.25	-29.17	-17.77	33.74
【G】					
Deposit growth rate	4.03	2.86	3.56	3.68	4.12
Loan growth rate	8.77	21.74	5.66	17.29	-8.93
Investment growth rate	-30.49	-46.30	-64.94	-7.40	25.05
Guarantee growth rate	-14.09	0.89	-5.39	9.17	16.65

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Taipei Fubon Commercial Bank Co., Ltd. Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.59	13.10	13.12
Tier 1 capital / Risk-weighted assets	-	-	14.55	14.68	13.86
Liability / Equity (multiple)	11.87	10.88	11.59	11.99	12.97
Equity / Asset	7.77	8.42	7.94	7.70	7.16
【A】					
Non-performing loan ratio	2.42	2.34	2.42	1.65	2.37
Loan loss reserves / NPLs	54.76	39.71	44.27	52.95	32.98
【E】					
Net income before tax(NIBT) / Average equity	8.02	14.07	12.87	10.93	11.06
(NIBT + loan loss provision) / Average equity	17.52	17.70	19.47	12.60	15.93
NIBT / Average asset	0.64	1.21	1.03	0.78	0.81
(NIBT + loan loss provision) / Average asset	1.40	1.52	1.56	0.90	1.17
Net interest revenues / NIBT	299.63	126.34	148.98	115.41	137.47
NIBT / total net revenues	27.59	26.46	21.05	21.60	21.52
NIBT / Employees (in thousand of NT dollars)	1,123.24	2,484.69	1,900.44	2,165.20	1,687.99
【L】					
Liquidity ratio (monthly average of daily data)	22.73	44.01	29.98	51.26	42.12
Loans / Deposits	79.90	65.87	75.94	65.62	72.85
Time deposits / Deposits	43.06	47.69	48.72	45.56	47.62
NCDs / Time deposits	0.39	0.77	0.74	0.72	0.75
Accumulated gap of assets and liabilities(180 days) / Equity	101.65	124.17	113.98	135.98	-32.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.83	90.54	88.81	105.01	109.67
Interest rate sensitivity gap/Equity	-87.56	-83.75	-105.14	46.23	86.02
【G】					
Deposit growth rate	3.89	35.50	50.88	-5.29	4.67
Loan growth rate	24.57	26.15	72.48	-15.00	0.99
Investment growth rate	-36.44	50.39	-26.01	19.11	17.27
Guarantee growth rate	-17.71	-0.96	-4.78	-4.57	9.01

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Bank of Kaohsiung Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.93	11.73	12.65
Tier 1 capital / Risk-weighted assets	-	-	12.00	12.68	12.77
Liability / Equity (multiple)	13.08	13.40	13.59	13.58	14.15
Equity / Asset	7.10	6.95	6.86	6.86	6.60
【A】					
Non-performing loan ratio	1.57	1.51	1.67	1.60	1.64
Loan loss reserves / NPLs	49.94	43.75	55.20	48.12	46.84
【E】					
Net income before tax(NIBT) / Average equity	4.35	0.58	5.02	5.29	5.85
(NIBT + loan loss provision) / Average equity	7.67	2.39	8.13	9.99	13.39
NIBT / Average asset	0.30	0.04	0.34	0.35	0.35
(NIBT + loan loss provision) / Average asset	0.54	0.17	0.56	0.66	0.81
Net interest revenues / NIBT	383.33	2,540.00	266.47	343.44	381.52
NIBT / total net revenues	20.47	1.49	12.15	12.70	10.64
NIBT / Employees (in thousand of NT dollars)	537.74	69.85	612.03	629.07	681.18
【L】					
Liquidity ratio (monthly average of daily data)	18.84	18.66	25.52	21.51	16.71
Loans / Deposits	86.62	86.20	80.45	83.63	90.93
Time deposits / Deposits	50.31	53.26	54.88	53.46	59.09
NCDs / Time deposits	0.99	0.87	0.82	0.77	1.00
Accumulated gap of assets and liabilities(180 days) / Equity	-187.74	-219.12	-90.80	-94.11	-58.42
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.79	101.25	100.58	104.51	104.01
Interest rate sensitivity gap/Equity	8.77	14.35	6.63	50.82	45.39
【G】					
Deposit growth rate	0.86	-2.12	3.85	1.73	-11.86
Loan growth rate	-1.39	-14.84	-2.10	-8.41	-17.04
Investment growth rate	-6.34	72.71	61.93	1.97	-36.74
Guarantee growth rate	17.46	-42.86	12.20	-37.23	3.53

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.27	10.86	10.25
Tier 1 capital / Risk-weighted assets	-	-	8.89	8.85	8.92
Liability / Equity (multiple)	17.69	21.20	18.80	21.11	21.05
Equity / Asset	5.35	4.51	5.05	4.52	4.54
【A】					
Non-performing loan ratio	3.14	3.19	3.12	3.41	4.57
Loan loss reserves / NPLs	35.76	36.78	37.97	35.76	24.74
【E】					
Net income before tax(NIBT) / Average equity	4.88	5.87	5.73	5.03	4.00
(NIBT + loan loss provision) / Average equity	8.10	12.79	10.71	16.61	25.77
NIBT / Average asset	0.27	0.26	0.27	0.23	0.20
(NIBT + loan loss provision) / Average asset	0.45	0.57	0.51	0.75	1.26
Net interest revenues / NIBT	370.86	390.94	375.38	485.64	684.51
NIBT / total net revenues	22.02	10.12	10.04	8.50	6.32
NIBT / Employees (in thousand of NT dollars)	793.16	810.67	839.71	689.92	532.19
【L】					
Liquidity ratio (monthly average of daily data)	17.00	17.10	18.55	20.32	20.52
Loans / Deposits	85.79	88.74	87.10	84.08	81.87
Time deposits / Deposits	65.05	68.79	72.44	67.90	67.96
NCDs / Time deposits	0.64	0.55	0.57	0.55	0.61
Accumulated gap of assets and liabilities(180 days) / Equity	-427.83	-568.15	-472.05	-454.20	-432.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.23	98.21	100.62	98.38	97.40
Interest rate sensitivity gap/Equity	-12.34	-34.09	10.46	-31.14	-49.03
【G】					
Deposit growth rate	2.57	3.23	1.72	5.17	8.95
Loan growth rate	-2.43	9.06	4.01	7.52	9.12
Investment growth rate	21.00	-4.95	-8.43	4.73	30.47
Guarantee growth rate	3.28	13.56	3.36	16.33	23.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Taiwan Cooperative Bank　　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.46	9.67	8.88
Tier 1 capital / Risk-weighted assets	-	-	5.92	6.20	6.29
Liability / Equity (multiple)	27.60	30.60	29.73	32.10	31.27
Equity / Asset	3.50	3.16	3.25	3.02	3.10
【A】					
Non-performing loan ratio	2.27	3.36	2.23	3.37	4.66
Loan loss reserves / NPLs	40.11	37.77	41.80	38.96	27.75
【E】					
Net income before tax(NIBT) / Average equity	11.25	3.31	4.47	2.37	1.18
(NIBT + loan loss provision) / Average equity	15.06	11.34	14.26	19.22	6.69
NIBT / Average asset	0.36	0.10	0.14	0.08	0.18
(NIBT + loan loss provision) / Average asset	0.49	0.34	0.45	0.61	1.02
Net interest revenues / NIBT	235.67	708.28	521.11	1,075.57	460.07
NIBT / total net revenues	31.22	4.17	5.62	3.25	7.13
NIBT / Employees (in thousand of NT dollars)	1,134.78	320.65	443.43	225.86	559.16
【L】					
Liquidity ratio (monthly average of daily data)	20.28	30.19	23.81	32.74	32.93
Loans / Deposits	85.55	76.35	79.98	75.61	75.45
Time deposits / Deposits	64.95	71.62	69.66	71.88	74.39
NCDs / Time deposits	0.19	0.18	0.25	0.16	0.23
Accumulated gap of assets and liabilities(180 days) / Equity	-411.78	-123.03	-521.00	-384.16	-411.60
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.24	99.42	99.25	102.10	99.57
Interest rate sensitivity gap/Equity	-88.47	-15.34	-19.16	57.81	-11.13
【G】					
Deposit growth rate	-6.93	1.24	-3.15	2.22	5.93
Loan growth rate	4.18	2.64	1.22	2.68	1.31
Investment growth rate	-54.39	-9.79	-30.94	34.53	-0.95
Guarantee growth rate	-8.88	-5.71	-1.52	-13.75	8.71

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： First Commercial Bank Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.29	10.35	8.96
Tier 1 capital / Risk-weighted assets	-	-	8.16	8.01	6.22
Liability / Equity (multiple)	17.71	20.87	18.60	21.09	26.30
Equity / Asset	5.34	4.57	5.10	4.53	3.66
【A】					
Non-performing loan ratio	1.74	1.33	1.72	1.27	1.46
Loan loss reserves / NPLs	50.30	68.88	51.45	74.59	39.01
【E】					
Net income before tax(NIBT) / Average equity	15.24	18.08	18.22	19.46	-34.02
(NIBT + loan loss provision) / Average equity	21.84	23.34	23.99	30.98	32.79
NIBT / Average asset	0.77	0.84	0.89	0.80	-1.35
(NIBT + loan loss provision) / Average asset	1.10	1.08	1.17	1.27	1.30
Net interest revenues / NIBT	157.88	158.47	146.60	177.32	-
NIBT / total net revenues	42.97	26.91	26.43	24.89	-40.32
NIBT / Employees (in thousand of NT dollars)	1,763.21	1,813.31	1,896.55	1,735.69	-2,808.22
【L】					
Liquidity ratio (monthly average of daily data)	30.08	33.90	31.22	30.50	28.13
Loans / Deposits	75.07	73.71	75.75	73.78	76.41
Time deposits / Deposits	40.46	48.30	47.38	48.08	51.07
NCDs / Time deposits	2.25	1.85	1.81	1.81	1.83
Accumulated gap of assets and liabilities(180 days) / Equity	-21.30	-33.11	-80.65	-45.56	-248.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.27	92.63	94.02	88.98	92.58
Interest rate sensitivity gap/Equity	-8.16	-101.74	-72.43	-152.27	-130.17
【G】					
Deposit growth rate	4.08	0.95	3.70	1.49	5.37
Loan growth rate	5.40	-3.88	5.74	-2.10	1.49
Investment growth rate	-62.49	18.66	1.82	18.14	77.46
Guarantee growth rate	-11.21	-7.26	-9.09	-6.54	8.39

