

## 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 Sheets  
September 30, 2009 and 2008  
(In Thousands of New Taiwan Dollars, Except Par Value)  
(Reviewed, Not Audited)

Assets			Liabilities and stockholders' equity						
Code	Accounting Item	September 30, 2009	September 30, 2008 (Restated)	%	Code	Accounting Item	September 30, 2009	September 30, 2008 (Restated)	%
11000	Cash and cash equivalents	\$11,968,324	\$18,161,085	(34)	21000	Call loans and due to banks	\$43,887,453	51,131,661	(14)
11500	Due from The Central Bank and other banks	78,216,810	75,878,409	3	21021	Short-TERM BORROWINGS	-	116,000	(100)
12000	Financial assets at fair value through profit or loss	16,869,338	37,660,276	(55)	21600	Commercial Paper Payable, Net	-	3,746,370	(100)
12500	Securities purchased under agreements to resell	-	4,132,132	(100)	22000	Financial liabilities at fair value through profit or loss	10,662,642	10,707,426	-
13000	Accounts, interest and other receivables, net	41,070,977	48,517,808	(15)	22500	Securities sold under agreements to repurchase	1,235,680	3,332,114	(63)
13500	Discounts and loans, net	603,300,626	633,023,657	(5)	23000	Accounts, interest and other payables	24,107,192	32,131,844	(25)
14000	Available-for-sale financial assets	24,068,666	46,893,487	(49)	23500	Deposits and remittances	778,174,618	786,235,180	(1)
14500	Held-to-maturity investments	149,966,519	99,143,231	51	24000	Bank debentures	32,159,959	36,240,341	(11)
15000	Equity investments-equity method	10,637,636	9,652,244	10	24100	Bonds payable	4,550,826	7,154,880	(36)
15500	Other financial assets, net	3,184,567	3,387,729	(6)	25500	Other financial liabilities	1,536,537	845,776	82
18500	Net properties	8,987,284	9,177,127	(2)	25541	Long-Term Borrowings	-	800,000	(100)
19000	Intangible assets	1,007,226	1,033,676	(3)	29697	Other liabilities	3,476,177	3,388,852	3
19500	Other assets	6,668,459	7,250,238	(8)	20000	Total liabilities	899,791,084	935,830,444	(4)
					31000	Capital stock	44,818,469	45,851,972	(2)
					31500	Capital surplus	8,193,818	8,196,483	-
					32000	Retained earnings	2,881,190	4,731,020	(39)
					32001	Legal reserve	2,746,023	6,435,486	(57)
					32003	Special reserve	282,977	282,977	-
					32011	Accumulated deficit	(147,810)	(1,987,443)	(93)
					32521	Cumulative translation adjustment	(34,864)	(36,178)	(4)
					32523	Unrealized gains (losses) on financial instruments	(91,098)	(1,044,547)	(91)
					32544	Net loss not recognized as pension cost	(642,321)	(648,249)	(1)
					32501	Unrealized revaluation increment on land	1,030,154	1,030,154	-
					30000	Total shareholders equity	56,155,348	58,080,655	(3)
10000	Total assets	955,946,432	993,911,099	(4)		Total liabilities and shareholders' equity	955,946,432	993,911,099	(4)

Note: Based on Statement of Financial Accounting Standards(SFAS) Interpretation No. (91) 243 and 244 and No. (95) 081 issued by the Accounting Research and Development Foundation of the Republic of China, the merger of Bank SinoPac and SinoPac Card Services Co., Ltd. was treated as a reorganization and was recorded at the book value of both entities' assets and liabilities. Also in accordance with SFAS Interpretation No. (95) 141, the financial statements of Bank SinoPac as of and for the nine months ended September 30, 2008 were 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)

	September 30, 2009	September 30, 2008
Demand deposit	\$ 345,409,178	\$ 276,401,476
Demand deposit ratio	44.45%	35.23%
Time deposit	431,656,574	508,136,690
Time deposit ratio	55.55%	64.77%
Foreign currency deposit	145,110,733	148,923,446
Foreign currency deposit ratio	18.67%	18.98%

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)

	September 30, 2009	September 30, 2008
Small and medium-size enterprise loan	72,651,000	77,108,200
Small and medium-size enterprise loan ratio	11.94%	12.07%
Consumer loan	343,140,429	352,540,969
Consumer loan ratio	56.37%	55.17%

