

DISCLOSURE REQUIRED BY BUREAU OF MONETARY AFFAIRS

Disclosures regulated in directives No. 89760330, No. 89764532 and No. 0936000140 issued by the Ministry of Finance were as follows:

1.

Balance Sheet
December 31, 2006 and 2005
(In Thousands of New Taiwan Dollars)

Assets				Liabilities and stockholders' equity			
Code	Accounting Item	December 31, 2006	December 31, 2005 (Restated)	Code	Accounting Item	December 31, 2006	December 31, 2005 (Restated)
11000	Cash and cash equivalents	\$24,378,605	\$ 19,371,279	21000	Call loans and due to banks	\$77,135,564	\$74,598,145
11500	Due from Central Bank and other banks	99,173,909	100,420,648	22000	Financial liabilities at fair value through profit or loss	3,858,791	1,030,641
12000	Financial assets at fair value through profit or loss	26,705,333	38,129,869	22500	Securities sold under agreements to repurchase	14,653,861	26,115,884
12500	Securities purchased under agreements to resell	4,781,123	9,730,380	23000	Accounts, interest and other payables	27,671,301	23,871,483
13000	Accounts, interest and other receivables, net	37,940,751	38,842,150	23500	Deposits and remittances	756,464,339	719,553,966
13500	Discounts and loans, net	589,416,452	607,483,496	24000	Bank debentures	30,973,021	35,800,000
14000	Available-for-sale financial assets	170,503,845	114,122,380	24100	Bonds payable	5,736,896	5,849,080
14500	Held-to-maturity investments	2,337,184	3,285,429	25000	Other financial liabilities	805,859	538,472
15000	Equity investments-equity method	8,877,958	8,310,797	29697	Other liabilities	2,548,854	3,378,622
15500	Other financial assets, net	4,962,870	2,232,675	20000	Total liabilities	919,848,486	892,736,293
18500	Net properties	9,314,661	9,475,809				
19500	Other assets	5,265,144	5,265,852				
				31000	Capital stock	45,851,972	45,851,972
				31500	Capital surplus	8,194,928	9,709,902
				32000	Retained earnings	8,719,580	7,723,205
				32521	Cumulative translation adjustment	1,890	37,066
				32523	Unrealized gains or loss on financial instruments	166,778	-
				32544	Net loss not recognized as pension cost	(155,953)	(221,269)
				32501	Unrealized revaluation increment on land	1,030,154	1,033,595
				30000	Total shareholders equity	63,809,349	64,134,471
10000	Total assets	\$ 983,657,835	\$956,870,764		Total liabilities and shareholders' equity	\$983,657,835	\$956,870,764

2. Ratio of demand deposit, time deposit and foreign currency deposit to total deposit

(In Thousands of New Taiwan Dollars)

	December 31, 2006	December 31, 2005
Demand deposit	\$285,166,996	\$ 283,390,043
Demand deposit ratio	37.75%	39.42%
Time deposit	470,179,071	435,537,150
Time deposit ratio	62.25%	60.58%
Foreign currency deposit	143,776,363	122,730,373
Foreign currency deposit ratio	19.03%	17.07%

Note 1: Demand deposit ratio = Demand deposit/Total deposit.
Time deposit ratio = Time deposit/Total deposit
Foreign currency deposit ratio = Foreign currency deposit/Total deposit

Note 2: Demand deposit and time deposit shall include foreign currency deposit and government deposit.

Note 3: Postal office deposit shall be excluded.

3. Ratio of small and medium-size enterprise loan and consumer loan to total loan

(In Thousands of New Taiwan Dollars)

	December 31, 2006	December 31, 2005
Small and medium-size enterprise loan	\$ 77,040,915	\$ 78,838,703
Small and medium-size enterprise loan ratio	12.94%	12.89%
Consumer loan	337,807,933	313,392,728
Consumer loan ratio	56.74%	51.26%

Note 1: Small and medium-size enterprise loan ratio = Small and medium-size enterprise loan/Total loan.

Consumer loan ratio = Consumer loan/Total loan.

Note 2: Small and medium-size enterprises are defined in the standards for identifying small or medium-size enterprise promulgated by Ministry of Economics Affairs.

Note 3: Consumer loan shall include housing loan, house repairing loan and car loan, union welfare loan and other personal consumer loan.

4.