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.13	11.91	11.22
Tier 1 capital / Risk-weighted assets	-	-	8.03	8.08	7.66
Liability / Equity (multiple)	20.00	21.47	21.25	22.35	22.95
Equity / Asset	4.76	4.45	4.49	4.28	4.18
【A】					
Non-performing loan ratio	2.12	2.22	2.12	2.27	3.33
Loan loss reserves / NPLs	46.20	39.20	47.14	41.51	35.28
【E】					
Net income before tax(NIBT) / Average equity	17.10	18.32	17.74	21.60	21.48
(NIBT + loan loss provision) / Average equity	28.05	23.65	29.65	31.72	41.26
NIBT / Average asset	0.76	0.78	0.77	0.88	0.85
(NIBT + loan loss provision) / Average asset	1.24	1.01	1.28	1.29	1.64
Net interest revenues / NIBT	173.16	137.31	144.69	128.29	149.24
NIBT / total net revenues	42.13	25.63	23.15	27.07	28.03
NIBT / Employees (in thousand of NT dollars)	1,652.51	1,662.23	1,544.71	1,793.23	1,748.56
【L】					
Liquidity ratio (monthly average of daily data)	24.38	31.97	26.64	30.27	27.74
Loans / Deposits	75.37	73.29	73.91	73.51	76.80
Time deposits / Deposits	41.00	48.32	48.21	46.06	49.31
NCDs / Time deposits	1.35	1.61	1.26	1.46	1.70
Accumulated gap of assets and liabilities(180 days) / Equity	104.98	113.40	84.41	84.16	89.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.27	101.66	100.43	99.93	101.53
Interest rate sensitivity gap/Equity	3.85	26.52	6.56	-1.11	24.95
【G】					
Deposit growth rate	6.49	6.83	6.89	8.30	6.44
Loan growth rate	8.93	3.46	6.72	2.88	6.50
Investment growth rate	72.74	16.17	16.73	39.58	-57.55
Guarantee growth rate	-12.02	-0.46	-8.78	0.24	22.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.03	10.18	11.21
Tier 1 capital / Risk-weighted assets	-	-	7.40	8.34	8.51
Liability / Equity (multiple)	15.61	15.88	19.54	16.56	16.98
Equity / Asset	6.02	5.93	4.87	5.69	5.56
【A】					
Non-performing loan ratio	1.81	3.84	1.67	3.87	4.93
Loan loss reserves / NPLs	91.45	33.65	99.84	31.59	26.34
【E】					
Net income before tax(NIBT) / Average equity	19.21	2.33	-63.71	2.28	6.65
(NIBT + loan loss provision) / Average equity	26.23	21.12	24.19	20.35	38.22
NIBT / Average asset	1.11	0.14	-3.74	0.13	0.28
(NIBT + loan loss provision) / Average asset	1.52	1.23	1.42	1.17	1.64
Net interest revenues / NIBT	122.10	954.46	-	998.01	536.65
NIBT / total net revenues	49.57	4.18	-113.54	4.40	9.06
NIBT / Employees (in thousand of NT dollars)	2,568.39	303.10	-7,880.81	284.50	605.31
【L】					
Liquidity ratio (monthly average of daily data)	22.02	22.24	22.53	19.67	24.62
Loans / Deposits	82.82	85.20	80.91	86.64	83.39
Time deposits / Deposits	42.82	50.30	48.82	49.81	53.49
NCDs / Time deposits	1.75	1.93	1.51	1.90	1.86
Accumulated gap of assets and liabilities(180 days) / Equity	-6.82	39.31	42.14	362.01	33.97
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.95	97.42	100.55	79.17	81.85
Interest rate sensitivity gap/Equity	-34.58	-30.36	7.74	-245.14	-208.92
【G】					
Deposit growth rate	2.25	1.77	2.71	1.93	4.33
Loan growth rate	-1.25	0.45	-4.72	5.53	4.61
Investment growth rate	23.17	-38.42	15.53	-36.41	-4.42
Guarantee growth rate	8.56	-3.26	17.55	-4.06	5.58

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.93	10.82	10.22
Tier 1 capital / Risk-weighted assets	-	-	10.23	9.75	9.96
Liability / Equity (multiple)	13.25	13.20	14.38	14.89	14.47
Equity / Asset	7.02	7.04	6.50	6.29	6.46
【A】					
Non-performing loan ratio	0.56	0.76	0.50	0.77	1.74
Loan loss reserves / NPLs	176.42	173.36	182.37	149.74	71.52
【E】					
Net income before tax(NIBT) / Average equity	14.14	13.59	16.42	15.95	13.90
(NIBT + loan loss provision) / Average equity	15.27	16.91	16.21	20.06	20.51
NIBT / Average asset	0.99	0.98	1.10	1.06	0.86
(NIBT + loan loss provision) / Average asset	1.07	1.21	1.09	1.33	1.26
Net interest revenues / NIBT	106.07	126.27	109.02	118.44	158.44
NIBT / total net revenues	53.47	29.36	29.77	33.35	26.74
NIBT / Employees (in thousand of NT dollars)	3,523.65	3,154.27	3,700.42	3,491.92	2,710.66
【L】					
Liquidity ratio (monthly average of daily data)	49.81	49.55	53.47	51.27	50.37
Loans / Deposits	80.96	82.77	79.49	81.37	78.17
Time deposits / Deposits	26.71	52.34	52.54	51.54	52.33
NCDs / Time deposits	0.53	0.55	0.32	0.66	0.90
Accumulated gap of assets and liabilities(180 days) / Equity	8.24	20.42	-20.97	3.85	-75.77
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.48	107.53	111.87	108.37	103.60
Interest rate sensitivity gap/Equity	54.11	45.96	68.89	51.28	21.53
【G】					
Deposit growth rate	14.45	5.68	12.48	10.82	10.00
Loan growth rate	10.72	12.67	8.64	14.41	5.78
Investment growth rate	6.08	-6.55	6.12	6.42	39.18
Guarantee growth rate	-11.37	-0.88	-10.23	3.46	35.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Cathay United Bank　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	14.24	11.69	11.15
Tier 1 capital / Risk-weighted assets	-	-	10.98	11.96	11.24
Liability / Equity (multiple)	12.75	11.19	13.29	11.21	11.54
Equity / Asset	7.27	8.20	7.00	8.19	7.97
【A】					
Non-performing loan ratio	2.10	0.76	1.73	0.76	0.82
Loan loss reserves / NPLs	96.67	127.64	144.14	134.75	159.67
【E】					
Net income before tax(NIBT) / Average equity	13.94	21.42	6.04	22.98	4.08
(NIBT + loan loss provision) / Average equity	21.72	27.76	26.53	32.41	29.16
NIBT / Average asset	1.01	1.78	0.49	1.85	0.37
(NIBT + loan loss provision) / Average asset	1.57	2.31	2.15	2.61	2.63
Net interest revenues / NIBT	230.12	138.89	525.41	136.13	661.77
NIBT / total net revenues	34.81	33.87	9.45	37.68	9.02
NIBT / Employees (in thousand of NT dollars)	2,723.32	4,571.71	1,219.09	4,362.96	710.48
【L】					
Liquidity ratio (monthly average of daily data)	27.70	27.54	24.01	23.43	21.95
Loans / Deposits	75.16	76.15	76.35	75.96	79.46
Time deposits / Deposits	47.61	49.00	49.38	47.38	49.15
NCDs / Time deposits	5.43	8.05	1.59	9.54	3.40
Accumulated gap of assets and liabilities(180 days) / Equity	13.73	-7.29	-118.40	-39.16	229.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.78	98.09	95.88	94.58	82.29
Interest rate sensitivity gap/Equity	-2.08	-17.29	-40.93	-49.37	-92.15
【G】					
Deposit growth rate	8.00	5.36	6.52	12.91	28.24
Loan growth rate	6.37	3.85	6.78	6.55	38.50
Investment growth rate	12.65	24.36	3.39	46.21	47.28
Guarantee growth rate	-6.47	0.09	-14.33	4.50	29.20

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Bank Of Overseas Chinese　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.83	10.50	8.04
Tier 1 capital / Risk-weighted assets	-	-	6.85	7.36	5.50
Liability / Equity (multiple)	22.15	22.29	22.82	20.52	27.63
Equity / Asset	4.32	4.29	4.20	4.65	3.49
【A】					
Non-performing loan ratio	2.67	4.77	2.41	5.28	10.15
Loan loss reserves / NPLs	35.29	26.68	43.58	35.12	23.67
【E】					
Net income before tax(NIBT) / Average equity	0.11	-30.74	-6.79	-28.50	-14.05
(NIBT + loan loss provision) / Average equity	3.49	-29.86	-5.28	4.69	21.75
NIBT / Average asset	-	-1.43	-0.30	-0.95	-0.52
(NIBT + loan loss provision) / Average asset	0.14	-1.39	-0.23	0.16	0.81
Net interest revenues / NIBT	32,666.67	-	-	-	-
NIBT / total net revenues	0.35	-43.17	-8.27	-28.43	-13.66
NIBT / Employees (in thousand of NT dollars)	5.66	-1,947.57	-356.41	-1,292.66	-730.99
【L】					
Liquidity ratio (monthly average of daily data)	10.29	19.30	13.33	16.97	16.94
Loans / Deposits	77.56	73.58	75.39	71.04	76.68
Time deposits / Deposits	47.27	56.53	55.92	55.47	58.19
NCDs / Time deposits	3.21	3.26	3.08	3.52	3.33
Accumulated gap of assets and liabilities(180 days) / Equity	-116.60	-27.23	-95.86	-95.50	-80.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	71.51	70.19	69.06	70.65	61.62
Interest rate sensitivity gap/Equity	-477.39	-509.76	-531.37	-448.29	-781.27
【G】					
Deposit growth rate	7.84	-1.34	6.41	-2.88	2.11
Loan growth rate	12.28	-6.83	11.61	-10.33	0.99
Investment growth rate	-45.72	20.09	-24.39	6.66	-15.84
Guarantee growth rate	-20.09	-37.28	-23.13	-33.22	-25.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.32	10.02	9.90
Tier 1 capital / Risk-weighted assets	-	-	18.01	16.85	18.12
Liability / Equity (multiple)	7.91	7.94	8.54	8.19	7.79
Equity / Asset	11.22	11.19	10.48	10.88	11.38
【A】					
Non-performing loan ratio	1.37	1.13	1.13	0.97	2.04
Loan loss reserves / NPLs	147.30	140.49	183.40	140.23	55.49
【E】					
Net income before tax(NIBT) / Average equity	6.52	6.98	11.18	9.47	6.26
(NIBT + loan loss provision) / Average equity	7.13	7.91	13.73	12.07	12.72
NIBT / Average asset	1.10	1.19	1.80	1.50	0.86
(NIBT + loan loss provision) / Average asset	1.20	1.35	2.22	1.91	1.75
Net interest revenues / NIBT	138.98	132.19	88.37	99.16	182.11
NIBT / total net revenues	52.26	36.85	40.29	40.46	22.23
NIBT / Employees (in thousand of NT dollars)	2,341.05	2,499.25	3,747.47	3,195.32	1,731.73
【L】					
Liquidity ratio (monthly average of daily data)	25.43	31.05	26.21	22.46	20.26
Loans / Deposits	67.46	64.95	65.61	66.17	70.44
Time deposits / Deposits	36.19	49.36	51.78	49.12	51.03
NCDs / Time deposits	2.44	1.97	1.52	2.83	2.34
Accumulated gap of assets and liabilities(180 days) / Equity	-181.26	-122.66	-156.48	-133.01	-113.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.91	105.18	102.66	99.58	102.82
Interest rate sensitivity gap/Equity	24.88	27.15	13.50	-2.21	13.27
【G】					
Deposit growth rate	5.08	7.57	7.95	9.41	5.71
Loan growth rate	8.62	3.01	6.32	2.25	9.81
Investment growth rate	46.16	-1.69	6.42	26.36	6.97
Guarantee growth rate	12.76	-5.21	26.92	-0.31	-3.93

