

## 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  
March 31, 2008 and 2007  
(In Thousands of New Taiwan Dollars)

Assets				Liabilities and stockholders' equity				
Code	Accounting Item	March 31, 2008	March 31, 2007	Code	Accounting Item	March 31, 2008	March 31, 2007	
		Amount	Amount			Amount	Amount	
11000	Cash and cash equivalents	\$ 10,697,638	\$ 18,443,216	(42)	21000	Call loans and due to banks	\$ 34,335,276	\$ 61,378,957
11500	Due from Central Bank and other banks	107,674,533	67,037,255	61	22000	Financial liabilities at fair value through profit or loss	13,461,819	3,614,199
12000	Financial assets at fair value through profit or loss	31,691,986	114,093,527	(72)	22500	Securities sold under agreements to repurchase	8,464,747	11,912,855
12500	Securities purchased under agreements to resell	7,762,177	6,260,106	24	23000	Accounts, interest and other payables	19,293,503	23,737,807
13000	Accounts, interest and other receivables, net	34,957,059	34,686,418	1	23500	Deposits and remittances	804,313,450	762,576,777
13500	Discounts and loans, net	600,233,803	576,350,012	4	24000	Bank debentures	34,643,551	31,029,021
14000	Available-for-sale financial assets	157,570,086	118,705,316	33	24100	Bonds payable	5,351,280	5,823,664
14500	Held-to-maturity investments	2,295,567	2,593,046	(11)	25500	Other financial liabilities	810,365	1,152,039
15000	Equity investments-equity method	9,416,908	9,301,662	1	29697	Other liabilities	3,255,676	2,691,976
15500	Other financial assets, net	3,716,639	7,291,291	(49)	20000	Total liabilities	923,929,667	903,917,295
18500	Net properties	9,126,379	9,528,414	(4)				
19000	Intangible assets	161,754	160,788	1				
19500	Other assets	6,766,534	4,486,508	51				
					31000	Capital stock	45,851,972	45,851,972
					31500	Capital surplus	8,194,928	8,194,928
					32000	Retained earnings	4,188,137	10,155,528
					32521	Cumulative translation adjustment	(291,174)	53,843
					32523	Unrealized gains (losses) on financial instruments	(184,372)	(110,208)
					32544	Net loss not recognized as pension cost	(648,249)	(155,953)
					32501	Unrealized revaluation increment on land	1,030,154	1,030,154
					30000	Total shareholders equity	58,141,396	65,020,264
10000	Total assets	\$ 982,071,063	\$ 968,937,559	1		Total liabilities and shareholders' equity	\$ 982,071,063	\$ 968,937,559

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

(In Thousands of New Taiwan Dollars)

	March 31, 2008	March 31, 2007
Demand deposit	\$ 284,766,136	\$ 282,451,495
Demand deposit ratio	35.44%	37.11%
Time deposit	518,725,582	478,724,352
Time deposit ratio	64.56%	62.89%
Foreign currency deposit	136,678,511	141,265,375
Foreign currency deposit ratio	17.01%	18.56%

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)

	March 31, 2008	March 31, 2007
Small and medium-size enterprise loan	\$ 70,271,714	\$ 71,144,115
Small and medium-size enterprise loan ratio	11.59%	12.22%
Consumer loan	354,539,116	332,851,954
Consumer loan ratio	58.47%	57.19%

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 March 31, 2008 and 2007  
(In Thousands of New Taiwan Dollars)

Code	Item	Current Period	Previous Period	%
41000	Interest revenue	\$ 11,674,455	\$ 9,547,340	22
51000	Interest expense	8,587,930	6,147,495	40
	Net interest	3,086,525	3,399,845	(9)
49100	Commissions and fee revenues, net	855,678	1,019,201	(16)
49200	Gains (losses) from financial assets and liabilities at fair value through profit or loss	(2,390,279)	(424,127)	464
49300	Realized gains from available-for-sale financial assets	(15,213)	289	(5,364)
49500	Income from equity investments-equity method, net	281,448	290,374	(3)
49600	Foreign exchange gain, net	149,609	795,785	(81)
49700	Impairment losses on assets	(1,808,630)	(15,734)	11,395
48005	Gains from unquoted equity instruments	5,983	2,004	199
48095	Recovery of bad debts	190,909	405,421	(53)
48051	Rental revenue	35,823	36,671	(2)
49800	Other net revenues	7,127	24,855	(71)
	Total net revenues	398,980	5,534,584	(93)
51500	Provision for loan losses	987,000	1,108,000	(11)
	Operating expenses			
58500	Personnel expenses	1,985,361	1,720,310	15
59000	Depreciation and amortization	140,970	163,513	(14)
59500	Others	758,830	718,556	6
	Total operating expenses	2,885,161	2,602,379	11
61001	(Loss) Income before Income Tax	(3,473,181)	1,824,205	(290)
61003	Income tax (benefit) expense	(942,855)	388,257	343
61000	(Loss) income before cumulative effect of accounting changes	(2,530,326)	1,435,948	(276)
63500	Cumulative effect of accounting changes	-	-	(100)
69000	Net (Loss) income	(2,530,326)	1,435,948	(276)
69500	Earnings per share (in New Taiwan dollars)	\$(0.55)	\$0.31	