Statement of Income
For The Year Ended December 31, 2006 and 2005
(In Thousands of New Taiwan Dollars)

Code	Item	Current Period	Previous Period (Restated)	%
41000	Interest revenue	\$ 36,163,154	\$ 30,132,922	20
51000	Interest expense	21,276,482	15,596,724	36
	Net interest	14,886,672	14,536,198	2
49100	Commissions and fee revenues, net	2,988,582	3,955,706	(24)
49200	Gains (losses) from financial assets and liabilities at fair value through profit or loss	1,271,309	(573,105)	322
49300	Realized gains from available-for-sale financial assets	394,264	228,461	73
49400	Realized gains from held-to-maturity investments		1,469	(100)
49500	Income (loss) from equity investments-equity method	895,761	(243,252)	468
49600	Foreign exchange gains, net	442,313	1,794,933	(75)
49700	Impairment losses	(21,162)	(91,467)	(77)
58089	Other provision	(1,300,452)	(580,834)	124
48005	Gains from unquoted equity instruments	54,687	13,782	297
49800	Other net revenues	477,011	367,218	30
	Total net revenues	20,088,985	19,409,109	4
51500	Provision for loan losses	7,320,443	3,052,235	140
	Operating expenses			
58500	Personnel expenses	6,223,453	5,788,755	8
59000	Depreciation and amortization	748,998	772,112	(3)
59500	Other general and administrative expenses	3,421,579	4,070,673	(16)
	Total operating expenses	10,394,030	10,631,540	(2)
61001	Income before Income Tax	2,374,512	5,725,334	(59)
61003	Income tax expense	158,136	1,157,135	(86)
61000	Income before cumulative effect of accounting changes	2,216,376	4,568,199	(51)
63500	Cumulative effect of accounting changes (net of tax benefit \$8,542)	294,839	-	-
69000	Net income	2,511,215	4,568,199	(45)
69500	Earnings per share (in New Taiwan dollars)	\$0.55	\$0.98	

5. Significant financial and operating profile

a. Statement of capital adequacy

(In Thousands of New Taiwan Dollars)

Item	December 31, 2006	December 31, 2005	
		BSP	IBT
Capital adequacy ratios (Note)	12.38%	13.01%	12.10%
1) Tier I capital	62,549,580	27,594,216	35,506,659
2) Tier II capital	9,019,581	10,889,656	1,701,747
3) Tier III capital	0	0	0
4) Capital deduction	1,157,130	367,119	1,225,328
Net (1+2+3-4)	70,412,031	38,116,753	35,983,078
Total risk—based assets	568,543,823	292,885,713	297,412,300
Ratios of debt to net worth	1,441.56%	1,793.55%	1,089.48%

Note 1: Capital adequacy ratio = Eligible capital/Risk-based assets. Pursuant to the Banking Law and related regulations, the capital adequacy ratio should be computed at the end of June and December.

b. Assets quality

(In Thousands of New Taiwan Dollars, %)

Item	December 31, 2006		December 31, 2005	
	Amount	Overdue Loans/ Outstanding Loan Balance	Amount	Overdue Loans/ Outstanding Loan Balance
Overdue loans - class A	\$10,029,479	1.68%	\$ 7,590,984	1.24%
Overdue loans - class B	2,649,108	0.44%	1,323,958	0.22%
Total overdue loans	12,678,588	2.13%	8,914,942	1.46%
Allowance for provisions for losses on loans	5,705,364	-	3,947,298	-
Write-off of loan	6,889,726	-	2,109,747	-

Note 1: Overdue loans represent the amounts of reported overdue loans pursuant to "Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrued Loans" issued by the MOF.

Note 2: Overdue loans - class A and class B represent the amounts of reported overdue loans as required by the Banking Bureau letters dated April 19, 2005 (Ref. No. 0941000251).

Note 3: Overdue loans ratio = Overdue loans/Outstanding loans balance.

Note 4: Write-off of loan = The amount of write-off of loan for the year ended December 31, 2006 and 2005.

Note 5: The loan and accounts receivable that are included in the debt workout mechanism and that have fulfilled the repayment obligation are allowed to be excluded from the disclosed delinquency ratio.

