

## 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  
June 30, 2009 and 2008  
(In Thousands of New Taiwan Dollars)

| Assets |   |               | Liabilities and stockholders' equity |       |  |               |                          |
|--------|---|---------------|--------------------------------------|-------|--|---------------|--------------------------|
| Code   | Accounting Item                                       | June 31, 2009 | June 31, 2008 (Restated)             | Code  | Accounting Item  | June 30, 2009 | June 30, 2008 (Restated) |
| 11000  | Cash and cash equivalents                             | \$10,188,782  | \$13,802,211                         | 21000 | Call loans and due to banks                                | 35,424,146    | 59,809,057               |
| 11500  | Due from Central Bank and other banks                 | 86,076,258    | 93,380,944                           | 21021 | Short-TERM BORROWINGS                                      | -             | 450,000                  |
| 12000  | Financial assets at fair value through profit or loss | 19,326,627    | 29,906,094                           | 21600 | Commercial Paper Payable, Net                              | -             | 3,846,916                |
| 12500  | Securities purchased under agreements to resell       | -             | 4,670,018                            | 22000 | Financial liabilities at fair value through profit or loss | 10,861,192    | 10,600,510               |
| 13000  | Accounts, interest and other receivables, net         | 43,346,920    | 46,394,669                           | 22500 | Securities sold under agreements to repurchase             | 1,251,677     | 6,163,965                |
| 13500  | Discounts and loans, net                              | 597,826,725   | 626,734,414                          | 23000 | Accounts, interest and other payables                      | 27,617,888    | 26,145,898               |
| 14000  | Available-for-sale financial assets                   | 41,808,920    | 86,601,139                           | 23500 | Deposits and remittances                                   | 793,413,146   | 791,109,849              |
| 14500  | Held-to-maturity investments                          | 137,735,960   | 71,142,297                           | 24000 | Bank debentures  | 32,723,589    | 34,693,995               |
| 15000  | Equity investments-equity method                      | 10,891,204    | 9,306,338                            | 24100 | Bonds payable  | 4,638,168     | 6,842,304                |
| 15500  | Other financial assets, net                           | 2,403,943     | 3,461,327                            | 25500 | Other financial liabilities                                | 1,538,134     | 881,936                  |
| 18500  | Net properties  | 8,992,691     | 9,282,792                            | 29697 | Other liabilities  | 3,579,700     | 3,548,581                |
| 19000  | Intangible assets                                     | 1,022,114     | 1,045,687                            | 20000 | Total liabilities  | 911,047,640   | 944,093,011              |
| 19500  | Other assets  | 6,762,609     | 7,005,056                            |       |  |               |                          |
|        |   |               |                                      | 31000 | Capital stock  | 44,818,469    | 45,851,972               |
|        |   |               |                                      | 31500 | Capital surplus  | 8,193,818     | 8,196,483                |
|        |   |               |                                      | 32000 | Retained earnings  |               |                          |
|        |   |               |                                      | 32001 | Legal reserve  | 2,746,023     | 6,435,486                |
|        |   |               |                                      | 32003 | Special reserve  | 282,977       | -                        |
|        |   |               |                                      | 32011 | Accumulated deficit  | (896,381)     | (1,796,415)              |
|        |   |               |                                      | 32521 | Cumulative translation adjustment                          | 29,697        | (227,222)                |
|        |   |               |                                      | 32523 | Unrealized gains (losses) on financial instruments         | (227,323)     | (485,211)                |
|        |   |               |                                      | 32544 | Net loss not recognized as pension cost                    | (642,321)     | (648,249)                |
|        |   |               |                                      | 32501 | Unrealized revaluation increment on land                   | 1,030,154     | 1,030,154                |
|        |   |               |                                      | 30000 | Total shareholders equity                                  | 55,335,113    | 58,639,975               |
| 10000  | Total assets  | 966,382,753   | 1,002,732,986                        |       | Total liabilities and shareholders' equity                 | 966,382,753   | 1,002,732,986            |

Note: In accordance with Statement of Financial Accounting Standards Interpretation No. (91) 243 and 244 issued by the Accounting Research and Development Foundation of the Republic of China, the merger of Bank SinoPac and SinoPac Card Services Co., Ltd. is treated as reorganization and should be recorded at the book value of both entities' assets and liabilities. Also in accordance with Statement of Financial Accounting Standards Interpretation No. (95) 141, the financial statements of Bank SinoPac as of and for the six months ended June 30, 2008 should be retroactively restated assuming the assets and liabilities of SinoPac Card Services Co., Ltd. have been included at book value.

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

(In Thousands of New Taiwan Dollars)

|                                | June 30, 2009  | June 30, 2008  |
|--------------------------------|----------------|----------------|
| Demand deposit                 | \$ 328,873,504 | \$ 272,957,909 |
| Demand deposit ratio           | 41.48%         | 34.62%         |
| Time deposit                   | 464,058,233    | 515,571,882    |
| Time deposit ratio             | 58.52%         | 65.38%         |
| Foreign currency deposit       | 145,720,900    | 139,066,076    |
| Foreign currency deposit ratio | 18.38          | 17.64          |

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)

|   | June 30, 2009 | June 30, 2008 |
|---|---------------|---------------|
| Small and medium-size enterprise loan       | 72,445,475    | 78,148,476    |
| Small and medium-size enterprise loan ratio | 12.01%        | 12.35%        |
| Consumer loan                               | 339,804,875   | 355,860,532   |
| Consumer loan ratio                         | 56.34%        | 56.23%        |

