

Financial Report

Concise Balance Sheets

Unit: NT\$ in thousands

Items	From May 17, 2002 to Dec.31, 2002(Note)	2002(Pro-forma Consolidated) (Note)
Cash	9,150,724	11,191,069
Due from and call loans to banks	-	21,169,427
Central bank deposits	-	24,992,643
Marketable securities (net)	-	149,186,096
Receivables (net)	73,013	85,605,980
Loans (net)	-	593,197,766
Other current assets	2,069	-
Long-term equity investments and real estate investments (net)	83,757,515	3,644,019
Fixed assets	-	28,080,086
Other assets	383,171	19,532,778
Call loans from and due to banks	-	53,031,617
Payables		
Before income appropriation	37,001	21,848,411
After income appropriation	5,042,907	26,854,317
Other current liabilities	31	-
Deposits	-	728,203,566
Borrowings and other financing	14,183,042	47,815,766
Other liabilities	-	6,490,843
Minority interests	-	63,243
Capital	48,554,268	48,554,268
Capital surplus	30,902,024	27,014,646
Retained earnings		
Before income appropriation	6,577,241	10,464,619
After income appropriation	1,571,335	5,458,713
Unrealized loss of long-term equity investment	(1,270,188)	(1,270,188)
Cumulative translation adjustments	(604,964)	(604,964)
Treasury stock	(5,011,963)	(5,011,963)
Total assets	93,366,492	936,599,864
Total liabilities		
Before income appropriation	14,220,074	857,390,203
After income appropriation	19,225,980	862,396,109
Total stockholders' equity		
Before income appropriation	79,146,418	79,146,418
After income appropriation	74,149,512	74,140,512

Note: CFHC was established on May 17, 2002. The pro-forma consolidated financials of 2002 is based on the assumption that CFHC was established on Jan.1, 2002.