The amount of loan and accounts receivable reported by the company that are

excluded from delinquency ratio amounted to \$390,928 and \$0 for this period.

c. Management information

1) Concentration of credit extensions

(In Thousands of New Taiwan Dollars)

	December 31, 2006		December 31, 2005	
Credit extensions to interested parties	\$ 15,165,148		\$ 6,337,397	
Ratios of credit extensions to interested parties	2.4%		0.95%	
Ratios of credit extensions secured by pledged stocks	0.68%		0.89%	
Industry concentration	Industry	Percentage	Industry	Percentage
	Consumer	64.25%	Consumer	61.90%
	Manufacturing	13.96%	Manufacturing	14.31%
	Wholesaling and retailing	5.99%	Wholesaling and retailing	6.71%

Note 1: Consist of loans, discounts and bills purchased (including import and export bill negotiations), acceptances and guarantees.

Note 2: Ratio of credit extensions to interested parties = credit extensions to interested parties/total credit extensions.

Note 3: Ratio of credit extensions secured by pledged stocks = credit extensions secured by pledged stocks/total credit extensions.

Note 4: The amounts of credit extensions to interested parties are required to be computed pursuant to the Banking Law.

Note 5: Consist of the following industries required by the Central Bank: agriculture, forestry, fishing and grazing; mining and soil excavation; manufacturing; utility and gas; construction; wholesale, retail, food and beverage; shipping, storage and communications; finance, insurance and real estate; general services and other.

2) Information of investees of Bank SinoPac

December 31, 2006

(In Thousands of New Taiwan Dollars and Foreign Currencies , %)

Name of Investee	Original Investment Amount	Percentage of Ownership
SinoPac Bancorp	USD 112,306	100.00
SinoPac Leasing Corporation	999,940	99.7683
SinoPac Capital Limited	HKD 229,998	99.9991
SinoPac Financial Consulting Co., Ltd.	1,940	97.00
SinoPac Property Insurance Agent Co., Ltd	2,000	100.00
SinoPac Life Insurance Agent Co., Ltd	2,000	100.00
Grand Cathay Securities Investment Trust Co., Ltd.	225,000	24.68

Taiwan Financial Asset Service Corp.	100,000	5.88
Mondex Taiwan Inc.	4,935	6.69
Lien An Co.	1,250	5.00
Cathy Venture Capital Corporation	30,000	5.00
Boston Life Science Venture Corporation	100,000	5.00
Taiwan Bio Ventury Company, Limited TBBC	56,250	5.00

Note: Only include percentage of ownership above 5%.

3) Policy of provisions on credit and investment losses

a) Allowance for credit losses and provision for losses on guarantees

In determining the allowance for credit losses and provision for losses on guarantees, the Bank assesses the collectibility on the balances of discounts and loans, accounts receivables, interest receivables, other receivables, and other financial assets, as well as guarantees and acceptances as of the balance sheet dates.

Pursuant to ‘Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans’ (the ‘Regulations’) issued by the Banking Bureau, the Bank evaluates credit losses on the basis of its borrowers’ /clients’ financial positions, repayments for principal and interest by borrowers/clients, collateral provided, and estimated collectibility.

In accordance with the Regulations stated above, the minimum provision for credit losses should not be less than the aggregate of 50% of the doubtful credits and 100% of the unrecoverable credits. Since July 2005, the Regulations amended the classification of loan assets, which divided the loan assets into different class subjects to assets that require special mention, assets that are substandard, assets that are doubtful, and assets for which there is loss. The minimum allowance for credit losses and provision for losses on guarantees for the aforementioned classes should be 2%, 10%, 50% and 100% of outstanding credits, respectively. The amendments on the classification of loan assets have no significant impact on the Bank’s financial statements.

Write-offs of loans falling under the Banking Bureau guidelines, upon approval by the board of directors, are offset against the recorded allowance for credit losses.

b) Provision for investment losses

1. Available-for-sale Financial Assets

If an available-for-sale financial asset is determined to be impaired, the accumulative unrealized loss previously recognized in equity attributable to the Bank shareholders is recognized as impairment loss and reported in income statement. For equity investments, loss reversal is adjusted to the equity attributable to the Bank shareholders. For debt investments, loss reversal is credited to current income.

2. Held-to-Maturity Investments

If a held-to-maturity financial asset is determined to be impaired, the impairment loss is recognized and reported in income statement. Loss reversal is credited to current income and should not be more than the carrying amount had the impairment not been recognized.

3. Equity Investments-Equity Method

Equity investments are accounted for by the equity method if the Bank has significant influence over the investees. Under this method, investments are stated at cost plus (or minus) a proportionate share in net earnings (losses) or changes in net worth of the investees. Goodwill is not amortized but test annually for impairment since January 1, 2006. Until December 31, 2005, any difference between the acquisition cost and the equity in the investee is amortized over 15 years.