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 Six Months Ended June 30, 2009 and 2008  
(In Thousands of New Taiwan Dollars)

| Code  | Item  | Current Period | Previous Period<br>(Restated) | %      |
|-------|---|----------------|-------------------------------|--------|
| 41000 | Interest revenue  | \$10,043,333   | 17,285,969                    | (42)   |
| 51000 | Interest expense  | 5,172,622      | 10,212,839                    | (49)   |
|       | Net interest  | 4,870,711      | 7,073,130                     | (31)   |
| 49100 | Commissions and fee revenues, net   | 1,227,292      | 1,974,512                     | (38)   |
| 49200 | Losses on financial assets and liabilities at fair value through profit or loss | (251,909)      | (2,665,549)                   | (91)   |
| 49300 | Realized gains from available-for-sale financial assets                         | 28,799         | 84                            | 34,185 |
| 49500 | Income from equity investments-equity method, net                               | (412,761)      | 550,670                       | (175)  |
| 49600 | Foreign exchange gain, net  | 711,471        | 381,022                       | 87     |
| 49700 | Impairment losses on assets   | 5,531          | (1,785,521)                   | 100    |
| 48005 | Gains from unquoted equity instruments  | 10,425         | 17,532                        | (41)   |
| 48095 | Recovery of bad debts   | 291,732        | 294,496                       | (1)    |
| 48051 | Rental revenue  | 69,012         | 59,407                        | 16     |
| 48099 | Contingency losses  | (758,868)      | -                             | -      |
| 49800 | Other net revenues  | 13,994         | 165,788                       | (92)   |
|       | Total net revenues  | 5,805,429      | 6,065,571                     | (4)    |
| 51500 | Provision for bad debts   | 1,683,883      | 2,718,452                     | (38)   |
|       | Operating expenses  |                |                               |        |
| 58500 | Personnel expenses  | 2,648,839      | 3,687,507                     | (28)   |
| 59000 | Depreciation and amortization   | 282,786        | 305,068                       | (7)    |
| 59500 | Others  | 1,546,018      | 1,917,487                     | (19)   |
|       | Total operating expenses  | 4,477,643      | 5,910,062                     | (24)   |
| 61001 | (Loss) Income before Income Tax   | (356,097)      | (2,562,943)                   | (86)   |
| 61003 | Income tax benefit  | (505,163)      | 746,458                       | (168)  |
| 69000 | Net (Loss) income   | \$(861,260)    | \$(1,816,485)                 | (53)   |
|       | Earnings per share(in New Taiwan dollars)                                       | \$(0.19)       | \$(0.40)                      |        |

Note: In accordance with Statement of Financial Accounting Standards Interpretation No. (91) 243 and 244 issued by the Accounting Research and Development Foundation of the Republic of China, the merger of Bank SinoPac and SinoPac Card Services Co., Ltd. is treated as reorganization and should be recorded at the book value of both entities' assets and liabilities. Also in accordance with Statement of Financial Accounting Standards Interpretation No. (95) 141, the financial statements of Bank SinoPac as of and for the six months ended June 30, 2008 should be retroactively restated assuming the assets and liabilities of SinoPac Card Services Co., Ltd. have been included at book value. Thus, the net income of Bank SinoPac for the six months ended June 30, 2009 and 2008 included the net income of SinoPac Card Services Co., Ltd. for the six months ended June 30, 2009 and 2008 amounting to \$35,121 and net loss \$20,070, respectively.

5. Statement of capital adequacy

**Capital Adequacy**

|   |                            |  | June 30, 2009 |               |
|---|----------------------------|--|---------------|---------------|
|   |                            |  | Standalone    | Consolidation |
| Eligible capital                                      | Tier 1 capital             |  | \$ 48,016,693 | \$ 52,651,387 |
|   | Tier 2 capital             |  | 18,376,342    | 24,743,350    |
|   | Tier 3 capital             |  | -             | -             |
|   | Eligible capital           |  | 66,393,035    | 77,394,737    |
| Risk-weighted assets                                  | Credit risk                | Standardized approach                                    | 517,963,661   | 575,815,677   |
|   |                            | Internal rating - based approach                         | N/A           | N/A           |
|   |                            | Securitization   | 529,307       | 1,512,902     |
|   | Operational risk           | Basic indicator approach                                 | 28,963,913    | 33,814,338    |
|   |                            | Standardized approach/ Alternative standardized approach | N/A           | N/A           |
|   |                            | Advanced measurement approach                            | N/A           | N/A           |
|   | Market risk                | Standardized approach                                    | 21,963,851    | 23,528,439    |
|   |                            | Internal models approach                                 | N/A           | N/A           |
|   | Total risk-weighted assets |  | 569,420,732   | 634,671,356   |
|   | Capital adequacy rate      |  |               | 11.66%        |
| Tier 1 risk - based capital ratio                     |                            |  | 8.43%         | 8.29%         |
| Tier 2 risk - based capital ratio                     |                            |  | 3.23%         | 3.90%         |
| Tier 3 risk - based capital ratio                     |                            |  | -             | -             |
| Ratios of common stockholders' equity to total assets |                            |  | 4.64%         | 4.35%         |

|   |                            |  | June 30, 2008 |               |
|---|----------------------------|--|---------------|---------------|
|   |                            |  | Standalone    | Consolidation |
| Eligible capital                                      | Tier 1 capital             |  | \$ 53,070,162 | \$ 56,631,602 |
|   | Tier 2 capital             |  | 6,764,403     | 11,839,909    |
|   | Tier 3 capital             |  | -             | -             |
|   | Eligible capital           |  | 59,834,565    | 68,471,511    |
| Risk-weighted assets                                  | Credit risk                | Standardized approach                                    | 528,175,092   | 580,468,604   |
|   |                            | Internal rating - based approach                         | N/A           | N/A           |
|   |                            | Securitization   | 1,696,268     | 3,058,197     |
|   | Operational risk           | Basic indicator approach                                 | 34,925,638    | 40,223,938    |
|   |                            | Standardized approach/ Alternative standardized approach | N/A           | N/A           |
|   |                            | Advanced measurement approach                            | N/A           | N/A           |
|   | Market risk                | Standardized approach                                    | 18,730,844    | 19,275,952    |
|   |                            | Internal models approach                                 | N/A           | N/A           |
|   | Total risk-weighted assets |  | 583,527,842   | 643,026,691   |
|   | Capital adequacy rate      |  |               | 10.25%        |
| Tier 1 risk - based capital ratio                     |                            |  | 9.09%         | 8.81%         |
| Tier 2 risk - based capital ratio                     |                            |  | 1.16%         | 1.84%         |
| Tier 3 risk - based capital ratio                     |                            |  | -             | -             |
| Ratios of common stockholders' equity to total assets |                            |  | 4.63%         | 4.34%         |

Note 1: These tables were filled according to “Regulations Governing the Capital Adequacy Ratio of Banks” and related calculation tables.