5. Significant financial and operating profile

a. Statement of capital adequacy

(In Thousands of New Taiwan Dollars)

Item	December 31, 2007	December 31, 2006
Capital adequacy ratios (Note)	9.72%	12.38%
1) Tier I capital	60,013,478	62,549,580
2) Tier II capital	7,992,453	9,019,581
3) Tier III capital	0	0
4) Capital deduction	10,651,450	1,157,130
Net (1+2+3-4)	57,354,481	70,412,031
Total risk—based assets	589,937,361	568,543,823
Ratios of debt to net worth	1,513.83%	1,441.56%

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, %)

Items		March 31, 2008				
		Non-Performing Loan (NPL) (Note 1)	Total Loans	NPL Ratio (Note 2)	Loan Loss Reserves (LLR)	Coverage Ratio (Note 3)
Corporate loan	Secured	2,266,001	73,261,710	3.09%	1,460,762	64.46%
	Non-secured	2,673,826	173,108,721	1.54%	1,720,700	64.35%
Consumer loan	Mortgage (Note 4)	5,045,815	339,037,531	1.49%	1,634,952	32.40%
	Cash card	23,524	185,208	12.70%	28,406	120.75%
	Micro credit (Note 5)	1,370,745	14,530,071	9.43%	1,268,651	92.55%
	Other (Note 6)	Secured	46,995	6,286,623	0.75%	62,590
Non-secured						
Total		11,426,906	606,409,864	1.88%	6,176,061	54.05%
		Overdue Receivable	Account Receivable	Delinquency Ratio	Allowance for Credit Losses	Coverage Ratio
Credit card		-	-	-	-	-
Account receivable - factoring with no recourse (Note 7)		19,390	14,105,523	0.14%	11,198	57.75%

		March 31, 2007				
Items		Non-Performing Loan (NPL)	Total Loans	NPL Ratio	Loan Loss Reserves (LLR)	Coverage Ratio
Corporate loan	Secured	2,771,756	74,570,667	3.72%	1,395,397	50.34%
	Non-secured	2,833,434	170,857,123	1.66%	1,426,438	50.34%
Consumer loan	Mortgage (Note 4)	5,036,683	305,829,672	1.65%	808,546	16.05%
	Cash card	27,719	389,610	7.11%	37,683	135.95%
	Micro credit (Note 5)	2,696,586	21,604,794	12.48%	1,737,592	64.44%
	Other (Note 6)					
	Secured	116,277	8,557,058	1.36%	53,256	45.80%
	Non-secured					
Total		13,482,455	581,808,924	2.32%	5,458,912	40.49%
		<b>Overdue Receivable</b>	<b>Account Receivable</b>	<b>Delinquency Ratio</b>	<b>Allowance for Credit Losses</b>	<b>Coverage Ratio</b>
Credit card		-	-	-	-	-
Account receivable - factoring with no recourse (Note 7)		2,814	15,505,490	0.02%	1,407	50.00%

Note 1: For Loan business: 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-accrual Loans" issued by the MOF.

For Credit card business: Overdue receivables are regulated by the Banking Bureau dated July 6, 2005 (Ref. No. 0944000378).

Note 2: For Loan business:  $NPL\ Ratio = NPL / Total\ Loans$ .

For Credit card business:  $Delinquency\ Ratio = Overdue\ Receivable / Account\ Receivable$ .

Note 3: For Loan business:  $Coverage\ Ratio = LLR / NPL$

For Credit card business:  $Coverage\ Ratio = Allowance\ for\ credit\ losses / Overdue\ receivables$ .