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  
Nine months Ended September 30, 2009 and 2008  
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)  
(Reviewed, Not Audited)

Code	Item	Current Period	Previous Period (Restated)	%
41000	Interest revenue	\$14,120,429	\$25,867,689	(45)
51000	Interest expense	6,943,432	15,239,406	(54)
	Net interest	7,176,997	10,628,283	(32)
49100	Commissions and fee revenues, net	2,093,322	2,772,479	(24)
49200	Losses on financial assets and liabilities at fair value through profit or loss	485,592	(3,756,960)	113
49300	Realized gains from available-for-sale financial assets	(44,392)	766	(5,895)
49500	Income from equity investments-equity method, net	(523,636)	393,684	(233)
49600	Foreign exchange gain, net	612,728	1,062,019	(42)
49700	Impairment losses on assets	13,584	(2,092,852)	101
48005	Gains from unquoted equity instruments	31,518	36,811	(14)
48095	Recovery of bad debts	395,077	414,379	(5)
48051	Rental revenue	103,156	89,201	16
48099	Contingency losses	(758,868)	-	-
49800	Other net revenues	3,653	354,950	(99)
	Total net revenues	9,588,731	9,902,757	(3)
51500	Provision for bad debts	2,505,939	4,059,465	(38)
	Operating expenses			
58500	Personnel expenses	3,917,850	5,212,002	(25)
59000	Depreciation and amortization	418,190	451,169	(7)
59500	Others	2,297,351	3,030,062	(24)
	Total operating expenses	6,633,391	8,693,233	(24)
61001	(Loss) Income before Income Tax	449,401	(2,849,941)	116
61003	Income tax benefit	(562,090)	908,819	(162)
69000	Net (Loss) income	\$(112,689)	(1,941,122)	(94)
	Earnings per share(in New Taiwan dollars)	\$(0.03)	\$(0.42)	

Note: Based on Statement of Financial Accounting Standards (SFAS) Interpretation No. (91) 243 and 244 and No. (95) 081 issued by the Accounting Research and Development Foundation of the Republic of China, the merger of Bank SinoPac and SinoPac Card Services Co., Ltd. was treated as a reorganization and was recorded at the book value of both entities' assets and liabilities. In addition, based on Interpretation No. (95) 141, the financial statements of Bank SinoPac as of and for the nine months ended September 30, 2008 were retroactively restated, assuming the book values of the assets and liabilities of SinoPac Card Services Co., Ltd. were included. Thus, for the nine months ended September 30, 2009 and 2008, the net income of Bank SinoPac included the net income of SinoPac Card Services Co., Ltd. of \$35,121 and \$46,321, 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, %)

Items		September 30, 2009				
		Non-Performing Loan (NPL) (Note 1)	Total Loans	NPL Ratio (Note 2)	Loan Loss Reserves (LLR)	Coverage Ratio (Note 3)
Corporate loan	Secured	1,795,530	93,799,489	1.91%	721,597	40.19%
	Unsecured	2,436,120	154,420,971	1.58%	2,205,776	90.54%
Consumer loan	Mortgage (Note 4)	2,270,681	346,421,299	0.66%	1,061,611	46.75%
	Cash card	4,990	81,112	6.15%	8,994	180.24%
	Micro credit (Note 5)	471,654	9,565,716	4.93%	1,351,336	286.51%
	Other (Note 6)	Secured	18,231	4,395,756	0.41%	49,920
Non-secured						
Total		6,997,206	608,684,343	1.15%	5,399,234	77.16%
		Overdue Receivable	Account Receivable	Delinquency Ratio	Allowance for Credit Losses	Coverage Ratio
Credit card		165,867	13,691,118	1.21%	432,301	260.63%
Account receivable - factoring with no recourse (Note 7)		976,016	6,521,523	14.97%	648,955	66.49%