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.88	12.40	10.29
Tier 1 capital / Risk-weighted assets	-	-	7.42	11.29	11.52
Liability / Equity (multiple)	18.60	12.40	18.56	12.12	11.11
Equity / Asset	5.10	7.46	5.11	7.62	8.26
【A】					
Non-performing loan ratio	4.26	2.94	3.76	2.52	3.84
Loan loss reserves / NPLs	21.25	36.01	21.25	32.18	18.81
【E】					
Net income before tax(NIBT) / Average equity	-28.21	8.11	-21.56	9.60	9.33
(NIBT + loan loss provision) / Average equity	-13.53	21.85	-14.67	24.30	12.80
NIBT / Average asset	-1.37	0.61	-1.60	0.76	0.80
(NIBT + loan loss provision) / Average asset	-0.66	1.66	-1.09	1.91	1.10
Net interest revenues / NIBT	-	648.20	-	501.76	418.21
NIBT / total net revenues	-35.87	9.23	-24.75	11.48	12.90
NIBT / Employees (in thousand of NT dollars)	-1,325.90	484.55	-1,288.66	613.31	566.30
【L】					
Liquidity ratio (monthly average of daily data)	11.33	13.82	11.56	13.02	11.60
Loans / Deposits	67.73	66.46	67.52	69.59	70.14
Time deposits / Deposits	65.69	70.59	69.85	70.10	69.03
NCDs / Time deposits	3.43	3.80	3.27	7.74	6.59
Accumulated gap of assets and liabilities(180 days) / Equity	-260.71	-169.19	-162.13	-89.15	-269.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	68.72	80.98	71.24	91.35	75.19
Interest rate sensitivity gap/Equity	-476.18	-187.79	-426.82	-80.79	-231.80
【G】					
Deposit growth rate	11.40	42.39	35.52	19.99	17.23
Loan growth rate	13.08	31.91	28.61	17.24	10.25
Investment growth rate	4.16	53.00	62.07	29.19	23.40
Guarantee growth rate	-15.39	37.45	6.80	30.45	-17.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： The Chinese Bank　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.63	9.37	8.40
Tier 1 capital / Risk-weighted assets	-	-	9.29	9.91	10.49
Liability / Equity (multiple)	16.42	13.41	12.79	13.67	12.27
Equity / Asset	5.74	6.94	7.25	6.81	7.54
【A】					
Non-performing loan ratio	8.35	7.71	5.96	7.74	9.56
Loan loss reserves / NPLs	20.66	14.74	28.93	15.48	18.66
【E】					
Net income before tax(NIBT) / Average equity	-36.74	8.37	-3.55	-7.92	0.83
(NIBT + loan loss provision) / Average equity	-14.43	9.24	5.82	0.17	2.62
NIBT / Average asset	-2.26	0.57	-0.25	-0.60	0.06
(NIBT + loan loss provision) / Average asset	-0.89	0.63	0.42	0.01	0.20
Net interest revenues / NIBT	-	567.21	-	-	4,052.59
NIBT / total net revenues	650.23	10.28	-4.25	-11.00	1.23
NIBT / Employees (in thousand of NT dollars)	-2,024.39	432.43	-183.50	-446.10	53.96
【L】					
Liquidity ratio (monthly average of daily data)	11.32	12.01	9.03	10.62	9.02
Loans / Deposits	79.18	78.01	77.66	77.38	78.04
Time deposits / Deposits	79.78	83.17	81.91	81.66	83.38
NCDs / Time deposits	5.01	5.61	5.53	5.45	9.30
Accumulated gap of assets and liabilities(180 days) / Equity	-339.88	-347.87	-188.70	-454.11	-44.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.26	91.96	82.89	87.22	89.34
Interest rate sensitivity gap/Equity	-111.66	-87.03	-191.62	-144.29	-101.05
【G】					
Deposit growth rate	-6.50	1.30	-4.10	3.30	-0.68
Loan growth rate	-2.08	2.99	-1.89	0.69	-7.87
Investment growth rate	-16.58	-7.43	-18.77	-6.93	2.24
Guarantee growth rate	-62.58	-24.54	-63.58	-14.94	4.02

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.32	10.66	10.41
Tier 1 capital / Risk-weighted assets	-	-	9.76	10.25	9.76
Liability / Equity (multiple)	13.57	10.96	12.16	11.74	13.03
Equity / Asset	6.86	8.36	7.60	7.85	7.13
【A】					
Non-performing loan ratio	2.02	2.18	1.83	2.31	2.29
Loan loss reserves / NPLs	40.22	49.00	46.66	51.35	56.61
【E】					
Net income before tax(NIBT) / Average equity	6.43	19.97	13.87	19.63	26.02
(NIBT + loan loss provision) / Average equity	15.25	24.55	20.57	24.94	38.69
NIBT / Average asset	0.46	1.60	1.08	1.46	1.85
(NIBT + loan loss provision) / Average asset	1.10	1.97	1.60	1.86	2.75
Net interest revenues / NIBT	391.26	151.83	207.93	175.71	139.36
NIBT / total net revenues	31.97	28.57	18.64	26.69	30.16
NIBT / Employees (in thousand of NT dollars)	616.42	1,941.09	1,282.48	1,679.05	2,042.69
【L】					
Liquidity ratio (monthly average of daily data)	23.97	16.45	20.93	16.27	17.17
Loans / Deposits	94.81	91.79	93.94	87.53	97.38
Time deposits / Deposits	67.19	74.01	76.13	73.57	76.74
NCDs / Time deposits	4.36	6.43	5.47	11.03	28.89
Accumulated gap of assets and liabilities(180 days) / Equity	-90.60	-97.53	-25.26	-119.10	-216.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.48	105.80	101.56	101.82	94.92
Interest rate sensitivity gap/Equity	63.52	45.90	14.22	15.64	-49.48
【G】					
Deposit growth rate	20.46	20.86	17.09	17.53	6.43
Loan growth rate	21.76	3.83	23.12	6.65	17.65
Investment growth rate	77.56	3.84	51.90	25.76	7.18
Guarantee growth rate	29.37	-20.05	32.23	-9.34	88.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Fuhwa Commercial Bank Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.14	9.07	8.72
Tier 1 capital / Risk-weighted assets	-	-	7.53	7.46	6.36
Liability / Equity (multiple)	16.27	16.84	15.50	16.26	18.58
Equity / Asset	5.79	5.60	6.06	5.79	5.11
【A】					
Non-performing loan ratio	2.90	2.82	2.49	2.93	3.75
Loan loss reserves / NPLs	36.32	36.42	42.26	36.92	43.79
【E】					
Net income before tax(NIBT) / Average equity	-1.71	11.58	0.60	12.90	10.07
(NIBT + loan loss provision) / Average equity	8.27	18.08	15.23	22.83	24.70
NIBT / Average asset	-0.10	0.65	0.04	0.75	0.54
(NIBT + loan loss provision) / Average asset	0.48	1.02	0.90	1.32	1.34
Net interest revenues / NIBT	-	300.65	5,558.10	274.51	313.31
NIBT / total net revenues	-6.38	15.89	0.88	18.55	12.32
NIBT / Employees (in thousand of NT dollars)	-111.81	755.52	37.30	794.19	569.87
【L】					
Liquidity ratio (monthly average of daily data)	13.19	16.00	12.36	12.70	14.30
Loans / Deposits	91.45	86.17	89.85	86.67	89.85
Time deposits / Deposits	59.67	70.20	66.77	68.28	68.30
NCDs / Time deposits	13.82	7.23	10.21	13.02	4.70
Accumulated gap of assets and liabilities(180 days) / Equity	-531.01	-287.48	-491.81	-85.62	-186.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	68.84	74.02	69.16	74.67	76.46
Interest rate sensitivity gap/Equity	-414.86	-369.07	-414.31	-334.06	-361.04
【G】					
Deposit growth rate	5.12	21.22	15.06	21.85	33.69
Loan growth rate	10.56	19.77	17.26	15.07	40.73
Investment growth rate	13.10	10.95	10.46	75.97	-22.34
Guarantee growth rate	13.34	-23.66	7.09	10.73	38.60

