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
December 31, 2009 AND 2008
(In Thousands of New Taiwan Dollars,Except Par Value)

Assets		2009	2008 (Restated)		Liabilities and stockholders' equity		2009	2008 (Restated)	
Code	Accounting Item	Amount	Amount	%	Code	Accounting Item	Amount	Amount	%
11000	Cash and cash equivalents	$17,657,455	$14,959,968	18	21000	Call loans and due to banks	$42,369,760	$39,155,198	8
11500	Due from The Central Bank and other banks	72,664,003	90,569,206	(20)	21021	Short-TERM BORROWINGS	-	3,300,000	(100)
12000	Financial assets at fair value through profit or loss	16,814,781	32,983,398	(49)	21600	Commercial Paper Payaple, Net	-	3,545,034	(100)
12500	Securities purchased under agreements to resell	-	2,598,782	(100)	22000	Financial liabilities at fair value through profit or loss	8,636,286	16,918,491	(49)
13000	Accounts, interest and other receivables, net	52,276,212	48,500,640	8	22500	Securities sold under agreements to repurchase	1,598,045	4,426,100	(64)
13500	Discounts and loans, net	652,501,596	629,440,360	4	23000	Accounts, interest and other payables	23,193,456	29,631,892	(22)
14000	Available-for-sale financial assets, net	31,435,940	23,628,091	33	23500	Deposits and remittances	826,352,256	793,819,206	4
14500	Held-to-maturity investments, net	123,833,228	115,762,458	7	24000	Bank debentures	27,129,563	28,763,023	(6)
15000	Equity investments-equity method	8,699,303	9,631,678	10	24100	Bonds payable	-	6,450,359	(100)
15500	Other financial assets, net	6,065,388	3,153,808	92	25500	Other financial liabilities	2,965,155	866,981	242
18500	Net properties	8,889,567	9,201,662	(3)	25541	Long-Term liabilities	-	1,750,000	(100)
19000	Intangible assets	994,857	1,040,112	(4)	29697	Other liabilities	3,334,965	3,703,218	(10)
19500	Other assets	6,106,871	7,296,555	(16)	20000	Total liabilities	935,579,486	932,329,502	-
					31000	Capital stock	48,218,469	44,818,469	8
					31500	Capital surplus	8,873,818	8,193,818	8
					32000	Retained earnings	5,079,036	3,029,000	68
					32001	Legal reserve	2,746,023	6,435,486	(57)
					32003	Special reserve	282,977	282,977	-
					32011	Unappropriated(accumulated deficit)	2,050,036	(3,689,463)	156
					32521	Cumulative translation adjustments	(66,530)	27,956	(338)
					32523	Unrealized losses on financial instruments	(9,073)	(19,860)	(54)
					32544	Net loss not recognized as pension cost	(766,159)	(642,321)	19
					32501	Unrealized revaluation increment on land	1,030,154	1,030,154	-
					30000	Total stockholders' equity	62,359,715	56,437,216	10
10000	Total assets	$997,939,201	$988,766,718	1		Total liabilities and stockholders' equity	$997,939,201	$988,766,718	1

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 year ended December 31, 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)

	December 31, 2009	December 31, 2008
Demand deposit	371,928,775	281,320,359
Demand deposit ratio	45.31%	35.47%
Time deposit	448,852,130	511,790,740
Time deposit ratio	54.69%	64.53%
Foreign currency deposit	150,996,680	151,449,961
Foreign currency deposit ratio	18.40%	19.10%

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

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

Note 3: Postal office deposit shall be excluded.

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

(In Thousands of New Taiwan Dollars)

	December 31, 2009	December 31, 2008
Small and medium-size enterprise loan	82,810,833	71,378,798
Small and medium-size enterprise loan ratio	12.59%	11.22%
Consumer loan	343,913,195	353,340,273
Consumer loan ratio	52.30%	55.57%

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.

Statements of Income
Years Ended December 31, 2009 and 2008
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