Items		September 30, 2008				
		Non-Performing Loan (NPL)	Total Loans	NPL Ratio	Loan Loss Reserves (LLR)	Coverage Ratio
Corporate loan	Secured	2,007,940	84,649,474	2.37%	871,649	43.41%
	Unsecured	2,559,830	197,674,214	1.29%	2,054,758	80.27%
Consumer loan	Mortgage (Note 4)	3,730,338	338,529,705	1.10%	1,425,136	38.20%
	Cash card	14,920	130,698	11.42%	32,578	218.35%
	Micro credit (Note 5)	937,959	12,496,422	7.51%	1,505,201	160.48%
	Other (Note 6)	Secured	38,825	5,484,348	0.71%	64,111
Non-secured						
Total		9,289,812	638,964,861	1.45%	5,953,433	64.09%
		Overdue Receivable	Account Receivable	Delinquency Ratio	Allowance for Credit Losses	Coverage Ratio
Credit card		196,045	10,437,385	1.88%	401,924	205.02%
Account receivable - factoring with no recourse (Note 7)		10,106	16,555,653	0.06%	10,106	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:  $NPL\ ratio = NPL/Total\ loans$ .  
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 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 \$53,274 and \$81,559, respectively as of September 30, 2009 and 2008, and the disclosure of excluded overdue receivables resulting from debt consultation and loan agreement amounts to \$1,163,549 and \$1,581,395, respectively as of September 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 \$14,800 and \$0, respectively as of September 30, 2009 and 2008, and the disclosure of excluded overdue receivables resulting from debt liquidation and loan agreement amounts to \$663,360 and \$0, respectively as of September 30, 2009 and 2008.

b. Management information

1) Concentration of credit extensions

September 30, 2009

(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	Formosa Plastics Group	\$13,004,977	23.04%
2	Evergreen Group	5,621,677	9.96%
3	CHI MEI Optoelectronics	5,160,144	9.14%
4	China Airlines	4,725,000	8.37%
5	Hung Tai Construction	4,435,000	7.86%
6	Far East Group	4,223,385	7.48%
7	AU Optronics Group	3,496,164	6.19%
8	Kinpo Group	3,495,200	6.19%
9	HON HAI Precision Group	3,134,669	5.55%
10	Dell Inc.	2,724,400	4.83%

September 30, 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	Formosa Plastics Group	\$13,584,478	22.42%
2	Dell Inc.	7,823,436	12.91%
3	CHI MEI Optoelectronics	6,243,213	10.30%
4	HON HAI Precision Group	5,425,566	8.95%
5	China Metal Products Group	5,121,284	8.45%
6	Hung Tai Construction	5,020,000	8.29%
7	China Airlines	4,777,000	7.88%
8	Qisda Corporation/ AU Optronics Group	4,406,767	7.27%
9	Far East Group	3,997,429	6.60%
10	Chinatrust Group	3,619,894	5.97%

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) Transaction Information On Financial Instruments

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

September 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	665,603	58,203	0	723,806	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	198,720	940	0	199,660	Fair Value	quoted market prices in an active market/OTC theoretical valuation
		Available-for-sale financial assets	14,623,810	184,241	0	14,808,051	Fair Value	quoted market prices in an active market/OTC theoretical valuation
	Bank debentures	Financial assets at fair value through profit or loss	368,400	36,614	0	405,014	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
	Corporate bonds	Financial assets at fair value through profit or loss	909,600	101,353	0	1,010,953	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Available-for-sale financial assets	2,404,050	7,673	0	2,411,723	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Held-to-maturity investments	840,263	0	0	840,263	Amortized Cost	
Convertible bonds	Financial assets at fair value through profit or loss	88,861	(25,196)	0	63,665	Fair Value	quoted market prices in an active market/OTC theoretical valuation	

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	5,170	0	0	5,170	Amortized Cost	
	Negotiable certificates of deposit	Held-to-maturity investments	147,050,000	0	0	147,050,000	Amortized Cost	
	Commercial papers	Available-for-sale financial assets	4,255,501	(141)	0	4,255,360	Fair Value	quoted market prices in an active market
	Beneficiary certificates	Financial assets at fair value through profit or loss	562,218	7,232	0	569,450	Fair Value	quoted market prices in an active market

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

September 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	231,858,884.37	Financial assets at fair value through profit or loss	(156,529.00)	65,050.45	quoted market prices in an active market / Measurement of valuation approach /Interbank valuation
Exchange rate related contract	152,408,964.88	Financial assets at fair value through profit or loss	(989,305.00)	143,797.00	Interbank valuation/Measurement of valuation approach
Securities related contract	253,897.00	Financial assets at fair value through profit or loss	2,738.4	5,806.11	quoted market prices in an active market /Interbank valuation
Commodity related contract	316.88	Financial assets at fair value through profit or loss	(296.26)	268.17	Interbank valuation
Credit related contract	2,500,000.00	Financial assets at fair value through profit or loss	-	(31,823.23)	Measurement of valuation approach /Interbank valuation
Others	-	-	-	-	NA