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Bank SinoPac Company Limited　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	13.01	12.64	12.39
Tier 1 capital / Risk-weighted assets	-	-	9.42	10.40	12.06
Liability / Equity (multiple)	18.54	14.41	17.65	15.37	14.58
Equity / Asset	5.12	6.49	5.36	6.11	6.42
【A】					
Non-performing loan ratio	1.23	0.86	1.01	0.74	1.76
Loan loss reserves / NPLs	50.82	48.62	49.41	60.42	41.36
【E】					
Net income before tax(NIBT) / Average equity	17.03	13.97	8.94	18.23	11.82
(NIBT + loan loss provision) / Average equity	22.75	16.05	11.32	20.24	17.73
NIBT / Average asset	0.89	0.89	0.54	1.06	0.81
(NIBT + loan loss provision) / Average asset	1.19	1.02	0.69	1.18	1.22
Net interest revenues / NIBT	143.41	143.61	221.96	101.07	150.76
NIBT / total net revenues	44.62	20.33	12.51	25.53	20.86
NIBT / Employees (in thousand of NT dollars)	2,231.38	1,982.32	1,187.47	2,351.81	1,485.69
【L】					
Liquidity ratio (monthly average of daily data)	34.83	24.41	31.94	29.36	39.37
Loans / Deposits	74.61	81.83	76.26	79.55	69.78
Time deposits / Deposits	50.58	59.51	62.20	59.03	62.04
NCDs / Time deposits	10.54	14.32	8.83	13.44	13.73
Accumulated gap of assets and liabilities(180 days) / Equity	-195.86	-97.24	-199.88	-89.03	-337.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.66	93.51	95.76	86.02	90.89
Interest rate sensitivity gap/Equity	145.16	-60.53	-53.48	-137.11	-81.29
【G】					
Deposit growth rate	22.56	2.09	21.34	8.58	31.27
Loan growth rate	11.45	21.66	15.97	23.46	12.52
Investment growth rate	64.88	-52.19	-10.16	-16.38	29.16
Guarantee growth rate	-9.48	23.48	-5.26	20.43	12.32

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.55	11.63	9.97
Tier 1 capital / Risk-weighted assets	-	-	7.39	9.09	9.14
Liability / Equity (multiple)	17.12	12.01	15.40	11.93	13.44
Equity / Asset	5.52	7.69	6.10	7.74	6.92
【A】					
Non-performing loan ratio	0.87	0.82	0.79	0.88	1.18
Loan loss reserves / NPLs	49.05	74.17	54.80	74.21	94.46
【E】					
Net income before tax(NIBT) / Average equity	11.28	17.66	14.34	34.34	20.51
(NIBT + loan loss provision) / Average equity	15.82	15.17	11.86	28.88	18.13
NIBT / Average asset	0.58	1.36	0.99	2.23	1.41
(NIBT + loan loss provision) / Average asset	0.81	1.17	0.82	1.88	1.25
Net interest revenues / NIBT	260.15	173.33	221.51	119.90	173.59
NIBT / total net revenues	29.64	31.66	22.76	48.98	29.84
NIBT / Employees (in thousand of NT dollars)	1,154.25	2,217.94	1,527.24	3,447.91	2,289.10
【L】					
Liquidity ratio (monthly average of daily data)	12.61	12.57	12.42	11.81	13.12
Loans / Deposits	83.03	87.80	83.92	83.74	81.45
Time deposits / Deposits	55.48	58.54	61.71	59.47	60.50
NCDs / Time deposits	7.66	7.18	6.41	7.73	6.40
Accumulated gap of assets and liabilities(180 days) / Equity	-549.06	-437.39	-500.93	-379.46	-471.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.12	79.69	79.45	82.35	84.48
Interest rate sensitivity gap/Equity	-204.24	-187.36	-242.07	-159.69	-144.53
【G】					
Deposit growth rate	39.30	33.11	34.39	35.03	9.88
Loan growth rate	30.32	35.93	33.34	37.73	16.77
Investment growth rate	53.42	3.82	37.82	24.60	-1.27
Guarantee growth rate	16.76	-7.01	30.92	-19.47	34.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.00	9.76	9.79
Tier 1 capital / Risk-weighted assets	-	-	10.46	9.88	9.81
Liability / Equity (multiple)	11.15	10.81	11.08	11.13	10.82
Equity / Asset	8.23	8.47	8.28	8.25	8.46
【A】					
Non-performing loan ratio	3.78	2.98	3.37	2.35	2.87
Loan loss reserves / NPLs	38.02	26.89	35.42	32.94	35.44
【E】					
Net income before tax(NIBT) / Average equity	4.69	6.41	4.41	5.78	9.38
(NIBT + loan loss provision) / Average equity	4.79	20.01	11.62	29.99	42.59
NIBT / Average asset	0.38	0.53	0.36	0.47	0.81
(NIBT + loan loss provision) / Average asset	0.39	1.65	0.95	2.45	3.67
Net interest revenues / NIBT	1,322.76	1,057.06	1,551.96	1,113.19	649.02
NIBT / total net revenues	13.20	6.68	4.49	6.21	9.82
NIBT / Employees (in thousand of NT dollars)	285.05	422.32	265.05	381.33	644.84
【L】					
Liquidity ratio (monthly average of daily data)	13.39	12.24	12.93	11.42	10.45
Loans / Deposits	71.25	71.95	70.95	72.56	73.11
Time deposits / Deposits	76.28	78.04	77.64	78.11	79.66
NCDs / Time deposits	0.17	0.20	0.17	0.22	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-178.42	-94.48	-130.35	-60.87	-50.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	71.59	71.72	71.34	76.28	74.08
Interest rate sensitivity gap/Equity	-287.54	-266.72	-289.07	-222.88	-235.70
【G】					
Deposit growth rate	0.12	1.12	2.32	4.18	11.17
Loan growth rate	-1.25	4.50	-0.58	3.00	8.09
Investment growth rate	12.35	-16.83	17.63	48.94	27.28
Guarantee growth rate	-13.35	-34.71	-17.27	3.17	-69.24

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Bowa Bank Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.26	3.76	4.71
Tier 1 capital / Risk-weighted assets	-	-	6.33	3.87	5.65
Liability / Equity (multiple)	20.28	28.53	18.44	25.28	19.32
Equity / Asset	4.70	3.39	5.14	3.80	4.92
【A】					
Non-performing loan ratio	7.51	18.86	7.44	19.72	22.63
Loan loss reserves / NPLs	51.72	21.66	52.80	20.14	14.45
【E】					
Net income before tax(NIBT) / Average equity	-49.90	-6.63	-26.76	-25.89	-7.69
(NIBT + loan loss provision) / Average equity	-49.35	6.85	-36.17	-21.64	-5.67
NIBT / Average asset	-2.38	-0.25	-1.17	-1.17	-0.39
(NIBT + loan loss provision) / Average asset	-2.35	0.25	-1.58	-0.98	-0.29
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	217.06	-6.14	-26.66	-31.72	-11.21
NIBT / Employees (in thousand of NT dollars)	-3,054.92	-297.52	-1,446.14	-1,342.02	-473.84
【L】					
Liquidity ratio (monthly average of daily data)	10.79	10.25	8.75	8.12	8.71
Loans / Deposits	65.63	82.20	68.55	83.46	89.62
Time deposits / Deposits	79.28	82.84	80.92	81.38	79.99
NCDs / Time deposits	1.71	0.86	2.46	1.08	2.64
Accumulated gap of assets and liabilities(180 days) / Equity	54.82	103.13	243.47	298.26	-293.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	61.30	70.95	63.45	66.04	38.82
Interest rate sensitivity gap/Equity	-697.84	-644.58	-568.12	-705.93	-1,010.93
【G】					
Deposit growth rate	-2.15	15.89	2.99	17.22	2.67
Loan growth rate	-22.30	14.90	-16.30	6.77	5.01
Investment growth rate	10.54	27.26	6.08	35.67	-3.28
Guarantee growth rate	-37.23	19.54	-28.84	30.81	-40.23

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Taishin International Bank　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.11	11.57	10.12
Tier 1 capital / Risk-weighted assets	-	-	6.73	9.33	7.90
Liability / Equity (multiple)	16.50	10.79	12.11	11.12	11.97
Equity / Asset	5.71	8.48	7.63	8.25	7.71
【A】					
Non-performing loan ratio	2.02	1.04	1.34	1.03	1.59
Loan loss reserves / NPLs	95.72	69.06	54.50	70.89	45.86
【E】					
Net income before tax(NIBT) / Average equity	22.22	23.57	19.95	25.82	20.10
(NIBT + loan loss provision) / Average equity	52.48	40.08	49.78	41.63	38.12
NIBT / Average asset	1.46	2.02	1.61	2.00	1.58
(NIBT + loan loss provision) / Average asset	3.45	3.44	4.02	3.23	2.99
Net interest revenues / NIBT	269.17	222.76	278.44	206.53	263.96
NIBT / total net revenues	28.99	27.56	21.37	27.68	21.04
NIBT / Employees (in thousand of NT dollars)	1,705.12	1,944.93	1,599.76	1,763.48	1,267.69
【L】					
Liquidity ratio (monthly average of daily data)	21.07	12.25	15.91	12.19	12.77
Loans / Deposits	78.35	88.19	83.57	85.88	92.82
Time deposits / Deposits	57.18	65.40	69.46	65.38	65.76
NCDs / Time deposits	10.63	3.00	6.18	3.72	7.44
Accumulated gap of assets and liabilities(180 days) / Equity	-611.93	-388.46	-312.84	-387.70	-181.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	79.46	74.81	81.54	73.20	89.73
Interest rate sensitivity gap/Equity	-249.59	-200.43	-162.28	-219.00	-92.16
【G】					
Deposit growth rate	23.42	23.99	22.12	31.71	16.21
Loan growth rate	7.41	19.72	16.35	19.84	16.44
Investment growth rate	45.43	-3.01	30.88	53.24	6.25
Guarantee growth rate	3.91	11.40	7.46	-3.86	-15.76