4. Other Financial Assets

Investments in equity instruments that do not have a quoted market price in an active market, and whose fair value cannot be reliably measure, are measured at cost. If there is objective evidence that a financial asset is impaired, an impairment loss is recognized and reversal of impairment loss is prohibited.

4) Matters requiring special notation

December 31, 2006

Causes	Summary and Amount
Within the past one year, a responsible person or professional employee, in the course of business, violated the law, resulting in an indictment by a prosecutor.	None
Within the past one year, a fine was levied on Bank SinoPac for violations of the related regulations	The Financial Supervisory Commission (FSC) has imposed an administrative fine of NT\$20,000 upon the responsible person of Bank SinoPac (the Bank) according to Subparagraph 1, Paragraph 1, Article 38 of the Computer-Processed Personal Data Protection Law (the Law) for the Bank's violation of Article 18 of the Law, which the FSC considers to be caused by the Bank's access of a party's credit record at the Joint Credit Information Center without obtaining such party's written consent or without having any contractual or quasi-contractual relationship with such party.
Within the past one year, misconduct occurred that resulted in the Financial Supervisory Commission imposing strict corrective measures.	<p>1. The Financial Supervisory Commission (FSC) imposed strict corrective measures on the factory business transacted at Tunpei Branch on July 13, 2005. FSC consider the Tunpei Branch helped the client increase bank deposits in false, window dress the financial statements and insufficient disclosure with respect to letters for confirmation on bank deposits with restricted usage from auditors. On December 23, 2005, FSC restricted the Bank for accepting any factoring business from new clients and only dealing within the credit limited for existing clients for the period of January to June 2006. The Bank has filing the appeal on the matter of punishment, and asked the related business units follow the rulings established by FSC. For the disclosure requirement, the Bank has set up a standard operating procedure for all business units to follow.</p> <p>2. The Financial Supervisory Commission (FSC) commented on business examination of the Bank's subsidiary – SinoPac Capital Limited. The FSC opined that it was inappropriate to determine the distribution of directors' compensation and performance bonus by the chairman solely without obtaining the approval of the board of directors, and imposed strict corrective measures on June 30, 2006. The Bank had revised it by-laws that such case will be concurred by the board of directors after obtaining the approval from its parent company (SinoPac Holdings).</p>

<p>Within the past one year, the loss from one incident or the total losses from employee corruption, periodic events of a material nature, or failure to abide by the “Guidelines for the Maintenance of Soundness of Financial Institutions” exceeded NT\$50 million dollars.</p>	<p>None</p>
<p>Other</p>	<p>1. Cause of the case: The Securities and Futures Investors Protection Center (SFIPC) added the Bank and SPL as additional defendants for joint and several compensation liabilities to the Procomp Informatics Ltd. case on the ground that Procomp Informatics Ltd. provided US\$10 million deposit with the Bank’s Sunshan Branch and limited the usage as a condition for short-term loan to Addie International Limited granted by SPL.</p> <p>The value of the object of litigation: \$4,470,000 thousand.</p> <p>Period to bring up a litigation state - first session was August 1, 2005.</p> <p>Main parties: SFIPC, Procomp Informatics Ltd., Yeh Shu-Fei, the Bank and SPL.</p> <p>Status: Under the investigation on first court instance.</p> <p>2. Cause of the case: The SFIPC is believed by investors to be filing a lawsuit against the Bank in the ground that National Aerospace Fasteners Corporation provided accounts receivable - factoring with the Bank’s Tunpei Branch to window-dress its financial statements. The SFIPC claims the Bank as a joint tortfeasor and files lawsuit against the Bank and all other parties for compensation.</p> <p>The value of the object of litigation: \$450,000 thousand.</p> <p>Period to bring up a litigation state - first session was April 21, 2006.</p> <p>Main parties: SFIPC, National Aerospace Fasteners Corporation, the Bank and Su Ming Yu, etc.</p> <p>Status: Under the investigation on first court instance.</p>

Note : The term “within the past one year” means the one-year prior to the balance sheet date.

d. Profitability

Item		For the Year Ended December 31, 2006	For the Year Ended December 31, 2005
Return on total assets	Before income tax	0.27%	0.62%
	After income tax	0.26%	0.50%
Return on net worth	Before income tax	4.16%	8.92%
	After income tax	3.93%	7.12%
Profit margin		12.50%	23.54%