2-1. Overseas Transaction Information On Financial Instruments

September 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	Held-to-maturity investments	209,247	0	0	209,247	Fair Value	quoted market prices in an active market
		Held-to-maturity investments	173,037	0	0	173,037	Amortized Cost	
	Bank debentures	Financial assets at fair value through profit or loss	372,251	(6,944)	0	365,307	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	322,207	3,030	0	325,237	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	192,814	(744)	0	192,070	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets European Investment Bank (EIB)	322,371	3,364	0	325,735	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets INTER-American devel BK	322,000	800	0	322,800	Fair Value	quoted market prices in an active market
		Held-to-maturity investments	166,192	0	0	166,192	Amortized Cost	
		Financial assets at fair value through profit or loss	1,384,600	(132,523)	0	1,252,077	Fair Value	Interbank valuation
	Corporate bonds	Financial assets at fair value through profit or loss	322,000	(50,715)	0	271,285	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	322,000	1,781	0	323,781	Fair Value	Interbank valuation
	Convertible bonds	Financial assets at fair value through profit or loss	213,859	(48,434)	0	165,425	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	Floating rate notes	Held-to-maturity investments	245,571	0	(40,250)	205,321	Amortized Cost	
	Agency Bond	Available-for-sale financial assets	386,260	4,265	0	390,525	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets / Kreditanstalt Fur Wiederaufbau (KfW) /DE	643,401	8,306	0	651,707	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets / US Treasury N/B	321,781	735	0	322,516	Fair Value	quoted market prices in an active market
others	Security Instruments	Financial assets at fair value through profit or loss	641,002	(507,371)	0	133,631	Fair Value	Interbank valuation
		Available-for-sale financial assets	776,589	(196,850)	(565,484)	14,255	Fair Value	Interbank valuation
		Available-for-sale financial assets / CAYMAN ISLANDS	385,867	(173,107)	(164,073)	48,687	Fair Value	Interbank valuation
		Held-to-maturity investments	195,460	0	0	195,460	Amortized Cost	
		Non-active market debt instruments	96,600	0	0	96,600	Amortized Cost	
		Non-active market debt instruments / EATON VANCE/K.Y	322,000	0	(322,000)	0	Amortized Cost	
	Structured Notes	Financial assets at fair value through profit or loss	96,600	(193)	0	96,407	Fair Value	Interbank valuation
		Financial assets at fair value through profit or loss Standard Bank ( Halyk Bank )/K.Z	322,000	(11,270)	0	310,730	Fair Value	Interbank valuation
	Negotiable certificates of deposit	Held-to-maturity investments	161,000	0	0	161,000	Amortized Cost	
		Held-to-maturity investments / FENB /US	966,000	0	0	966,000	Amortized Cost	

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

September 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	546,315,010.96	Financial assets at fair value through profit or loss	40,052.97	(144,794.45)	quoted market prices in an active market / Measurement of valuation approach / Interbank valuation
	8,048,322.30	Hedged derivative financial assets	(4,398.00)	166,561.87	
Exchange rate related contract	363,512,824.01	Financial assets at fair value through profit or loss	2,103,708.41	(95,057.37)	Interbank valuation/Measurement of valuation approach
	3,800,000.00	Hedged derivative financial assets	(157,454.00)	95,417.57	
Securities related contract	347,277.00	Financial assets at fair value through profit or loss	-	(5,806.11)	quoted market prices in an active market /Interbank valuation
Commodity related contract	328.44	Financial assets at fair value through profit or loss	459.29	(140.69)	Interbank valuation
Credit related contract	1,100,000.00	Financial assets at fair value through profit or loss	-	(28,818.52)	Measurement of valuation approach / Interbank valuation
Others	-	Financial assets at fair value through profit or loss	-	-	NA

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

(In Thousands of New Taiwan Dollars)

Item	September 30, 2009	September 30, 2008
Unamortized Losses On The Sale Of Non-Performing Loans	None	None

4) Matters requiring special notation

September 30, 2009

Causes	Summary and Amount
<p>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.</p>	<p>None</p>
<p>Within the past one year, a fine was levied on Bank SinoPac for violations of the related regulations</p>	<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>
<p>Within the past one year, misconduct occurred that resulted in the controlling organization imposing strict corrective measures.</p>	<p>None</p>