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.95	9.46	8.77
Tier 1 capital / Risk-weighted assets	-	-	7.95	7.27	6.87
Liability / Equity (multiple)	23.51	15.20	13.94	16.08	13.47
Equity / Asset	4.08	6.17	6.70	5.86	6.91
【A】					
Non-performing loan ratio	3.28	3.28	3.78	3.32	3.75
Loan loss reserves / NPLs	54.89	22.39	17.94	20.87	21.04
【E】					
Net income before tax(NIBT) / Average equity	-91.61	10.94	7.29	1.87	17.17
(NIBT + loan loss provision) / Average equity	5.19	18.69	16.71	15.36	18.18
NIBT / Average asset	-4.58	0.68	0.50	0.12	1.17
(NIBT + loan loss provision) / Average asset	0.26	1.16	1.16	0.95	1.24
Net interest revenues / NIBT	-	377.18	525.55	2,059.08	192.09
NIBT / total net revenues	-160.60	14.47	10.23	2.63	24.32
NIBT / Employees (in thousand of NT dollars)	-7,572.67	682.48	517.89	120.33	1,188.90
【L】					
Liquidity ratio (monthly average of daily data)	15.93	13.11	13.79	12.04	11.57
Loans / Deposits	90.76	95.99	87.09	91.69	88.52
Time deposits / Deposits	61.98	67.45	72.96	67.77	67.06
NCDs / Time deposits	7.68	4.65	8.27	3.92	4.12
Accumulated gap of assets and liabilities(180 days) / Equity	-279.48	-292.90	-219.18	-278.15	-187.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.33	89.55	86.38	91.07	87.97
Interest rate sensitivity gap/Equity	-129.71	-119.18	-141.09	-107.67	-126.15
【G】					
Deposit growth rate	20.07	3.34	25.28	7.26	12.12
Loan growth rate	11.79	8.79	16.78	12.42	10.14
Investment growth rate	20.58	-27.39	-11.98	200.22	-12.90
Guarantee growth rate	19.76	2.17	4.29	18.78	43.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.65	10.07	9.30
Tier 1 capital / Risk-weighted assets	-	-	5.67	6.53	6.82
Liability / Equity (multiple)	20.54	20.43	19.76	19.21	17.57
Equity / Asset	4.64	4.67	4.82	4.95	5.38
【A】					
Non-performing loan ratio	3.91	5.91	2.73	5.78	3.68
Loan loss reserves / NPLs	24.40	18.84	55.74	19.98	28.30
【E】					
Net income before tax(NIBT) / Average equity	-9.66	0.59	-36.68	5.73	2.09
(NIBT + loan loss provision) / Average equity	-8.85	4.30	-6.55	16.32	7.71
NIBT / Average asset	-0.43	0.03	-1.95	0.30	0.10
(NIBT + loan loss provision) / Average asset	-0.40	0.21	-0.35	0.85	0.36
Net interest revenues / NIBT	-	9,765.00	-	938.22	2,464.50
NIBT / total net revenues	-33.07	0.59	-39.93	6.11	2.12
NIBT / Employees (in thousand of NT dollars)	-481.62	26.04	-1,840.03	252.78	86.99
【L】					
Liquidity ratio (monthly average of daily data)	9.83	14.94	11.19	10.32	10.38
Loans / Deposits	87.80	83.43	85.78	84.02	89.07
Time deposits / Deposits	69.57	72.60	71.80	70.40	72.16
NCDs / Time deposits	6.54	7.58	5.71	9.04	6.03
Accumulated gap of assets and liabilities(180 days) / Equity	-669.24	-359.91	-812.59	-491.68	-48.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	53.99	58.25	49.99	54.48	56.45
Interest rate sensitivity gap/Equity	-757.21	-693.50	-825.64	-710.16	-612.64
【G】					
Deposit growth rate	-4.66	11.68	3.07	17.96	9.94
Loan growth rate	0.76	9.37	5.22	9.66	11.27
Investment growth rate	32.42	15.00	41.41	118.00	22.75
Guarantee growth rate	5.09	57.80	66.96	66.80	53.96

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： EnTie Commercial Bank Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.86	11.18	10.43
Tier 1 capital / Risk-weighted assets	-	-	8.29	8.88	10.34
Liability / Equity (multiple)	13.89	14.75	16.25	14.34	12.49
Equity / Asset	6.71	6.35	5.80	6.52	7.42
【A】					
Non-performing loan ratio	5.90	2.46	2.49	1.77	4.47
Loan loss reserves / NPLs	22.08	42.63	50.14	68.46	33.39
【E】					
Net income before tax(NIBT) / Average equity	3.28	9.71	0.78	6.35	4.95
(NIBT + loan loss provision) / Average equity	5.41	29.02	23.34	15.23	13.92
NIBT / Average asset	0.19	0.66	0.05	0.49	0.40
(NIBT + loan loss provision) / Average asset	0.32	1.96	1.51	1.17	1.13
Net interest revenues / NIBT	1,110.26	434.68	5,044.44	471.53	618.77
NIBT / total net revenues	15.07	12.46	1.04	9.10	8.64
NIBT / Employees (in thousand of NT dollars)	367.06	878.09	80.65	532.52	507.43
【L】					
Liquidity ratio (monthly average of daily data)	24.54	22.98	21.92	13.38	9.28
Loans / Deposits	86.12	79.39	86.70	84.39	86.84
Time deposits / Deposits	73.55	75.50	74.05	69.82	66.14
NCDs / Time deposits	6.50	3.84	5.22	6.95	4.26
Accumulated gap of assets and liabilities(180 days) / Equity	-200.93	-413.04	-347.30	-713.98	-448.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	74.10	58.10	66.16	53.43	61.16
Interest rate sensitivity gap/Equity	-289.52	-543.06	-440.75	-582.57	-421.54
【G】					
Deposit growth rate	0.07	35.63	5.75	35.55	9.33
Loan growth rate	8.26	27.14	7.82	29.48	3.26
Investment growth rate	-53.22	101.74	16.52	213.00	35.53
Guarantee growth rate	-16.01	47.65	-0.60	92.17	-7.96

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Chinatrust Commercial Bank　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.39	10.70	10.37
Tier 1 capital / Risk-weighted assets	-	-	8.78	7.99	8.00
Liability / Equity (multiple)	17.27	12.76	15.81	12.45	11.97
Equity / Asset	5.47	7.27	5.95	7.44	7.71
【A】					
Non-performing loan ratio	1.78	1.11	1.50	1.66	1.65
Loan loss reserves / NPLs	70.76	100.55	75.96	89.56	75.33
【E】					
Net income before tax(NIBT) / Average equity	-2.31	21.48	17.24	18.94	9.44
(NIBT + loan loss provision) / Average equity	26.14	30.59	26.96	29.34	25.07
NIBT / Average asset	-0.13	1.57	1.19	1.40	0.86
(NIBT + loan loss provision) / Average asset	1.51	2.23	1.86	2.17	2.27
Net interest revenues / NIBT	-	164.00	218.09	179.78	355.32
NIBT / total net revenues	-4.20	27.39	20.92	25.32	13.65
NIBT / Employees (in thousand of NT dollars)	-271.19	2,905.10	2,200.26	2,487.47	1,129.27
【L】					
Liquidity ratio (monthly average of daily data)	15.21	22.18	14.05	18.16	18.75
Loans / Deposits	72.91	76.99	73.02	78.52	72.50
Time deposits / Deposits	52.95	63.21	62.89	61.65	59.76
NCDs / Time deposits	7.08	4.98	2.94	7.51	5.60
Accumulated gap of assets and liabilities(180 days) / Equity	-132.63	-83.79	-86.79	-105.59	-202.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.17	73.14	72.51	70.54	82.79
Interest rate sensitivity gap/Equity	-339.65	-258.56	-313.67	-277.45	-150.99
【G】					
Deposit growth rate	14.90	13.49	22.35	11.88	29.21
Loan growth rate	7.78	22.13	12.19	19.51	17.03
Investment growth rate	4.49	-7.59	34.37	7.67	35.75
Guarantee growth rate	-28.36	1.35	-18.97	7.55	-0.98

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name : Chinfon Commercial Bank   Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.94	11.75	10.81
Tier 1 capital / Risk-weighted assets	-	-	7.95	8.59	7.91
Liability / Equity (multiple)	15.54	14.89	14.54	14.47	14.07
Equity / Asset	6.05	6.29	6.44	6.46	6.64
【A】					
Non-performing loan ratio	15.71	13.60	11.80	13.63	19.21
Loan loss reserves / NPLs	13.02	16.74	14.35	17.07	11.50
【E】					
Net income before tax(NIBT) / Average equity	-34.93	5.10	2.28	1.47	3.75
(NIBT + loan loss provision) / Average equity	-22.98	31.32	19.62	19.87	25.60
NIBT / Average asset	-2.16	0.31	0.14	0.09	0.24
(NIBT + loan loss provision) / Average asset	-1.42	1.92	1.20	1.24	1.64
Net interest revenues / NIBT	-	942.15	2,142.40	3,314.18	1,207.69
NIBT / total net revenues	-99.17	5.30	2.01	1.35	3.63
NIBT / Employees (in thousand of NT dollars)	-2,625.69	386.89	170.20	111.29	294.26
【L】					
Liquidity ratio (monthly average of daily data)	17.65	20.37	16.13	16.84	13.60
Loans / Deposits	72.06	65.63	73.13	67.00	79.91
Time deposits / Deposits	72.34	78.88	76.08	77.34	78.30
NCDs / Time deposits	3.82	3.89	3.44	3.04	6.54
Accumulated gap of assets and liabilities(180 days) / Equity	-141.06	84.48	-28.04	77.80	62.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	60.14	62.93	60.20	65.32	54.99
Interest rate sensitivity gap/Equity	-516.02	-454.72	-486.19	-386.56	-527.72
【G】					
Deposit growth rate	-10.24	5.48	-1.49	1.52	0.17
Loan growth rate	0.74	-12.48	8.52	-15.74	-4.12
Investment growth rate	-9.13	-38.57	-33.58	-13.36	-17.42
Guarantee growth rate	-4.45	-39.13	-3.24	-30.28	-28.08