Note 4: Household mortgage means the purpose of financing is to purchase, build, or fix up the dwelling and provides dwelling owned by the borrower, spouse, or children to fully secured the loan.

Note 5: Micro credit is regulated by the Banking Bureau dated December 19, 2005 (Ref. No. 09440010950).

Note 6: Others in consumer loans refers to secured or non-secured loans excluding mortgage, cash card, micro credit, and credit cards.

Note 7: Account receivable - factoring with no recourse as required by the Banking Bureau letter dated July 19, 2005 (Ref. No. 094000494), provision for bad debt are recognized once no compensation are made from factoring or insurance company.

c. Management information

1) Concentration of credit extensions

March 31, 2008

(In Thousands of New Taiwan Dollars, %)

Rank (Note 1)	Group Name (Note 2)	Total Credit Consists of Loans (Note 3)	Percentage of Net Worth (%) (Note 4)
1	BenQ Corporation, Ltd.	6,359,561	10.50%
2	Dell Inc.	5,432,678	8.97%
3	Formosa Plastics Group	5,336,057	8.81%
4	Far East Group	5,246,430	8.66%
5	Hung Tai Construction	5,150,000	8.50%
6	China Metal Products Group	5,073,267	8.37%
7	China Airlines	4,802,500	7.93%
8	China Trust Group	3,985,725	6.58%
9	Foxconn	3,312,621	5.47%
10	Chi Mei Optoelectronics	3,046,937	5.03%

March 31, 2007

(In Thousands of New Taiwan Dollars, %)

Rank (Note 1)	Group Name (Note 2)	Total Credit Consists of Loans (Note 3)	Percentage of Net Worth (%) (Note 4)
1	BenQ Corporation, Ltd.	8,629,261	13.85%
2	Formosa Plastics Group	6,939,631	11.14%
3	Dell Inc.	5,006,273	8.04%
4	Foxconn	4,986,403	8.00%
5	China Airlines	4,853,500	7.79%
6	Far East Group	4,381,000	7.03%
7	Hung Tai Construction	4,353,500	6.99%
8	China Metal Products Group	3,500,782	5.62%
9	Chi Mei Optoelectronics	3,370,562	5.41%
10	China Trust Group	2,974,831	4.78%

Note 1: Ranking top ten groups (excluded the government or state - owned utilities) accounting to total credit consists of loans.

Note 2: Groups were regulated in the Banking Law Article 33-3.

Note 3: Total credit consists of loans were totalized each credit (included import bill negotiated, export bill negotiated, discounted, overdrafts, short-term loans, short-term secured loans, marginal receivables, medium-term loans, medium-term secured loans, long-term loans, long-term secured loans, and overdue receivables), exchange bills negotiated, accounts receivable - without recourse factoring,

acceptances receivable, and guarantees issued.

Note 4: Net worth of previous year end.

2) Information of investees of Bank SinoPac

March 31, 2008  
(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
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	24,000	5.00
Boston Life Science Venture Corporation	100,000	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, nonperforming loans, 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 the estimated collectibility. In accordance with the Regulations stated above, the loan assets divided into different classes subject to assets that requires special mentioned, 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.

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. Recovery of loans written off on the current year is recorded as reverse of allowance whereas recovery of loans written off on the previous years is recorded as other revenue.

#### 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

March 31, 2008

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	1. The Financial Supervisory Commission (FSC) has imposed an administrative fine of NT\$1 million upon the Bank after the Bank's Yenping Branch violated Article 12-1, paragraph 1 of the Banking Act, which provides that when a bank extends a loan for the purchase of an owner-occupied home, if it obtains sufficient collateral to cover the mortgage it is not allowed to require that the borrower provide a joint and several guarantor for any reason whatsoever. The amount of the fine was set in accordance with Article 132 of the Banking Act.
Within the past one year, misconduct occurred that resulted in the Financial Supervisory Commission imposing strict corrective measures.	None
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.	None
Other	<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: The Court of First Instance rules in favor of the Bank but this judgment is not a final verdict.(March 11,2008)</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 March 31, 2008	For the Year Ended March 31, 2007
Return on total assets	Before income tax	(0.35)%	0.19%
	After income tax	(0.26)%	0.15%
Return on net worth	Before income tax	(5.85)%	2.83%
	After income tax	(4.26)%	2.23%
Profit margin		(634.20)%	25.95%

Note 1: Return on total assets = Income before (after) income tax/Average total assets

Note 2: Return on net worth = Income before (after) income tax/Average net worth

Note 3: Profit margin = Income after income tax/Total operating revenues

Note 4: Income before (after) income tax represents income for the year ended March 31, 2008 and 2007.