Code	Item	2009	2008 (Restated)	%
41000	Interest revenue	$18,307,402	$34,027,750	(46)
51000	Interest expense	8,461,210	19,779,105	(57)
	Net interest	9,846,192	14,248,645	(31)
49100	Commissions and fee revenues, net	3,086,236	3,368,444	(8)
49200	Gains from (losses on) financial assets and liabilities at fair value through profit or loss	802,050	(4,347,534)	118
49300	Realized gains from (losses on) available-for-sale financial assets	(44,360)	298,264	(115)
49500	(Losses on) Income from equity investments-equity method, net	(936,764)	152,363	(715)
49600	Foreign exchange gain, net	698,594	1,463,594	(52)
49700	Impairment losses on assets	(393,722)	(3,194,061)	(88)
48005	Gains from unquoted equity instruments	34,518	36,811	(6)
48095	Recovery of bad debts	557,074	473,139	18
48051	Rental revenues	137,129	119,722	15
48099	Contingency losses	(2,189,651)	-	-
48063	Gains from convertible bond repurchased	12,534	113,061	(89)
48053	VISA distributed the benefit from profit sharing	-	271,943	(100)
48017	Gains from disposal of properties and idle assets, net	3,248,629	222	1,463,246
49800	Other net (losses) revenues	(19,915)	76,225	(126)
	Total net revenues	14,838,544	13,080,838	13
51500	Provision for bad debts	3,178,441	5,714,039	(44)
	Operating expenses			
58500	Personnel expenses	5,636,322	6,721,775	(16)
59000	Depreciation and amortization	547,210	597,327	(8)
59500	Others	3,188,665	4,127,817	(23)
	Total operating expenses	9,372,197	11,446,919	(18)
61001	Income (loss) before Income Tax	2,287,906	(4,080,120)	156
61003	Income tax (Expense) benefit	(202,749)	895,948	(123)
69000	Net income (loss)	$2,085,157	$ (3,184,172)	165
	Earnings per share (in New Taiwan dollars) Basic earnings per share	$0.47	$(0.69)	

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 year ended December 31, 2008 were retroactively restated, assuming the book values of the assets and liabilities of SinoPac Card Services Co., Ltd. were included. Thus, for the years ended December 31, 2009 and 2008, the net income of Bank SinoPac included the net income of SinoPac Card Services Co., Ltd. of $35,121 and net loss $427,049, respectively.

5. Statement of capital adequacy

Capital Adequacy

			December 31, 2009	
			Standalone	**Consolidation**
Eligible capital	Tier 1 capital		$ 55,794,185	$ 59,325,063
	Tier 2 capital		17,335,703	23,555,341
	Tier 3 capital		-	-
	Eligible capital		73,129,888	82,880,404
Risk-weighted assets	Credit risk	Standardized approach	558,613,312	605,872,010
		Internal rating - based approach	N/A	N/A
		Securitization	369,894	1,239,957
	Operational risk	Basic indicator approach	24,656,313	30,157,400
		Standardized approach/ Alternative standardized approach	N/A	N/A
		Advanced measurement approach	N/A	N/A
	Market risk	Standardized approach	17,685,367	19,226,967
		Internal models approach	N/A	N/A
	Total risk-weighted assets		601,324,886	656,496,334
Capital adequacy rate			12.16%	12.62%
Tier 1 risk - based capital ratio			9.28%	9.03%
Tier 2 risk - based capital ratio			2.88%	3.59%
Tier 3 risk - based capital ratio			-	-
Ratios of common stockholders' equity to total assets			4.83%	4.56%
Leverage ratio			5.69%	5.65%

			December 31, 2008	
			Standalone	**Consolidation**
Eligible capital	Tier 1 capital		$ 51,981,518	$ 56,276,474
	Tier 2 capital		8,855,268	15,078,068
	Tier 3 capital		-	-
	Eligible capital		60,836,786	71,354,542
Risk-weighted assets	Credit risk	Standardized approach	528,034,082	587,026,066
		Internal rating - based approach	N/A	N/A
		Securitization	883,186	2,000,091
	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	18,780,898	20,261,254
		Internal models approach	N/A	N/A
	Total risk-weighted assets		582,623,804	649,511,349
Capital adequacy rate			10.44%	10.99%
Tier 1 risk - based capital ratio			8.92%	8.67%
Tier 2 risk - based capital ratio			1.52%	2.32%
Tier 3 risk - based capital ratio			-	-
Ratios of common stockholders' equity to total assets			4.60%	4.28%
Leverage ratio			5.36%	5.38%

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. For semiannual financial report, the Bank shall disclose the capital adequacy ratio for the current period, previous period, and previous year end.