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Taiwan Shin Kong Commercial Bank Co., Ltd. Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.56	9.69	9.33
Tier 1 capital / Risk-weighted assets	-	-	8.27	6.39	6.32
Liability / Equity (multiple)	16.78	19.53	16.47	20.04	19.10
Equity / Asset	5.62	4.87	5.73	4.75	4.97
【A】					
Non-performing loan ratio	2.36	3.15	2.39	3.51	4.31
Loan loss reserves / NPLs	43.67	25.53	47.05	29.63	30.42
【E】					
Net income before tax(NIBT) / Average equity	-25.41	33.24	-2.78	1.93	1.82
(NIBT + loan loss provision) / Average equity	-13.10	37.06	16.35	13.71	20.61
NIBT / Average asset	-1.47	1.60	-0.14	0.10	0.11
(NIBT + loan loss provision) / Average asset	-0.76	1.79	0.81	0.71	1.21
Net interest revenues / NIBT	-	190.20	-	2,916.16	2,767.15
NIBT / total net revenues	-149.16	31.48	-2.18	2.00	1.80
NIBT / Employees (in thousand of NT dollars)	-1,475.74	1,444.06	-92.94	87.84	78.86
【L】					
Liquidity ratio (monthly average of daily data)	22.33	12.53	17.64	10.56	9.35
Loans / Deposits	69.29	70.93	71.54	71.15	73.84
Time deposits / Deposits	67.70	68.00	67.82	67.48	68.79
NCDs / Time deposits	5.09	10.37	6.19	12.39	6.08
Accumulated gap of assets and liabilities(180 days) / Equity	-257.83	-291.88	-51.81	-387.29	-123.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	43.40	37.13	43.70	31.17	38.67
Interest rate sensitivity gap/Equity	-828.95	-1,008.25	-766.78	-1,141.19	-888.85
【G】					
Deposit growth rate	50.46	9.70	53.02	12.91	14.13
Loan growth rate	45.81	9.68	52.56	8.13	20.39
Investment growth rate	118.49	8.54	-16.14	-2.00	86.67
Guarantee growth rate	272.96	-22.00	231.53	-11.42	-12.41

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Sunny Bank

Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.48	9.32	9.22
Tier 1 capital / Risk-weighted assets	-	-	7.53	8.73	8.15
Liability / Equity (multiple)	16.79	15.61	18.42	15.37	16.20
Equity / Asset	5.62	6.02	5.15	6.11	5.81
【A】					
Non-performing loan ratio	3.76	1.92	3.09	2.00	2.88
Loan loss reserves / NPLs	36.55	52.31	41.48	54.96	33.67
【E】					
Net income before tax(NIBT) / Average equity	8.41	14.83	7.37	14.42	15.07
(NIBT + loan loss provision) / Average equity	12.36	15.43	12.71	14.87	13.11
NIBT / Average asset	0.44	0.91	0.44	0.81	0.80
(NIBT + loan loss provision) / Average asset	0.65	0.94	0.76	0.84	0.70
Net interest revenues / NIBT	348.36	216.92	409.79	246.04	235.82
NIBT / total net revenues	24.91	23.54	11.84	21.88	21.55
NIBT / Employees (in thousand of NT dollars)	409.38	838.10	314.45	679.88	664.98
【L】					
Liquidity ratio (monthly average of daily data)	13.83	12.08	13.77	10.07	9.80
Loans / Deposits	82.93	82.89	81.75	85.10	86.06
Time deposits / Deposits	67.08	67.95	66.74	66.66	67.58
NCDs / Time deposits	7.68	8.05	7.22	8.14	4.29
Accumulated gap of assets and liabilities(180 days) / Equity	-366.20	-699.72	-237.28	-726.67	-590.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.15	78.38	89.56	85.19	38.71
Interest rate sensitivity gap/Equity	-197.61	-295.39	-161.03	-188.23	-886.95
【G】					
Deposit growth rate	33.13	12.09	38.98	9.53	9.61
Loan growth rate	32.20	9.28	32.07	9.14	16.49
Investment growth rate	40.38	23.32	61.81	33.55	-13.19
Guarantee growth rate	7.91	-20.08	-0.40	-5.84	41.89

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Bank of Panhsin Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.19	8.76	8.88
Tier 1 capital / Risk-weighted assets	-	-	6.21	5.96	6.30
Liability / Equity (multiple)	19.29	21.24	17.78	19.49	19.66
Equity / Asset	4.93	4.50	5.33	4.88	4.84
【A】					
Non-performing loan ratio	4.04	3.90	3.89	2.71	3.96
Loan loss reserves / NPLs	26.55	40.38	40.24	52.15	52.63
【E】					
Net income before tax(NIBT) / Average equity	0.38	11.13	5.86	9.19	-31.87
(NIBT + loan loss provision) / Average equity	16.62	21.45	17.59	14.56	-3.64
NIBT / Average asset	0.02	0.54	0.30	0.46	-2.28
(NIBT + loan loss provision) / Average asset	0.85	1.03	0.91	0.73	-0.26
Net interest revenues / NIBT	8,311.11	373.53	594.55	380.49	-
NIBT / total net revenues	0.93	14.49	8.36	13.04	-61.76
NIBT / Employees (in thousand of NT dollars)	21.33	509.36	291.69	449.90	-2,161.62
【L】					
Liquidity ratio (monthly average of daily data)	9.53	10.89	9.50	9.86	11.49
Loans / Deposits	94.98	90.00	96.46	90.41	87.89
Time deposits / Deposits	73.54	74.06	73.78	75.00	73.66
NCDs / Time deposits	16.59	13.73	14.64	16.76	15.49
Accumulated gap of assets and liabilities(180 days) / Equity	-649.11	-790.38	-624.72	-618.71	-597.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.02	93.74	98.81	94.38	92.92
Interest rate sensitivity gap/Equity	-51.47	-119.60	-18.50	-99.60	-125.58
【G】					
Deposit growth rate	11.01	18.23	15.75	14.76	22.69
Loan growth rate	17.38	15.78	22.83	17.22	24.09
Investment growth rate	-45.94	-30.73	-36.98	-6.13	-22.28
Guarantee growth rate	20.80	-14.22	36.74	2.01	-25.29

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Lucky Bank　　　　　　　　　　　　　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.15	9.34	9.78
Tier 1 capital / Risk-weighted assets	-	-	9.33	9.23	9.24
Liability / Equity (multiple)	23.10	21.53	24.78	20.14	20.53
Equity / Asset	4.15	4.44	3.88	4.73	4.64
【A】					
Non-performing loan ratio	1.57	2.36	2.11	2.59	3.84
Loans under surveilance/Loans	-	0.49	-	0.47	0.92
Loan loss reserves / NPLs	62.54	39.13	40.81	35.53	24.97
【E】					
Net income before tax(NIBT) / Average equity	9.76	12.46	-4.19	12.16	10.64
(NIBT + loan loss provision) / Average equity	17.13	13.49	-	14.19	13.94
NIBT / Average asset	0.40	0.59	-0.18	0.56	0.48
(NIBT + loan loss provision) / Average asset	0.69	0.64	-	0.65	0.63
Net interest revenues / NIBT	290.00	222.73	-	238.38	287.89
NIBT / total net revenues	31.91	25.73	-7.89	24.42	16.66
NIBT / Employees (in thousand of NT dollars)	517.24	737.43	-230.56	682.76	521.46
【L】					
Liquidity ratio (monthly average of daily data)	29.92	20.96	27.70	20.70	9.02
Loans / Deposits	66.99	73.69	67.20	75.21	73.18
Time deposits / Deposits	59.06	58.60	56.77	57.98	61.19
NCDs / Time deposits	2.33	1.84	2.26	2.07	1.81
Accumulated gap of assets and liabilities(180 days) / Equity	76.10	-91.62	242.94	-39.40	-10.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.57	96.72	93.72	98.26	94.60
Interest rate sensitivity gap/Equity	-54.05	-67.18	-147.11	-33.37	-105.55
【G】					
Deposit growth rate	0.54	2.78	5.11	3.37	2.71
Loan growth rate	-8.79	2.19	-6.28	6.24	17.86
Investment growth rate	5.64	-17.17	256.14	-77.17	-61.84
Guarantee growth rate	-43.28	28.71	-20.74	19.62	1.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Taiwan Business Bank　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.09	11.43	10.10
Tier 1 capital / Risk-weighted assets	-	-	5.29	6.41	6.72
Liability / Equity (multiple)	31.75	26.10	34.89	26.45	23.75
Equity / Asset	3.05	3.69	2.79	3.64	4.04
【A】					
Non-performing loan ratio	2.53	4.70	2.35	4.73	9.44
Loan loss reserves / NPLs	38.22	21.81	40.52	21.07	17.62
【E】					
Net income before tax(NIBT) / Average equity	3.30	2.49	-35.31	-16.06	2.38
(NIBT + loan loss provision) / Average equity	0.30	3.43	-1.94	11.10	10.76
NIBT / Average asset	0.10	0.09	-1.41	-0.70	0.10
(NIBT + loan loss provision) / Average asset	0.01	0.13	-0.08	0.48	0.44
Net interest revenues / NIBT	1,285.37	1,375.21	-	-	1,590.06
NIBT / total net revenues	9.58	3.48	-49.52	-25.50	3.15
NIBT / Employees (in thousand of NT dollars)	196.76	193.85	-2,806.64	-1,455.00	189.54
【L】					
Liquidity ratio (monthly average of daily data)	13.20	14.73	18.63	17.25	13.94
Loans / Deposits	87.49	86.57	85.87	85.31	86.92
Time deposits / Deposits	48.30	54.34	51.14	52.21	56.00
NCDs / Time deposits	3.33	2.62	3.07	2.27	1.72
Accumulated gap of assets and liabilities(180 days) / Equity	-55.48	-12.66	-218.62	96.99	-54.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.18	87.91	91.51	89.06	87.25
Interest rate sensitivity gap/Equity	-327.46	-248.81	-226.74	-225.67	-232.65
【G】					
Deposit growth rate	-1.88	5.39	-0.56	8.84	3.90
Loan growth rate	-0.80	3.68	-0.07	4.61	1.57
Investment growth rate	-22.56	7.91	-1.11	36.08	39.55
Guarantee growth rate	-4.55	11.14	-4.56	15.36	-3.06