Note 2: The bank shall disclose the capital adequacy ratio for the current and previous period in annual financial reports.

Note 3: The formula:

- 1) Eligible capital = Tier 1 capital + Tier 2 capital + Tier 3 capital.
- 2) Total risk - weighted assets = Risk-weighted assets for credit risk + (Capital requirements for operational risk + Capital requirement for market risk) x 12.5.
- 3) Ratio of capital adequacy = Eligible capital/Total risk - weighted assets.
- 4) Tier 1 risk - based capital ratio = Tier 1 capital/Total risk - weighted assets.
- 5) Tier 2 risk - based capital ratio = Tier 2 capital/Total risk - weighted assets.
- 6) Tier 3 risk - based capital ratio = Tier 3 capital/Total risk - weighted assets.
- 7) Ratios of common stockholders' equity to total assets = Common stock/Total assets.

6. Significant financial and operating profile

a. Assets quality

(In Thousands of New Taiwan Dollars, %)

|  |                       | June 30, 2009                      |                           |                          |                                    |                         |
|--|-----------------------|------------------------------------|---------------------------|--------------------------|------------------------------------|-------------------------|
| Items  |                       | Non-Performing Loan (NPL) (Note 1) | Total Loans               | NPL Ratio (Note 2)       | Loan Loss Reserves (LLR)           | Coverage Ratio (Note 3) |
| Corporate loan   | Secured               | 1,925,907                          | 90,042,602                | 2.14%                    | 681,713                            | 35.40%                  |
|  | Unsecured             | 2,516,984                          | 159,972,016               | 1.57%                    | 1,971,519                          | 78.33%                  |
| Consumer loan  | Mortgage (Note 4)     | 2,810,589                          | 338,665,203               | 0.83%                    | 1,158,093                          | 41.20%                  |
|  | Cash card             | 6,825                              | 89,744                    | 7.60%                    | 12,790                             | 187.40%                 |
|  | Micro credit (Note 5) | 597,890                            | 9,945,860                 | 6.01%                    | 1,448,137                          | 242.21%                 |
|  | Other (Note 6)        | 22,594                             | 4,418,405                 | 0.51%                    | 50,967                             | 225.58%                 |
|  | Secured               |                                    |                           |                          |                                    |                         |
|  | Non-secured           |                                    |                           |                          |                                    |                         |
| Total  |                       | 7,880,789                          | 603,133,830               | 1.31%                    | 5,323,219                          | 67.55%                  |
|  |                       | <b>Overdue Receivable</b>          | <b>Account Receivable</b> | <b>Delinquency Ratio</b> | <b>Allowance for Credit Losses</b> | <b>Coverage Ratio</b>   |
| Credit card  |                       | 154,190                            | 10,891,471                | 1.42%                    | 432,748                            | 280.66%                 |
| Account receivable - factoring with no recourse (Note 7) |                       | 1,182,100                          | 6,352,362                 | 18.61%                   | 653,437                            | 55.28%                  |

|  |                       | June 30, 2008             |                           |                          |                                    |                       |
|--|-----------------------|---------------------------|---------------------------|--------------------------|------------------------------------|-----------------------|
| Items  |                       | Non-Performing Loan (NPL) | Total Loans               | NPL Ratio                | Loan Loss Reserves (LLR)           | Coverage Ratio        |
| Corporate loan   | Secured               | 2,088,070                 | 75,936,169                | 2.75%                    | 798,424                            | 38.24%                |
|  | Unsecured             | 2,830,220                 | 195,998,513               | 1.44%                    | 2,359,605                          | 83.37%                |
| Consumer loan  | Mortgage (Note 4)     | 4,317,411                 | 341,524,112               | 1.26%                    | 1,493,923                          | 34.60%                |
|  | Cash card             | 25,689                    | 162,114                   | 15.85%                   | 33,698                             | 131.18%               |
|  | Micro credit (Note 5) | 1,211,208                 | 13,268,800                | 9.13%                    | 1,403,996                          | 115.92%               |
|  | Other (Note 6)        | 50,315                    | 5,978,798                 | 0.84%                    | 59,434                             | 118.12%               |
|  | Secured               |                           |                           |                          |                                    |                       |
|  | Non-secured           |                           |                           |                          |                                    |                       |
| Total  |                       | 10,522,913                | 632,868,506               | 1.66%                    | 6,149,080                          | 58.44%                |
|  |                       | <b>Overdue Receivable</b> | <b>Account Receivable</b> | <b>Delinquency Ratio</b> | <b>Allowance for Credit Losses</b> | <b>Coverage Ratio</b> |
| Credit card  |                       | 183,136                   | 10,874,326                | 1.68%                    | 253,022                            | 138.16%               |
| Account receivable - factoring with no recourse (Note 7) |                       | 19,353                    | 14,644,932                | 0.13%                    | 19,353                             | 100.00%               |

- 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:  $NPL \text{ ratio} = NPL / \text{Total loans}$ .  
For Credit card business:  $\text{Delinquency ratio} = \text{Overdue receivable} / \text{Account receivable}$ .
- Note 3: For loan business:  $\text{Coverage ratio} = LLR / NPL$   
For credit card business:  $\text{Coverage ratio} = \text{Allowance for credit losses} / \text{Overdue receivables}$ .
- 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 secure 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 refer to secured or unsecured 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.
- Note 8: Under the Banking Bureau letter dated April 25, 2006 (Ref. No. 09510001270), the disclosure of excluded NPLs resulting from debt consultation and loan agreement amounts to \$59,799 and \$94,613, respectively as of June 30, 2009 and 2008, and the disclosure of excluded overdue receivables resulting from debt consultation and loan agreement amounts to \$1,251,713 and \$1,754,771, respectively as of June 30, 2009 and 2008.
- Note 9: Under the Banking Bureau letter dated September 15, 2008 (Ref. No. 09700318940), the disclosure of excluded NPLs resulting from debt liquidation and loan agreement amounts to \$7,966 and \$0, respectively as of June 30, 2009 and 2008, and the disclosure of excluded overdue receivables resulting from debt liquidation and loan agreement amounts to \$570,061 and \$0, respectively as of June 30, 2009 and 2008.

