

Financial Highlights

In million, except per share data

Item	2004 Consolidated		2003 Consolidated	
	NTD	USD ²	NTD	USD ¹
For the Year				
Income before Income Tax	20,059	628	9,098	268
Net Income	15,386	482	7,716	227
At the Year End				
Total Assets	1,428,979	44,772	1,213,213	35,706
Stockholders' Equity	100,872	3,160	93,950	2,765
Per Share				
Earnings per share – before income tax	3.42	0.11	1.60	0.05
Earnings per share – after income tax	2.60	0.08	1.34	0.04
Stockholders' Equity per Share – common stock	15.62	0.49	13.31	0.39
Group Capital Adequacy Ratio	119.72%		124.73%	
Return on Equity – after income tax	17.23%		9.47%	
Return on Assets – after income tax	1.16%		0.72%	

1. U.S. Dollars amounts are converted at the prevailing exchange rate on Dec.31,2003 of NT \$33.978=US\$1

2. U.S. Dollars amounts are converted at the prevailing exchange rate on Dec.31,2004 of NT \$31.917=US\$1