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.10	13.30	13.29
Tier 1 capital / Risk-weighted assets	-	-	11.94	13.28	13.30
Liability / Equity (multiple)	10.38	10.23	10.67	10.15	9.83
Equity / Asset	8.78	8.91	8.57	8.97	9.24
【A】					
Non-performing loan ratio	2.51	1.58	1.90	1.45	2.41
Loan loss reserves / NPLs	34.24	32.06	40.22	29.04	27.33
【E】					
Net income before tax(NIBT) / Average equity	9.20	11.04	8.30	11.83	9.26
(NIBT + loan loss provision) / Average equity	14.06	14.49	15.03	14.65	14.15
NIBT / Average asset	0.77	0.97	0.72	1.05	0.89
(NIBT + loan loss provision) / Average asset	1.18	1.28	1.31	1.30	1.35
Net interest revenues / NIBT	224.65	168.97	235.39	138.60	164.12
NIBT / total net revenues	35.10	26.24	17.99	30.78	24.15
NIBT / Employees (in thousand of NT dollars)	1,268.15	1,584.70	1,085.11	1,644.01	1,344.25
【L】					
Liquidity ratio (monthly average of daily data)	14.26	18.99	14.12	17.90	24.68
Loans / Deposits	89.58	89.01	91.66	86.81	79.89
Time deposits / Deposits	55.46	58.89	58.59	57.99	59.99
NCDs / Time deposits	17.54	15.89	13.96	16.64	5.76
Accumulated gap of assets and liabilities(180 days) / Equity	-10.36	-75.82	-116.00	-69.47	-47.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	83.71	83.17	82.68	83.71	50.80
Interest rate sensitivity gap/Equity	-137.77	-143.06	-153.00	-134.81	-397.01
【G】					
Deposit growth rate	5.57	5.91	7.24	6.04	9.41
Loan growth rate	5.55	10.01	11.97	10.74	10.04
Investment growth rate	-24.86	-4.92	-21.55	4.06	8.60
Guarantee growth rate	5.43	-23.02	8.98	-17.15	10.23

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Hsinchu International Bank   Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	11.98	8.97	9.54
Tier 1 capital / Risk-weighted assets	-	-	8.03	7.96	7.36
Liability / Equity (multiple)	16.98	19.27	17.51	19.57	19.99
Equity / Asset	5.56	4.93	5.40	4.86	4.76
【A】					
Non-performing loan ratio	3.67	2.34	2.46	2.63	4.39
Loan loss reserves / NPLs	25.91	58.75	43.55	50.91	34.66
【E】					
Net income before tax(NIBT) / Average equity	6.10	16.42	16.06	17.32	17.18
(NIBT + loan loss provision) / Average equity	23.90	28.08	28.00	30.74	38.05
NIBT / Average asset	0.33	0.81	0.82	0.80	0.78
(NIBT + loan loss provision) / Average asset	1.31	1.39	1.43	1.42	1.72
Net interest revenues / NIBT	563.69	203.86	221.96	218.35	237.22
NIBT / total net revenues	10.80	20.78	18.87	22.67	18.57
NIBT / Employees (in thousand of NT dollars)	412.02	1,082.46	956.36	1,052.61	1,138.21
【L】					
Liquidity ratio (monthly average of daily data)	14.55	26.31	17.46	19.98	16.06
Loans / Deposits	85.76	74.59	82.90	76.82	79.14
Time deposits / Deposits	52.47	59.63	54.72	58.69	61.16
NCDs / Time deposits	1.64	2.05	1.81	2.43	1.96
Accumulated gap of assets and liabilities(180 days) / Equity	-347.59	-151.51	-299.28	-93.11	-238.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.16	92.17	89.39	91.96	89.87
Interest rate sensitivity gap/Equity	-197.67	-135.39	-167.22	-137.73	-178.15
【G】					
Deposit growth rate	-4.32	12.31	-0.43	13.11	5.41
Loan growth rate	9.93	3.50	7.21	9.38	5.21
Investment growth rate	-17.23	9.02	1.58	27.78	33.47
Guarantee growth rate	18.17	-13.53	14.58	-24.51	-12.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Taichung Commercial Bank　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	8.21	8.52	8.46
Tier 1 capital / Risk-weighted assets	-	-	8.18	8.54	8.41
Liability / Equity (multiple)	18.99	16.72	19.06	16.64	17.09
Equity / Asset	5.00	5.64	4.99	5.67	5.53
【A】					
Non-performing loan ratio	2.19	4.45	2.01	4.70	9.79
Loan loss reserves / NPLs	38.03	32.16	41.58	31.22	18.18
【E】					
Net income before tax(NIBT) / Average equity	-1.28	7.24	-6.89	5.48	4.13
(NIBT + loan loss provision) / Average equity	13.93	14.66	8.51	15.44	18.35
NIBT / Average asset	-0.06	0.41	-0.38	0.31	0.23
(NIBT + loan loss provision) / Average asset	0.69	0.82	0.48	0.87	1.03
Net interest revenues / NIBT	-	473.52	-	631.90	870.40
NIBT / total net revenues	-3.60	12.18	-11.38	9.38	6.32
NIBT / Employees (in thousand of NT dollars)	-84.10	478.94	-501.04	356.60	262.68
【L】					
Liquidity ratio (monthly average of daily data)	15.84	13.38	17.32	13.96	18.46
Loans / Deposits	78.71	81.19	76.15	80.64	75.95
Time deposits / Deposits	58.21	59.33	58.75	58.47	61.76
NCDs / Time deposits	-	0.25	0.18	0.24	0.26
Accumulated gap of assets and liabilities(180 days) / Equity	-884.23	-813.20	-898.05	-796.55	-459.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.91	80.75	81.55	80.01	57.20
Interest rate sensitivity gap/Equity	-300.55	-294.55	-320.41	-303.10	-651.61
【G】					
Deposit growth rate	3.72	3.88	5.43	2.44	7.46
Loan growth rate	0.23	11.34	-0.79	8.70	4.94
Investment growth rate	-10.32	-5.71	-13.22	-9.91	33.29
Guarantee growth rate	-18.26	9.58	-22.06	24.17	0.30

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name : King's Town Bank　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	12.53	9.82	10.12
Tier 1 capital / Risk-weighted assets	-	-	11.96	8.48	7.98
Liability / Equity (multiple)	12.92	17.99	13.10	18.02	18.47
Equity / Asset	7.18	5.26	7.09	5.26	5.14
【A】					
Non-performing loan ratio	2.82	4.07	2.90	4.48	7.99
Loan loss reserves / NPLs	26.21	22.10	21.67	19.34	14.64
【E】					
Net income before tax(NIBT) / Average equity	4.40	9.47	-2.63	9.74	7.73
(NIBT + loan loss provision) / Average equity	10.58	27.62	21.23	29.00	27.26
NIBT / Average asset	0.32	0.50	-0.15	0.52	0.39
(NIBT + loan loss provision) / Average asset	0.77	1.46	1.24	1.55	1.38
Net interest revenues / NIBT	504.13	353.63	-	368.86	510.22
NIBT / total net revenues	15.61	14.70	-4.58	14.62	10.13
NIBT / Employees (in thousand of NT dollars)	292.09	527.63	-144.98	529.10	399.84
【L】					
Liquidity ratio (monthly average of daily data)	15.51	13.04	19.67	11.01	13.60
Loans / Deposits	87.02	86.51	82.08	86.96	85.48
Time deposits / Deposits	61.17	62.50	60.26	62.04	64.60
NCDs / Time deposits	-	6.37	1.38	4.89	0.75
Accumulated gap of assets and liabilities(180 days) / Equity	-337.36	-505.24	-315.87	-555.93	-63.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.24	101.01	107.06	99.84	96.88
Interest rate sensitivity gap/Equity	71.79	16.27	81.16	-2.56	-51.05
【G】					
Deposit growth rate	3.62	9.04	5.09	7.79	3.72
Loan growth rate	4.15	11.91	-0.90	9.54	3.80
Investment growth rate	41.03	-28.09	41.05	-11.50	-63.35
Guarantee growth rate	-9.44	-12.57	-24.19	34.27	16.79

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Enterprise Bank of Hualien Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	-6.28	3.14	4.07
Tier 1 capital / Risk-weighted assets	-	-	-6.07	2.10	4.23
Liability / Equity (multiple)	-28.60	98.45	-49.32	72.35	23.20
Equity / Asset	-3.62	1.01	-2.07	1.36	4.13
【A】					
Non-performing loan ratio	17.27	19.76	13.07	17.65	23.99
Loan loss reserves / NPLs	43.40	36.87	52.53	39.43	14.25
【E】					
Net income before tax(NIBT) / Average equity	-	-133.54	-854.21	-65.24	-3.25
(NIBT + loan loss provision) / Average equity	-	-105.53	-803.66	-21.30	47.09
NIBT / Average asset	-5.24	-1.50	-4.66	-2.03	-0.15
(NIBT + loan loss provision) / Average asset	-5.06	-1.18	-4.38	-0.66	2.15
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	199.15	-26.09	-96.86	-35.86	-2.49
NIBT / Employees (in thousand of NT dollars)	-2,805.97	-830.19	-2,515.45	-1,175.81	-98.21
【L】					
Liquidity ratio (monthly average of daily data)	34.71	25.85	37.15	22.13	18.63
Loans / Deposits	33.73	51.89	33.80	53.31	64.95
Time deposits / Deposits	67.97	69.87	69.00	69.15	72.88
NCDs / Time deposits	0.16	0.18	0.15	0.23	0.25
Accumulated gap of assets and liabilities(180 days) / Equity	392.12	-1,071.43	379.31	-858.97	-256.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	42.46	43.67	48.80	45.40	39.07
Interest rate sensitivity gap/Equity	1,493.99	-4,617.66	2,153.98	-3,238.55	-1,221.76
【G】					
Deposit growth rate	-10.88	-3.28	-4.54	-3.68	-3.74
Loan growth rate	-42.03	-23.21	-39.47	-21.70	-14.66
Investment growth rate	58.72	-65.99	21.75	-29.32	-68.58
Guarantee growth rate	-20.99	8.00	-14.67	-	-54.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Taitung Business Bank　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	4.88	7.02	3.99
Tier 1 capital / Risk-weighted assets	-	-	5.27	6.34	3.33
Liability / Equity (multiple)	34.09	18.91	24.95	20.43	41.17
Equity / Asset	2.85	5.02	3.85	4.67	2.37
【A】					
Non-performing loan ratio	17.44	10.14	13.42	9.41	11.67
Loan loss reserves / NPLs	29.43	49.72	22.13	49.83	56.82
【E】					
Net income before tax(NIBT) / Average equity	-66.30	40.69	-14.30	69.88	115.40
(NIBT + loan loss provision) / Average equity	98.16	63.68	28.71	103.14	222.53
NIBT / Average asset	-2.18	1.94	-0.68	2.33	1.89
(NIBT + loan loss provision) / Average asset	3.23	3.04	1.36	3.44	3.64
Net interest revenues / NIBT	-	220.55	-	169.24	173.62
NIBT / total net revenues	-84.30	26.62	-10.73	33.02	26.40
NIBT / Employees (in thousand of NT dollars)	-1,480.00	1,180.99	-451.54	1,397.93	989.72
【L】					
Liquidity ratio (monthly average of daily data)	27.25	23.15	28.89	20.86	14.71
Loans / Deposits	68.07	73.15	66.03	73.29	80.91
Time deposits / Deposits	84.40	83.67	84.03	83.72	84.54
NCDs / Time deposits	0.04	0.16	0.13	0.12	0.11
Accumulated gap of assets and liabilities(180 days) / Equity	-1,087.96	-260.18	-878.42	-705.87	-1,137.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	57.17	59.10	59.44	27.58	39.38
Interest rate sensitivity gap/Equity	-1,360.51	-701.45	-941.24	-1,344.15	-2,014.32
【G】					
Deposit growth rate	-1.62	9.27	3.24	10.49	21.90
Loan growth rate	-8.68	0.05	-7.35	-0.51	14.94
Investment growth rate	5.12	-1.91	42.93	1.24	-76.58
Guarantee growth rate	-30.53	5.56	-32.65	3.16	-67.13