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 Nine Months Ended September 30, 2009	For the Nine Months Ended September 30, 2008
Return on total assets	Before income tax	0.05%	(0.29) %
	After income tax	(0.01)%	(0.20) %
Return on net worth	Before income tax	0.80%	(4.80) %
	After income tax	(0.20)%	(3.27) %
Profit margin		(1.18)%	(19.60) %

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 nine months ended September 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 Nine Months Ended September 30, 2009		For the Nine Months Ended September 30, 2008	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
<u>Interest-earning assets</u>				
Due from the Central Bank and other banks	21,200,392	0.47	43,446,681	2.12
Call loans to banks	65,340,121	0.85	57,823,310	3.24
Financial assets at fair value through profit or loss	12,495,265	2.32	17,969,907	2.66
Securities purchased under agreement to resell	459,592	0.67	5,177,373	1.82
Available-for-sale financial assets	37,391,369	1.32	99,381,333	2.28
Discounts and loans	609,227,651	2.03	618,367,334	3.49
Accounts receivable - factoring	5,068,169	2.68	12,953,152	3.85
Credit card receivable	7,407,000	14.01	6,890,158	13.38
Held-to-maturity investments	126,304,137	0.82	50,388,317	2.28
Other financial assets	270,421	2.36	1,915,454	1.49
<u>Interest-bearing liabilities</u>				
Due to the Central Bank and other banks	21,124,191	1.22	20,623,643	2.64
Call loans	14,950,567	0.74	26,852,281	3.10
Securities sold under agreement to repurchase	3,416,713	0.18	6,505,952	1.86
Demand deposits	125,041,138	0.10	103,956,394	0.60
Savings-demand deposits	180,207,152	0.43	161,506,993	0.60
Time deposits	268,003,212	1.06	279,819,073	2.60
Savings—time deposits	196,385,584	1.62	221,671,888	2.55
Negotiable certificates of deposit	6,593,385	0.83	18,000,701	2.15
Bank debentures	30,151,918	2.32	33,258,615	2.15
Other liabilities - appropriated loan fund	480,513	1.01	477,015	1.02
Bonds payable	4,758,532	-	5,456,286	-

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)**

**September 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	\$ 852,338,994	\$ 156,285,598	\$ 115,953,736	\$ 70,753,604	\$ 36,792,191	\$ 472,553,865
Main capital outflow on maturity	861,335,336	150,351,212	139,141,299	108,356,314	121,415,465	342,071,046
Gap	(8,996,342)	5,934,386	(23,187,563)	(37,602,710)	(84,623,274)	130,482,819

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)**

**September 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	\$ 6,272,080	\$ 3,259,581	\$ 1,523,306	\$ 673,295	\$ 355,303	\$ 460,595
Main capital outflow on maturity	6,319,729	3,088,633	1,369,086	615,395	460,273	786,342
Gap	(47,649)	170,948	154,220	57,900	(104,970)	(325,747)

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)**

**September 30, 2009**

(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	\$562,510,521	\$56,546,076	\$34,617,287	\$66,056,390	\$719,730,274
Interest-rate sensitive liabilities	291,336,366	330,755,731	42,818,245	19,437,663	684,348,005
Interest-rate sensitive gap	271,174,155	(274,209,655)	(8,200,958)	46,618,727	35,382,269
Net worth					56,794,890
Ratio of interest-rate sensitive assets to liabilities					105.17%
Ratio of interest-rate sensitive gap to net worth					62.30%

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)**

**September 30, 2009**

(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	\$ 3,891,938	\$ 274,447	\$ 66,017	\$ 223,434	\$ 4,455,836
Interest-rate sensitive liabilities	1,903,116	2,298,994	241,267	2,130	4,445,507
Interest-rate sensitive gap	1,988,822	(2,024,547)	(175,250)	221,304	10,329
Net worth					62,673
Ratio of interest-rate sensitive assets to liabilities					100.23%
Ratio of interest-rate sensitive gap to net worth					16.48%

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

	September 30					
	2009			2008		
	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	\$56,996	\$1,835,287	USD	25,671	824,806
	HKD	182,565	758,523	CNY	120,834	567,177
	JPY	1,056,632	379,088	HKD	80,001	331,006
	EUR	4,908	230,821	SGD	8,510	191,526
	CNY	48,216	227,411	MOP	47,087	189,146

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.