b. Management information

1) Concentration of credit extensions

June 30, 2009

(In Thousands of New Taiwan Dollars, %)

| Rank<br>(Note 1) | Group Name (Note 2)        | Total Credit<br>Consists of<br>Loans (Note 3) | Percentage of<br>Net Worth (%)<br>(Note 4) |
|------------------|----------------------------|---|--|
| 1                | Formosa Plastics Group     | 12,195,568                                    | 21.61%                                     |
| 2                | CHI MEI Optoelectronics    | 6,493,826                                     | 11.51%                                     |
| 3                | HON HAI Precision Group    | 6,323,414                                     | 11.20%                                     |
| 4                | Hung Tai Construction      | 5,260,000                                     | 9.32%                                      |
| 5                | China Airlines             | 4,755,500                                     | 8.43%                                      |
| 6                | China Metal Products Group | 4,360,407                                     | 7.73%                                      |
| 7                | Far East Group             | 4,043,099                                     | 7.16%                                      |
| 8                | Quanta Group               | 3,922,476                                     | 6.95%                                      |
| 9                | AU Optronics Group         | 3,877,753                                     | 6.87%                                      |
| 10               | Kinpo Group                | 3,289,163                                     | 5.83%                                      |

June 30, 2008

(In Thousands of New Taiwan Dollars, %)

| Rank<br>(Note 1) | Group Name (Note 2)                  | Total Credit<br>Consists of<br>Loans (Note 3) | Percentage of<br>Net Worth (%)<br>(Note 4) |
|------------------|--------------------------------------|---|--|
| 1                | Formosa Plastics Group               | 7,425,358                                     | 12.26%                                     |
| 2                | HON HAI Precision Group              | 5,501,749                                     | 9.08%                                      |
| 3                | Hung Tai Construction                | 5,150,000                                     | 8.50%                                      |
| 4                | CHI MEI Optoelectronics              | 4,997,430                                     | 8.25%                                      |
| 5                | Dell Inc.                            | 4,992,168                                     | 8.24%                                      |
| 6                | China Metal Products Group           | 4,964,794                                     | 8.19%                                      |
| 7                | China Airlines                       | 4,802,500                                     | 7.93%                                      |
| 8                | Far East Group                       | 4,789,997                                     | 7.91%                                      |
| 9                | Qisda Corporation/AU Optronics Group | 4,087,422                                     | 6.75%                                      |
| 10               | Chinatrust Group                     | 3,811,505                                     | 6.29%                                      |

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, discounts, 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 nonperforming loans), exchange bills negotiated, accounts receivable - without recourse factoring, acceptances receivable, and guarantees issued.

Note 4: Net worth of previous year end.

2) Information of inverstees of Bank SinoPac

June 30, 2009

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

| Investee Company                              | Location   | Main Businesses and Products   | Balance as of June 30, 2009 |                          |                                  | Consolidated Investment |                 |         |                             | Note       |
|---|------------|--|-----------------------------|--------------------------|----------------------------------|-------------------------|-----------------|---------|-----------------------------|------------|
|   |            |  | Percentage of Ownership (%) | Carrying Amount (Note 1) | Investment Gains (Loss) (Note 1) | Shares (Thousand)       | Imitated Shares | Total   |                             |            |
|   |            |  |                             |                          |                                  |                         |                 | Shares  | Percentage of Ownership (%) |            |
| <u>Financial related enterprise</u>           |            |  |                             |                          |                                  |                         |                 |         |                             |            |
| SinoPac Bancorp                               | California | Holding company  | 100.00%                     | \$ 7,453,123             | \$ (711,752)                     | 20                      | -               | 20      | 100.00%                     | Subsidiary |
| SinoPac Leasing Corporation                   | Taipei     | Leasing and installment sales  | 99.7683%                    | 1,436,203                | 52,888                           | 177,100                 | -               | 177,100 | 100.00%                     | Subsidiary |
| SinoPac Capital Limited (H.K.)                | Hong Kong  | Lending and financing  | 100.00%                     | 1,273,975                | 43,245                           | 229,998                 | -               | 229,998 | 100.00%                     | Subsidiary |
| SinoPac Life Insurance Agent Co., Ltd.        | Taipei     | Life insurance agent   | 100.00%                     | 676,238                  | 185,411                          | 300                     | -               | 300     | 100.00%                     | Subsidiary |
| SinoPac Property Insurance Agent Co., Ltd.    | Taipei     | Property insurance agent   | 100.00%                     | 51,665                   | 17,447                           | 300                     | -               | 300     | 100.00%                     | Subsidiary |
| Global Securities Finance Corporation         | Taipei     | Securities financing   | 2.63%                       | 173,496                  | -                                | 19,712                  | -               | 19,712  | 2.63%                       |            |
| Taipei Foreign Exchange Inc.                  | Taipei     | Foreign exchange market maker  | 3.43%                       | 6,800                    | 2,176                            | 680                     | -               | 680     | 3.43%                       |            |
| Taiwan Futures Exchange                       | Taipei     | Futures exchange and settlement  | 1.07%                       | 21,490                   | -                                | 4,424                   | -               | 4,424   | 1.88%                       |            |
| Fuh Hwa Securities Investment Trust Co., Ltd. | Taipei     | Securities investment trust and consultant   | 4.63%                       | 15,000                   | 4,200                            | 1,500                   | -               | 1,500   | 4.63%                       |            |
| Financial Information Service Co., Ltd.       | Taipei     | Planning and developing the information system of across banking institution and managing the information web system | 2.28%                       | 91,000                   | -                                | 9,100                   | -               | 9,100   | 2.28%                       |            |