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	37.16	34.98	32.03
Tier 1 capital / Risk-weighted assets	-	-	108.52	122.28	117.97
Liability / Equity (multiple)	0.64	0.56	0.54	0.59	0.58
Equity / Asset	61.01	63.97	64.81	63.00	63.35
【A】					
Non-performing loan ratio	1.42	1.21	2.35	1.55	1.22
Loan loss reserves / NPLs	322.07	639.82	233.24	519.91	719.24
【E】					
Net income before tax(NIBT) / Average equity	16.45	6.75	8.07	-3.93	-9.66
(NIBT + loan loss provision) / Average equity	16.48	6.86	7.71	-3.98	-5.19
NIBT / Average asset	10.84	4.32	5.25	-2.44	-6.01
(NIBT + loan loss provision) / Average asset	10.85	4.39	5.02	-2.47	-3.23
Net interest revenues / NIBT	6.04	16.43	15.99	-	-
NIBT / total net revenues	97.42	81.13	72.82	-89.35	-278.60
NIBT / Employees (in thousand of NT dollars)	45,043.48	18,442.55	21,408.91	-11,185.65	-24,156.58
【L】					
Liquidity ratio (monthly average of daily data)	134.26	110.20	167.22	121.39	67.27
Loans / Deposits	278.14	172.87	265.13	151.29	154.07
Time deposits / Deposits	12.85	73.88	50.12	67.59	79.48
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	6.08	8.72	-0.16	2.41	3.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	176.07	181.77	238.51	170.95	173.62
Interest rate sensitivity gap/Equity	23.69	25.37	32.43	24.37	22.68
【G】					
Deposit growth rate	-32.00	-17.50	-45.07	-3.48	-5.92
Loan growth rate	8.05	-9.70	6.32	-12.53	-19.33
Investment growth rate	22.57	-4.03	-4.08	0.04	-2.94
Guarantee growth rate	-21.26	-7.34	-5.36	-9.55	6.15

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Hwatai Bank

Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	10.92	11.30	11.09
Tier 1 capital / Risk-weighted assets	-	-	11.71	12.13	12.07
Liability / Equity (multiple)	10.94	11.68	11.72	11.82	11.51
Equity / Asset	8.38	7.88	7.86	7.80	7.99
【A】					
Non-performing loan ratio	2.29	1.88	1.80	1.87	4.06
Loan loss reserves / NPLs	40.13	64.92	56.67	60.36	23.41
【E】					
Net income before tax(NIBT) / Average equity	1.10	6.57	4.33	3.20	0.13
(NIBT + loan loss provision) / Average equity	8.37	10.11	10.77	7.77	12.65
NIBT / Average asset	0.09	0.51	0.34	0.25	0.01
(NIBT + loan loss provision) / Average asset	0.69	0.79	0.85	0.61	1.03
Net interest revenues / NIBT	2,021.05	309.43	522.54	631.19	18,500.00
NIBT / total net revenues	4.66	16.75	10.33	7.57	0.28
NIBT / Employees (in thousand of NT dollars)	90.80	558.63	363.17	265.79	10.91
【L】					
Liquidity ratio (monthly average of daily data)	14.55	16.71	14.63	18.37	14.49
Loans / Deposits	85.78	81.96	82.80	82.24	83.04
Time deposits / Deposits	66.71	65.77	66.32	65.30	67.87
NCDs / Time deposits	5.57	5.19	5.38	5.29	4.68
Accumulated gap of assets and liabilities(180 days) / Equity	-261.23	-283.95	-270.73	-240.72	-451.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.88	90.62	94.55	92.28	41.43
Interest rate sensitivity gap/Equity	-71.55	-100.37	-57.77	-82.66	-583.11
【G】					
Deposit growth rate	0.58	4.21	2.49	6.44	0.18
Loan growth rate	4.83	2.71	2.77	4.91	-1.46
Investment growth rate	-34.61	-33.17	-29.09	-32.21	-30.65
Guarantee growth rate	-31.12	-16.38	-36.06	-22.09	-30.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

Bank's name ： Cota Commercial Bank　　　　Unit：%

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	9.42	11.05	12.69
Tier 1 capital / Risk-weighted assets	-	-	9.62	11.28	13.01
Liability / Equity (multiple)	17.00	14.87	15.88	14.52	13.50
Equity / Asset	5.56	6.30	5.92	6.44	6.90
【A】					
Non-performing loan ratio	2.87	2.63	2.78	2.68	3.78
Loan loss reserves / NPLs	34.00	44.07	32.93	41.81	30.23
【E】					
Net income before tax(NIBT) / Average equity	5.40	5.26	5.87	5.55	5.41
(NIBT + loan loss provision) / Average equity	12.94	10.68	11.61	9.15	11.10
NIBT / Average asset	0.30	0.34	0.37	0.38	0.39
(NIBT + loan loss provision) / Average asset	0.72	0.68	0.72	0.62	0.80
Net interest revenues / NIBT	482.19	458.82	429.64	430.00	466.29
NIBT / total net revenues	16.08	10.71	10.86	12.26	11.13
NIBT / Employees (in thousand of NT dollars)	272.64	305.27	319.46	312.50	362.64
【L】					
Liquidity ratio (monthly average of daily data)	11.47	14.60	11.22	13.32	10.52
Loans / Deposits	83.30	82.62	82.85	83.91	87.70
Time deposits / Deposits	68.31	69.01	67.44	68.00	67.32
NCDs / Time deposits	8.30	8.13	8.62	7.38	4.58
Accumulated gap of assets and liabilities(180 days) / Equity	-159.54	-569.70	-636.59	-623.92	-383.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.20	84.37	80.18	87.12	85.53
Interest rate sensitivity gap/Equity	-274.29	-222.59	-295.00	-179.09	-186.60
【G】					
Deposit growth rate	16.66	16.06	12.58	13.10	15.38
Loan growth rate	17.58	8.58	11.13	8.16	21.52
Investment growth rate	-12.78	-5.38	-20.81	-43.52	-41.47
Guarantee growth rate	-60.73	90.55	-26.81	27.11	75.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	16.54	20.45	18.07
Tier 1 capital / Risk-weighted assets	-	-	28.27	37.99	36.79
Liability / Equity (multiple)	3.08	2.37	3.34	1.87	1.34
Equity / Asset	24.49	29.65	23.06	34.82	42.82
【A】					
Non-performing loan ratio	0.25	0.31	0.20	0.29	0.92
Loan loss reserves / NPLs	392.66	280.95	422.77	288.29	166.44
【E】					
Net income before tax(NIBT) / Average equity	8.58	6.16	6.01	6.10	5.66
(NIBT + loan loss provision) / Average equity	8.73	6.34	6.52	6.27	6.46
NIBT / Average asset	2.09	1.97	1.67	2.39	2.69
(NIBT + loan loss provision) / Average asset	2.12	2.03	1.81	2.46	3.08
Net interest revenues / NIBT	21.55	51.00	64.52	54.10	62.95
NIBT / total net revenues	89.56	40.32	32.04	48.20	50.91
NIBT / Employees (in thousand of NT dollars)	8,293.04	6,137.40	5,938.93	5,781.95	5,520.66
【L】					
Liquidity ratio (monthly average of daily data)	64.67	65.87	60.40	55.44	10.65
Loans / Deposits	106.13	125.93	97.63	103.57	134.05
Time deposits / Deposits	74.45	91.89	95.20	90.16	90.66
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-48.92	-22.90	-48.15	-73.52	-33.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	138.15	85.82	134.09	99.05	46.14
Interest rate sensitivity gap/Equity	79.12	-23.39	73.56	-0.95	-57.13
【G】					
Deposit growth rate	33.46	33.33	43.95	85.90	12.98
Loan growth rate	7.34	34.15	28.57	22.88	5.78
Investment growth rate	46.21	-1.14	18.23	-4.93	24.20
Guarantee growth rate	28.80	-1.74	39.54	-11.95	-19.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31,2006

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

Items	31/03/06	31/03/05	31/12/05	31/12/04	31/12/03
【C】					
Total risk based capital / Risk-weighted assets	-	-	71.42	-	-
Tier 1 capital / Risk-weighted assets	-	-	71.42	-	-
Liability / Equity (multiple)	8.74	-	4.79	-	-
Equity / Asset	10.27	-	17.28	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss reserves / NPLs	-	-	-	-	-
【E】					
Net income before tax(NIBT) / Average equity	0.52	-	0.56	-	-
(NIBT + loan loss provision) / Average equity	0.52	-	0.56	-	-
NIBT / Average asset	0.07	-	0.16	-	-
(NIBT + loan loss provision) / Average asset	0.07	-	0.16	-	-
Net interest revenues / NIBT	-161.54	-	186.57	-	-
NIBT / total net revenues	31.71	-	9.08	-	-
NIBT / Employees (in thousand of NT dollars)	852.46	-	638.10	-	-
【L】					
Liquidity ratio (monthly average of daily data)	71.65	-	83.19	-	-
Loans / Deposits	2.33	-	3.21	-	-
Time deposits / Deposits	99.50	-	99.14	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	509.66	-	202.67	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	70.64	-	73.22	-	-
Interest rate sensitivity gap/Equity	-255.46	-	-127.33	-	-
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-