Note 1: $\text{Return on total assets} = \text{Income before (after) income tax} / \text{Average total assets}$

Note 2: $\text{Return on net worth} = \text{Income before (after) income tax} / \text{Average net worth}$

Note 3: $\text{Profit margin} = \text{Income after income tax} / \text{Total operating revenues}$

Note 4: Income before (after) income tax represents income for the year ended December 31, 2006 and 2005.

e. Information of average amount and average interest rate of interest-earning assets and interest-bearing liabilities

(In Thousands of New Taiwan Dollars)

	For the Year Ended December 31, 2006		For the Year Ended December 31, 2005	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
<u>Interest-earning assets</u>				
Due from other banks	27,169,181	2.05	6,837,175	2.56
Call loans (placement)	59,422,285	3.55	53,568,355	2.73
Due from the Central Bank	-	-	19,418,345	1.23
Financial assets at fair value through profit or loss	34,756,193	2.44	-	-
Available-for-sale financial asset	152,642,815	1.68	-	-
Securities purchased	-	-	151,238,883	1.68
Securities purchased under agreement to resell	18,329,920	1.52	21,877,551	1.26
Discounts and loans	587,788,822	3.75	560,134,206	3.51
Accounts receivable - factoring	14,032,713	5.32	11,499,315	4.40
Held-to-maturity investments	2,807,695	4.49	-	-
Other financial assets	2,313,965	6.02	-	-
Other long-term investments	-	-	1,538,789	2.73
Accounts receivable - revolving credit for credit card	3,095,159	18.45	3,154,624	17.88
<u>Interest-bearing liabilities</u>				
Due to the Central Bank and other banks	13,713,577	2.17	16,698,805	1.66
Call loans (taken)	55,932,344	3.48	49,463,431	2.81
Demand deposits	176,399,757	0.71	95,534,341	0.88
Savings-demand deposits	157,286,463	0.56	150,236,460	0.55
Time deposits	222,360,580	2.58	168,195,369	1.88
Savings—time deposits	195,888,351	1.98	188,628,472	1.62
Negotiable certificates of deposit	47,304,568	1.53	57,423,893	1.26
Bank debentures	35,663,543	1.29	32,956,164	1.84
Securities sold under agreement to repurchase	27,762,293	1.79	33,596,535	1.33
Other liabilities - appropriated loan fund	503,180	0.63	374,153	0.75

Note 1: Average amounts are calculated by the daily average balances of interest-earning assets and interest-bearing liabilities.

Note 2: Interest-earning assets and interest-bearing liabilities should be properly categorized according to accounts or the nature of each account.

Note 3: The amount of Due from other banks in 2006 included Due from Central Bank.

f. Liquidity

Maturity Analysis of Assets and Liabilities (In TWD Dollars)

December 31, 2006

(In Thousands of New Taiwan Dollars)

	Total	The Amount of Remaining Period to Maturity				
		1-30 Days	31-90 Days	91-180 Days	181-365 Days	Over 1 Year
Main capital inflow on maturity	\$908,833,259	\$216,378,256	\$ 72,362,442	\$ 80,741,239	\$112,593,581	\$426,757,741
Main capital outflow on maturity	921,663,991	158,298,618	132,239,192	198,203,380	223,087,324	209,835,477
Gap	(12,830,732)	58,079,638	(59,876,750)	(117,462,141)	(110,493,743)	216,922,264

Note: The above amounts included only New Taiwan dollar amounts held in the onshore branches of the Bank (i.e. excludes foreign currency).

Maturity Analysis of Assets and Liabilities (In U.S. Dollars)

December 31, 2006

(In Thousands of U.S. Dollars)

	Total	The Amount of Remaining Period to Maturity				
		1-30 Days	31-90 Days	91-180 Days	181-365 Days	Over 1 Year
Main capital inflow on maturity	\$ 8,776,291	\$ 2,707,318	\$ 2,386,063	\$ 1,984,497	\$ 1,348,663	\$ 349,750
Main capital outflow on maturity	8,926,696	4,042,573	1,810,920	1,571,823	1,275,130	226,250
Gap	(150,405)	(1,335,255)	575,143	412,674	73,533	123,500

Note 1: The above amounts are book value held by the onshore branches and offshore banking unit of the Bank in U.S. dollars, without off-balance amounts (for example, the issuance of negotiable certificate of deposits, bonds or stocks).