| Investee Company                       | Location | Main Businesses and Products  | Balance as of June 30, 2009 |                          |                                  | Consolidated Investment |                 |        |                             | Note |
|--|----------|---|-----------------------------|--------------------------|----------------------------------|-------------------------|-----------------|--------|-----------------------------|------|
|  |          |   | Percentage of Ownership (%) | Carrying Amount (Note 1) | Investment Gains (Loss) (Note 1) | Shares (Thousand)       | Imitated Shares | Total  |                             |      |
|  |          |   |                             |                          |                                  |                         |                 | Shares | Percentage of Ownership (%) |      |
| Taiwan Asset Management Corporation    | Taipei   | Evaluating, auctioning, and managing for financial institutions' loan | 0.28%                       | 50,000                   | 3,959                            | 5,000                   | -               | 5,000  | 0.28%                       |      |
| Mondex Taiwan Inc.                     | Taipei   | Information process services  | 6.69%                       | 4,935                    | -                                | 395                     | -               | 395    | 6.69%                       |      |
| Taiwan Financial Asset Service Co.     | Taipei   | Auction   | 5.88%                       | 100,000                  | -                                | 10,000                  | -               | 10,000 | 5.88%                       |      |
| Sunny Asset Management Corp.           | Taipei   | Purchasing for financial institutions' loan assets                    | 1.42%                       | 164                      | 89                               | 85                      | -               | 85     | 1.42%                       |      |
| Taiwan Depository and Clearing Co.     | Taipei   | Securities custodian  | 0.08%                       | 4,639                    | -                                | 2,232                   | -               | 2,232  | 0.75%                       |      |
| <u>Nonfinancial related enterprise</u> |          |   |                             |                          |                                  |                         |                 |        |                             |      |
| Taiwan Television Enterprise, Ltd.     | Taipei   | Wireless television company   | 4.84%                       | 20,983                   | -                                | 13,573                  | -               | 13,573 | 4.84%                       |      |

Note 1: Foreign-currency amounts were translated at the exchange rate as of the balance sheet date, except for foreign-currency-denominated income and expenses, which were translated to New Taiwan dollars at the average exchange rate for the six months ended June 30, 2009.

### 3) Transaction Information On Financial Instruments

#### 1-1.Domestic Transaction Information On Financial Instruments

|                               |   | June 30, 2009   |            |                      | (In Thousands of New Taiwan Dollars) |                        |  |  |
|-------------------------------|---|---|------------|----------------------|--------------------------------------|------------------------|--|--|
| Name of Financial Instruments |   | Financial Statement Account                           | The Costs  | Appraisal Adjustment | Accumulated Impairment               | The Balance of Account | Measured Method  | The Origin of Fair Value   |
| stock                         | Listed stock  | Financial assets at fair value through profit or loss | 236,645    | (4,989)              | 0                                    | 231,656                | Fair Value   | quoted market prices in an active market                             |
|                               |   | Financial assets at fair value through profit or loss | 20,531     | (1,611)              | 0                                    | 18,920                 | Fair Value   | quoted market prices in an active market                             |
|                               | Unlisted equity investments                           | Unquoted equity instruments                           | 488,507    | 0                    | 0                                    | 488,507                | Amortized Cost   |  |
| Bond                          | Government bonds                                      | Financial assets at fair value through profit or loss | 394,864    | (443)                | 0                                    | 394,421                | Fair Value   | quoted market prices in an active market/OTC theoretical valuation   |
|                               |   | Available-for-sale financial assets                   | 20,285,848 | 131,794              | 0                                    | 20,417,642             | Fair Value   | quoted market prices in an active market/OTC theoretical valuation   |
|                               | Bank debentures                                       | Financial assets at fair value through profit or loss | 1,125,345  | 88,867               | 0                                    | 1,214,212              | Fair Value   | quoted market prices in an active market/OTC Reference Interest Rate |
|                               |   | Held-to-maturity investments                          | 249,887    | 0                    | 0                                    | 249,887                | Amortized Cost   |  |
|                               | Corporate bonds                                       | Financial assets at fair value through profit or loss | 909,600    | 99,381               | 0                                    | 1,008,981              | Fair Value   | quoted market prices in an active market/OTC Reference Interest Rate |
|                               |   | Available-for-sale financial assets                   | 104,031    | (607)                | 0                                    | 103,424                | Fair Value   | quoted market prices in an active market/OTC Reference Interest Rate |
|                               |   | Held-to-maturity investments                          | 840,173    | 0                    | 0                                    | 840,173                | Amortized Cost   |  |
| Convertible bonds             | Financial assets at fair value through profit or loss | 91,361  | (31,378)   | 0                    | 59,983                               | Fair Value             | quoted market prices in an active market/OTC Reference Interest Rate |  |

| Name of Financial Instruments |                                    | Financial Statement Account                           | The Costs   | Appraisal Adjustment | Accumulated Impairment | The Balance of Account | Measured Method | The Origin of Fair Value                 |
|-------------------------------|------------------------------------|---|-------------|----------------------|------------------------|------------------------|-----------------|--|
| others                        | Security Instruments               | Non-active market debt instruments                    | 5,799       | 0                    | 0                      | 5,799                  | Amortized Cost  |  |
|                               | Negotiable certificates of deposit | Available-for-sale financial assets                   | 600,000     | (225)                | 0                      | 599,775                | Fair Value      | quoted market prices in an active market |
|                               |                                    | Held-to-maturity investments                          | 135,300,000 | 0                    | 0                      | 135,300,000            | Amortized Cost  |  |
|                               | Commercial papers                  | Available-for-sale financial assets                   | 13,581,084  | (1,782)              | 0                      | 13,579,302             | Fair Value      | quoted market prices in an active market |
|                               | Beneficiary certificates           | Financial assets at fair value through profit or loss | 1,539,044   | 902                  | 0                      | 1,539,946              | Fair Value      | quoted market prices in an active market |
|                               | Acceptances                        | Available-for-sale financial assets                   | 12,639      | (1)                  | 0                      | 12,638                 | Fair Value      | quoted market prices in an active market |