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 March 31, 2008		For the Year Ended March 31, 2007	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
<u>Interest-earning assets</u>				
Due from Central Bank and other banks	52,483,564	2.21	22,058,596	2.71
Call loans to banks (placement)	65,265,801	3.67	44,297,048	4.55
Financial assets at fair value through profit or loss	19,548,102	2.40	96,603,442	2.34
Available-for-sale financial assets	133,209,875	2.26	133,519,834	1.95
Discounts and loans	606,240,174	3.57	585,949,975	3.67
Accounts receivable - factoring	12,810,827	4.40	12,853,829	5.45
Held-to-maturity investments	2,565,599	4.85	2,520,052	6.01
Securities purchased under agreement to resell	5,824,850	1.91	6,993,452	1.64
Other financial assets	3,290,313	1.09	4,402,464	6.48
<u>Interest-bearing liabilities</u>				
Due to the Central Bank and other banks	19,490,413	2.62	10,594,777	2.29
Call loans (taken)	20,287,441	3.68	64,808,445	3.77
Demand deposits	105,328,431	0.81	102,635,372	1.37
Savings-demand deposits	162,223,158	0.59	165,169,440	0.58
Time deposits	276,998,601	2.68	234,587,263	2.90
Savings—time deposits	223,046,152	2.50	204,851,170	2.17
Negotiable certificates of deposit	19,802,915	2.15	39,834,748	1.76
Securities sold under agreement to repurchase	7,461,567	2.04	14,375,183	2.14
Bank debentures	30,750,589	1.36	30,813,307	1.01
Other liabilities - appropriated loan fund	461,386	1.00	514,190	1.01
Bonds payable	5,489,349	-	5,807,566	-

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.

f. Liquidity

Maturity Analysis of Assets and Liabilities (In TWD Dollars)

March 31, 2008

(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	\$958,108,937	\$224,642,629	\$ 96,350,041	\$109,859,696	\$ 89,664,407	\$437,592,164
Main capital outflow on maturity	971,150,040	145,709,473	125,275,122	137,875,659	240,649,835	321,639,951
Gap	(13,041,103)	78,933,156	(28,925,081)	(28,015,963)	(150,985,428)	115,952,213

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)

March 31, 2008

(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	\$ 9,675,828	\$ 3,125,491	\$ 2,392,907	\$ 2,112,499	\$ 1,436,215	\$ 608,716
Main capital outflow on maturity	9,914,940	3,843,560	1,878,908	1,544,653	1,454,785	1,193,034
Gap	(239,112)	(718,069)	513,999	567,846	(18,570)	(584,318)

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.

g. Interest-rate sensitivity information

Interest Rate Sensitivity (New Taiwan Dollars)

March 31, 2008

(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	\$425,393,430	\$ 119,470,071	\$127,961,782	\$62,937,831	\$735,763,114
Interest-rate sensitive liabilities	354,429,941	270,149,325	90,642,920	8,547,886	729,770,072
Interest-rate sensitive gap	70,963,489	(156,679,254)	37,318,862	54,389,945	5,993,042
Net worth					61,017,628
Ratio of interest-rate sensitive assets to liabilities					100.82%
Ratio of interest-rate sensitive gap to net worth					9.82%

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)

March 31, 2008

(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	\$ 3,536,196	\$ 677,552	\$ 167,737	\$ 714,474	\$ 5,095,959
Interest-rate sensitive liabilities	2,455,552	1,895,469	198,984	269,283	4,819,288
Interest-rate sensitive gap	1,080,644	(1,217,917)	(31,247)	445,191	276,671
Net worth					15,757
Ratio of interest-rate sensitive assets to liabilities					105.74%
Ratio of interest-rate sensitive gap to net worth					1,755.86%

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

	March 31					
	2008			2007		
	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	USD 72,523	\$ 2,205,049	JPY 6,550,392	\$ 1,836,075		
	JPY 6,537,999	2,000,170	GBP 24,005	1,553,554		
	EUR 35,794	1,719,035	USD 19,778	654,445		
	CNY 393,450	1,705,809	CNY 73,152	313,050		
	HKD 203,056	793,104	CHF 8,778	238,062		

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.