Note 2: If the overseas assets amounting to at least 10% of the total assets, there should be additional disclosures.

Maturity Analysis of Assets and Liabilities (Offshore)

December 31, 2006

(In Thousands of U.S. Dollars)

	Total	The Amount of Remaining Period to Maturity				
		1-30 Days	31-90 Days	91-180 Days	181-365 Days	Over 1 Year
Capital inflow on maturity	\$ 3,566,073	\$1,265,984	\$ 720,200	\$ 600,902	\$ 797,159	\$ 181,828
Capital outflow on maturity	3,680,162	993,858	1,065,543	715,015	830,830	74,916
Gap	(114,089)	272,126	(345,343)	(114,113)	(33,671)	106,912

g. Interest-rate sensitivity information

Interest Rate Sensitivity (New Taiwan Dollars)

December 31, 2006

(In Thousands of New Taiwan Dollars, %)

Items	1 to 90 Days (Included)	91 to 180 Days (Included)	181 Days to One Year (Included)	Over One Year	Total
Interest-rate sensitive assets	\$374,506,719	\$120,798,079	\$154,375,668	\$66,186,111	\$715,866,577
Interest-rate sensitive liabilities	221,485,188	258,501,881	167,942,652	27,605,073	675,534,794
Interest-rate sensitive gap	153,021,531	(137,703,802)	(13,566,984)	38,581,038	40,331,783
Net worth					63,192,041
Ratio of interest-rate sensitive assets to liabilities					105.97%
Ratio of interest-rate sensitive gap to net worth					63.82%

Note 1: The above amounts included only New Taiwan dollar amounts held by the onshore branches of the Bank (i.e., excluding foreign currency).

Note 2: Interest-rate sensitive assets and liabilities mean the revenues or costs of interest-earnings assets and interest-bearing liabilities are affected by interest-rate changes.

Note 3: Ratio of interest-rate sensitive assets to liabilities = Interest-rate sensitive assets/Interest-rate sensitive liabilities (in New Taiwan dollars).

Note 4: Interest-rate sensitive gap = Interest-rate sensitive assets - Interest-rate sensitive liabilities.

Interest Rate Sensitivity (USD)
December 31, 2006

(In Thousands of U.S. Dollars, %)

Items	1 to 90 Days (Included)	91 to 180 Days (Included)	181 Days to One Year (Included)	Over One Year	Total
Interest-rate sensitive assets	\$ 3,052,968	\$ 672,007	\$ 426,867	\$ 351,882	\$ 4,503,724
Interest-rate sensitive liabilities	3,141,043	1,767,301	325,419	3,260	5,237,023
Interest-rate sensitive gap	(88,075)	(1,095,294)	101,448	348,622	(733,299)
Net worth					54,642
Ratio of interest-rate sensitive assets to liabilities					86%
Ratio of interest-rate sensitive gap to net worth					(1,342.01%)

Note 1: The above amounts include only USD amounts held by the onshore branches, OBU and offshore branches of the Bank, excludes contingent assets and contingent liabilities.

Note 2: Interest-rate sensitive assets and liabilities mean the revenues or costs of interest-earnings assets and interest-bearing liabilities are affected by interest-rate changes.

Note 3: Ratio of interest-rate sensitive assets to liabilities = Interest-rate sensitive assets/Interest-rate sensitive liabilities (in U.S. dollars)

Note 4: Interest-rate sensitive gap = Interest-rate sensitive assets - Interest-rate sensitive liabilities.

h. Net positions of major foreign-currency

	December 31			
	2006		2005	
	Foreign-Currency Amounts (in Thousand)	New Taiwan Dollar Amounts (in Thousand)	Foreign-Currency Amounts (in Thousand)	New Taiwan Dollar Amounts (in Thousand)
Net positions of major foreign-currency with market risk	CNY 299,630	\$1,250,847	USD 49,758	\$ 1,634,896
	EUR 23,953	1,028,489	JPY 3,950,853	1,104,654
	USD 11,468	373,825	HKD 152,035	644,340
	MOP 50,688	206,297	CAD 19,749	557,618
	JPY 670,401	183,777	EUR 12,317	479,289

Note 1: "Major foreign currencies" mean the top five currencies with largest positions.

Note 2: "Net position of major foreign currencies" shall mean the absolute net value of each currency.