**1-2 Domestic Transaction Information On Derivative Financial Instruments**

June 30, 2009

(In Thousands of New Taiwan Dollars)

| Item                           | Notional amount | Financial statement account                           | The balance of account | Valuation losses or gain | The Origin of Fair Value  |
|--------------------------------|-----------------|---|------------------------|--------------------------|---|
| Interest rate related contract | 224,976,524.71  | Financial assets at fair value through profit or loss | (185,084.87)           | 111,701.76               | quoted market prices in an active market / Measurement of valuation approach /Interbank valuation |
| Exchange rate related contract | 170,168,427.37  | Financial assets at fair value through profit or loss | 132,463.15             | (26,284.39)              | Interbank valuation/Measurement of valuation approach   |
| securities related contract    | 312,099.18      | Financial assets at fair value through profit or loss | 7,873.42               | 18,097.16                | quoted market prices in an active market /Interbank valuation                                     |
| Commodity related contract     | -               |   |                        |                          |   |
| Credit related contract        | 3,300,000.00    | Financial assets at fair value through profit or loss | -                      | (12,840.57)              | Measurement of valuation approach /Interbank valuation  |
| others                         | -               |   |                        |                          |   |

**2-1. Overseas Transaction Information On Financial Instruments**

June 30, 2009

(In Thousands of New Taiwan Dollars)

| Name of Financial Instruments |                  | Financial Statement Account                            | The Costs | Appraisal Adjustment | Accumulated Impairment | The Balance of Account | Measured Method | The Origin of Fair Value                 |
|-------------------------------|------------------|--|-----------|----------------------|------------------------|------------------------|-----------------|--|
| Bond                          | Government bonds | Financial assets at fair value through profit or loss  | 0         | 1,708                | 0                      | 1,708                  | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B | 661,927   | (22,181)             | 0                      | 639,746                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B | 327,155   | (9,589)              | 0                      | 317,566                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B | 490,512   | (14,164)             | 0                      | 476,348                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B | 652,356   | (17,225)             | 0                      | 635,131                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B | 330,820   | (10,947)             | 0                      | 319,873                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B | 330,820   | (10,947)             | 0                      | 319,873                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B | 330,580   | (10,707)             | 0                      | 319,873                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B | 330,436   | (10,563)             | 0                      | 319,873                | Fair Value      | quoted market prices in an active market |

| Name of Financial Instruments |                  | Financial Statement Account   | The Costs | Appraisal Adjustment | Accumulated Impairment | The Balance of Account | Measured Method | The Origin of Fair Value                 |
|-------------------------------|------------------|---|-----------|----------------------|------------------------|------------------------|-----------------|--|
| Bond                          | Government bonds | Available-for-sale financial assets<br>US Treasury N/B              | 330,292   | (10,419)             | 0                      | 319,873                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B              | 330,148   | (10,275)             | 0                      | 319,873                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B              | 660,008   | (20,262)             | 0                      | 639,746                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets<br>US Treasury N/B              | 163,651   | (4,868)              | 0                      | 158,783                | Fair Value      | quoted market prices in an active market |
|                               |                  | Held-to-maturity investments  | 214,082   | 0                    | 0                      | 214,082                | Fair Value      | quoted market prices in an active market |
|                               |                  | Held-to-maturity investments  | 139,416   | 0                    | 0                      | 139,416                | Amortized Cost  |  |
|                               | Bank debentures  | Financial assets at fair value through profit or loss               | 806,654   | (36,201)             | 0                      | 770,453                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets                                 | 328,411   | 317                  | 0                      | 328,728                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets                                 | 196,505   | (1,440)              | 0                      | 195,065                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets /European Investment Bank (EIB) | 328,597   | 1,027                | 0                      | 329,624                | Fair Value      | quoted market prices in an active market |
|                               |                  | Available-for-sale financial assets / INTER-American devel BK       | 328,180   | 201                  | 0                      | 328,381                | Fair Value      | quoted market prices in an active market |
|                               |                  | Held-to-maturity investments  | 333,562   | 0                    | 0                      | 333,562                | Amortized Cost  |  |

| Name of Financial Instruments  |                              | Financial Statement Account   | The Costs | Appraisal Adjustment | Accumulated Impairment | The Balance of Account | Measured Method                          | The Origin of Fair Value                 |
|--|------------------------------|---|-----------|----------------------|------------------------|------------------------|--|--|
| Bond   | Corporate bonds              | Financial assets at fair value through profit or loss                                     | 1,739,354 | (252,370)            | 0                      | 1,486,984              | Fair Value                               | Interbank valuation                      |
|  |                              | Financial assets at fair value through profit or loss                                     | 497,561   | (74,599)             | 0                      | 422,962                | Fair Value                               | quoted market prices in an active market |
|  |                              | Financial assets at fair value through profit or loss Hutchison Whampoa Int'l. (和記黃埔)/K.Y | 328,180   | 633                  | 0                      | 328,813                | Fair Value                               | Interbank valuation                      |
|  | Convertible bonds            | Financial assets at fair value through profit or loss                                     | 216,265   | (73,638)             | 0                      | 142,627                | Fair Value                               | quoted market prices in an active market |
|  | Floating rate notes          | Held-to-maturity investments  | 250,585   | 0                    | (49,227)               | 201,358                | Amortized Cost                           |  |
|  | Agency Bond                  | Available-for-sale financial assets   | 292,932   | 1,431                | 0                      | 294,363                | Fair Value                               | quoted market prices in an active market |
| Available-for-sale financial assets / Kreditanstalt Fur Wiederaufbau (KfW)/D.E |                              | 655,686   | 4,308     | 0                    | 659,994                | Fair Value             | quoted market prices in an active market |  |
| others   | Security Instruments         | Financial assets at fair value through profit or loss                                     | 645,216   | (544,335)            | 0                      | 100,881                | Fair Value                               | Interbank valuation                      |
|  |                              | Available-for-sale financial assets   | 791,494   | (168,535)            | (576,337)              | 46,622                 | Fair Value                               | Interbank valuation                      |
|  |                              | Available-for-sale financial assets / CAYMAN ISLANDS                                      | 393,273   | (99,242)             | (167,222)              | 126,809                | Fair Value                               | Interbank valuation                      |
|  |                              | Held-to-maturity investments  | 260,573   | 0                    | 0                      | 260,573                | Amortized Cost                           |  |
|  |                              | Non-active market debt instruments  | 98,454    | 0                    | 0                      | 98,454                 | Amortized Cost                           |  |
|  |                              | Non-active market debt instruments / EATON VANCE/K.Y                                      | 328,180   | (328,180)            | 0                      | 0                      | Amortized Cost                           |  |
|  | Structured Notes             | Financial assets at fair value through profit or loss                                     | 98,454    | (738)                | 0                      | 97,716                 | Fair Value                               | Interbank valuation                      |
|  |                              | Financial assets at fair value through profit or loss Standard Bank ( Halyk Bank )/K.Z    | 328,180   | (73,020)             | 0                      | 255,160                | Fair Value                               | Interbank valuation                      |
| Negotiable certificates of deposit   | Held-to-maturity investments | 196,908   | 0         | 0                    | 196,908                | Amortized Cost         |  |  |

**2-2 Overseas Transaction Information On Derivative Financial Instruments**

June 30, 2009

(In Thousands of New Taiwan Dollars)

| Item                           | Notional amount | Financial statement account                           | The balance of account | Valuation losses or gain | The Origin of Fair Value   |
|--------------------------------|-----------------|---|------------------------|--------------------------|--|
| Interest rate related contract | 542,164,852.56  | Financial assets at fair value through profit or loss | 64,922.65              | (94,748.47)              | quoted market prices in an active market / Measurement of valuation approach / Interbank valuation |
| Exchange rate related contract | 312,357,419.09  | Financial assets at fair value through profit or loss | 578,558.50             | 213,553.79               | Interbank valuation/Measurement of valuation approach  |
| securities related contract    | 407,271.38      | Financial assets at fair value through profit or loss | -                      | (18,097.16)              | quoted market prices in an active market /Interbank valuation                                      |
| Commodity related contract     | -               |   |                        |                          |  |
| Credit related contract        | 1,100,000.00    | Financial assets at fair value through profit or loss | -                      | (43,032.57)              | Measurement of valuation approach / Interbank valuation  |
| others                         | -               | Financial assets at fair value through profit or loss |                        |                          |  |

### 3) Unamortized Losses On The Sale Of Non-Performing Loans

(In Thousands of New Taiwan Dollars)

| Item  | June 30, 2009 | June 30, 2008 |
|---|---------------|---------------|
| Unamortized Losses On The Sale<br>Of Non-Performing Loans | None          | None          |

4) Matters requiring special notation

June 30, 2009

| 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   | <p>In 2000, our bank collected by computer the personal data with no specific purposes from the Joint Credit Information Center in breach of Article 18 of the Computer-Processed Personal Data Protection Law(the"Personal Data Law"). On February 3rd, 2009, the Financial Supervisory Commission of Executive Yuan imposed an administrative fine of NT\$20,000 on the responsible person for such breach in accordance with Article 38, Section 1, Clause 1 of the Personal Data Law. Our bank has enhanced propaganda to keep from recidivism.</p> <p>Bank (formerly SinoPac Card Services) to handle "on its own credit card transactions," acquiring business doesn't get the approval of the Financial Supervisory Commission of Executive Yuan in violation of "credit card business institutions to manage approach" Article 15 which is authorized by the Article 47 of the Banking Act . In accordance with the Article 132 of the Banking Act , the Executive Yuan's Financial Supervisory Commission fined SinoPac Card Services NT 500,000 on March 17 2009, the missing items has been improved.</p> <p>Bank investment in structured investment vehicle (SIV) has been down-grade to non-investment grade caused by credit rating, resulted in excess investment limits, but continue to buy non- credit rating of the company's bond NT\$ 4.5 million dollars. As in violation of the Banking Act No. 74 of an authorized set of "commercial bank investment securities of the types and limits" point 3, paragraph 2, the Executive Yuan's Financial Supervisory Commission fined Bank Sinopac NT\$1 million on June 16, 2009 in accordance with Article 130 Section 4. The missing items has been improved.</p> |
| Within the past one year, misconduct occurred that resulted in the controlling organization imposing strict corrective measures.                                  | None  |

| Causes   | Summary and Amount  |
|--|---|
| Within the past one year, disciplinary action in the controlling organization Banking Law Article 61   | Some business unit and non-business office address misstatements or omissions has been corrected by the Executive Yuan's Financial Supervisory Commission in accordance with article 61 of the Banking Act on June 16, 2009. The missing items has been improved. |
| 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  | None  |

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

c. Profitability

| Item                   |                   | For the Year Ended<br>June 30, 2009 | For the Year Ended<br>June 30, 2008 |
|------------------------|-------------------|-------------------------------------|-------------------------------------|
| Return on total assets | Before income tax | (0.04)%                             | (0.26) %                            |
|                        | After income tax  | (0.09)%                             | (0.18) %                            |
| Return on net worth    | Before income tax | (0.64)%                             | (4.30) %                            |
|                        | After income tax  | (1.54)%                             | (3.05) %                            |
| Profit margin          |                   | (14.84) %                           | (29.95) %                           |

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 June 30, 2009 and 2008.

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

(In Thousands of New Taiwan Dollars)

|   | For the Six Months Ended<br>June 30, 2009 |                     | For the Six Months Ended<br>June 30, 2008 |                     |
|---|---|---------------------|---|---------------------|
|   | Average<br>Balance                        | Average<br>Rate (%) | Average<br>Balance                        | Average<br>Rate (%) |
| <u>Interest-earning assets</u>                        |   |                     |   |                     |
| Due from Central Bank and other banks                 | 21,157,644                                | 0.48                | 50,102,277                                | 2.19                |
| Call loans to banks(placement)                        | 67,003,036                                | 0.86                | 61,160,698                                | 3.32                |
| Financial assets at fair value through profit or loss | 15,631,547                                | 2.32                | 18,231,867                                | 2.72                |
| Securities purchased under agreement to resell        | 667,350                                   | 0.70                | 5,610,009                                 | 1.82                |
| Available-for-sale financial assets                   | 43,136,735                                | 1.38                | 123,728,558                               | 2.25                |
| Discounts and loans                                   | 612,573,485                               | 2.12                | 209,819,327                               | 3.50                |
| Accounts receivable - factoring                       | 5,130,537                                 | 3.00                | 12,448,822                                | 4.01                |
| Credit card receivable                                | 7,223,392                                 | 13.81               | 7,201,955                                 | 13.23               |
| Held-to-maturity investments                          | 114,150,872                               | 0.96                | 28,099,633                                | 2.34                |
| Other financial assets                                | 315,343                                   | 2.63                | 2,351,741                                 | 1.28                |
|   |   |                     |   |                     |
| <u>Interest-bearing liabilities</u>                   |   |                     |   |                     |
| Due to the Central Bank and other banks               | 21,123,454                                | 1.23                | 20,349,168                                | 2.61                |
| Call loans (taken)                                    | 13,959,578                                | 0.97                | 25,548,588                                | 3.17                |
| Securities sold under agreement to repurchase         | 4,675,498                                 | 0.19                | 7,072,297                                 | 1.89                |
| Demand deposits                                       | 120,561,944                               | 0.11                | 105,467,852                               | 0.66                |
| Savings-demand deposits                               | 173,592,776                               | 0.45                | 163,161,555                               | 0.59                |
| Time deposits   | 274,330,651                               | 1.23                | 281,046,121                               | 2.59                |
| Savings—time deposits                                 | 199,630,338                               | 1.70                | 223,004,469                               | 2.52                |
| Negotiable certificates of deposit                    | 7,669,310                                 | 0.97                | 17,972,127                                | 2.15                |
| Bank debentures                                       | 29,052,807                                | 2.44                | 32,488,727                                | 1.91                |
| Other liabilities - appropriated loan fund            | 486,486                                   | 1.02                | 460,448                                   | 1.00                |
| Bonds payable   | 4,831,647                                 | -                   | 5,420,351                                 | -                   |

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.

e. Liquidity

Maturity Analysis of Assets and Liabilities (In New Taiwan Dollars)

June 30, 2009

(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  | \$873,716,328 | \$265,975,537                              | \$ 72,688,110 | \$ 37,450,150 | \$ 34,416,844 | \$463,185,687 |
| Main capital outflow on maturity | 882,850,731   | 150,451,079                                | 115,569,111   | 145,127,260   | 137,496,812   | 334,206,469   |
| Gap                              | (9,134,403)   | 115,524,458                                | (42,881,001)  | (107,677,110) | (103,079,968) | 128,979,218   |

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

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

June 30, 2009

(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  | \$ 6,739,448 | \$ 3,362,984                               | \$ 1,632,209 | \$ 572,155  | \$ 459,958   | \$ 712,142  |
| Main capital outflow on maturity | 6,873,464    | 2,996,754                                  | 1,793,498    | 871,384     | 454,762      | 757,066     |
| Gap                              | (134,016)    | 366,230                                    | (161,289)    | (299,229)   | 5,196        | (44,924)    |

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 amount to at least 10% of the total assets, there should be additional disclosures.

f. Interest-rate sensitivity information

Interest Rate Sensitivity (In New Taiwan Dollars)

June 30, 2009

(In Thousands of New Taiwan Dollars, %)

| Items  | 1 to 90 Days<br>(Included) | 91 to 180 Days<br>(Included) | 181 Days to<br>One Year<br>(Included) | Over One Year | Total         |
|--|----------------------------|------------------------------|---------------------------------------|---------------|---------------|
| Interest-rate sensitive assets                         | \$604,328,250              | \$21,790,701                 | \$27,867,777                          | \$58,812,566  | \$712,799,294 |
| Interest-rate sensitive liabilities                    | 241,851,938                | 359,245,936                  | 72,462,665                            | 20,194,355    | 693,754,894   |
| Interest-rate sensitive gap                            | 362,476,312                | (337,455,235)                | (44,594,888)                          | 38,618,21     | 19,044,400    |
| Net worth  |                            |                              |                                       |               | 56,769,729    |
| Ratio of interest-rate sensitive assets to liabilities |                            |                              |                                       |               | 102.75%       |
| Ratio of interest-rate sensitive gap to net worth      |                            |                              |                                       |               | 33.55%        |

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)

June 30, 2009

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

| Items  | 1 to 90 Days<br>(Included) | 91 to 180 Days<br>(Included) | 181 Days to One<br>Year (Included) | Over One Year | Total       |
|--|----------------------------|------------------------------|------------------------------------|---------------|-------------|
| Interest-rate sensitive assets                         | \$4,043,919                | \$ 246,430                   | \$50,629                           | \$529,873     | \$4,870,851 |
| Interest-rate sensitive liabilities                    | 2,061,717                  | 2,185,496                    | 184,773                            | 130           | 4,432,116   |
| Interest-rate sensitive gap                            | 1,982,202                  | ( 1,939,066)                 | ( 134,144)                         | 529,743       | 438,735     |
| Net worth  |                            |                              |                                    |               | 76,923      |
| Ratio of interest-rate sensitive assets to liabilities |                            |                              |                                    |               | 109.90%     |
| Ratio of interest-rate sensitive gap to net worth      |                            |                              |                                    |               | 570.36%     |

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.

g. Net positions of major foreign-currency

|  | June 30                                      |  |             |  |  |         |
|--|--|--|-------------|--|--|---------|
|  | 2009   |  |             | 2008   |  |         |
|  | Foreign-Currency<br>Amounts (in<br>Thousand) | New Taiwan<br>Dollar<br>Amounts (in<br>Thousand) |             | Foreign-Currency<br>Amounts (in<br>Thousand) | New Taiwan<br>Dollar<br>Amounts (in<br>Thousand) |         |
| Net positions of major<br>foreign-currency with<br>market risk | USD  | \$92,772   | \$3,044,593 | HKD  | 127,087  | 494,636 |
|  | JPY  | 1,635,069  | 561,499     | USD  | 13,149   | 399,125 |
|  | CNY  | 99,610   | 478,502     | CNY  | 48,151   | 213,179 |
|  | IDR  | 60,436,335                                       | 194,605     | JPY  | 421,570  | 121,509 |
|  | MOP  | 47,016   | 192,935     | EUR  | 1,831  | 87,822  |

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.