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.
8) Leverage ratio = Tier 1 capital/adjusted average assets (average assets – goodwill, unamortizd losses on sale of non-performing loans and the amount deducted from Tier 1 capital according to "Regulations Governing the Capital Adequacy Ratio of Banks")

6. Significant financial and operating profile

a. Assets quality

(In Thousands of New Taiwan Dollars, %)

<table>
<tr><th colspan="3"></th><th colspan="5">December 31, 2009</th></tr>
<tr><th colspan="3">Items</th><th>Non-Performing Loan (NPL) (Note 1)</th><th>Total Loans</th><th>NPL Ratio (Note 2)</th><th>Loan Loss Reserves (LLR)</th><th>Coverage Ratio (Note 3)</th></tr>
<tr><td rowspan="2">Corporate loan</td><td colspan="2">Secured</td><td>$1,665,589</td><td>$115,235,483</td><td>1.45%</td><td>$ 784,019</td><td>47.07%</td></tr>
<tr><td colspan="2">Unsecured</td><td>2,004,965</td><td>175,557,116</td><td>1.14%</td><td>2,025,158</td><td>101.01%</td></tr>
<tr><td rowspan="5">Consumer loan</td><td colspan="2">Mortgage (Note 4)</td><td>1,805,163</td><td>352,751,601</td><td>0.51%</td><td>952,570</td><td>52.77%</td></tr>
<tr><td colspan="2">Cash card</td><td>1,454</td><td>72,405</td><td>2.01%</td><td>4,820</td><td>331.50%</td></tr>
<tr><td colspan="2">Micro credit (Note 5)</td><td>371,078</td><td>8,950,068</td><td>4.15%</td><td>1,244,185</td><td>335.29%</td></tr>
<tr><td rowspan="2">Other (Note 6)</td><td>Secured</td><td rowspan="2">19,144</td><td rowspan="2">4,981,537</td><td rowspan="2">0.38%</td><td rowspan="2">49,125</td><td rowspan="2">256.61%</td></tr>
<tr><td>Unsecured</td></tr>
<tr><td colspan="3">Total</td><td>5,867,393</td><td>657,548,210</td><td>0.89%</td><td>5,059,877</td><td>86.24%</td></tr>
<tr><th colspan="3"></th><th>Overdue Receivables</th><th>Account Receivables</th><th>Delinquency Ratio</th><th>Allowance for Credit Losses</th><th>Coverage Ratio</th></tr>
<tr><td colspan="3">Credit card</td><td>182,664</td><td>17,568,380</td><td>1.04%</td><td>383,360</td><td>209.87%</td></tr>
<tr><td colspan="3">Account receivable - factoring with no recourse (Note 7)</td><td>1,072,768</td><td>11,558,710</td><td>9.28%</td><td>693,408</td><td>64.64%</td></tr>
<tr><td colspan="3">Excluded NPL as a result of debt consultation and loan agreements (Note 8)</td><td colspan="5">43,542</td></tr>
<tr><td colspan="3">Excluded overdue receivables as a result of debt consultation and loan agreements (Note 8)</td><td colspan="5">1,089,945</td></tr>
<tr><td colspan="3">Excluded NPL as a result of consumer debt clearance (Note 9)</td><td colspan="5">13,672</td></tr>
<tr><td colspan="3">Excluded overdue receivables as a result of consumer debt clearance (Note 9)</td><td colspan="5">737,150</td></tr>
</table>

<table>
<tr><td colspan="3"></td><td colspan="5">December 31, 2008</td></tr>
<tr><td colspan="3">Items</td><td>Non-Performing Loan (NPL)</td><td>Total Loans</td><td>NPL Ratio</td><td>Loan Loss Reserves (LLR)</td><td>Coverage Ratio</td></tr>
<tr><td rowspan="2">Corporate loan</td><td colspan="2">Secured</td><td>$2,056,743</td><td>$ 85,240,234</td><td>2.41%</td><td>$ 853,173</td><td>41.48%</td></tr>
<tr><td colspan="2">Unsecured</td><td>2,641,449</td><td>195,371,996</td><td>1.35%</td><td>2,493,722</td><td>94.41%</td></tr>
<tr><td rowspan="5">Consumer loan</td><td colspan="2">Mortgage (Note 4)</td><td>3,149,504</td><td>337,887,576</td><td>0.93%</td><td>1,346,893</td><td>42.77%</td></tr>
<tr><td colspan="2">Cash card</td><td>10,469</td><td>112,052</td><td>9.34%</td><td>23,280</td><td>222.37%</td></tr>
<tr><td colspan="2">Micro credit (Note 5)</td><td>725,171</td><td>11,524,753</td><td>6.29%</td><td>1,687,302</td><td>232.68%</td></tr>
<tr><td rowspan="2">Other (Note 6)</td><td>Secured</td><td rowspan="2">28,602</td><td rowspan="2">5,765,178</td><td rowspan="2">0.50%</td><td rowspan="2">58,689</td><td rowspan="2">205.19%</td></tr>
<tr><td>Unsecured</td></tr>
<tr><td colspan="3">Total</td><td>8,611,938</td><td>635,901,789</td><td>1.35%</td><td>6,463,059</td><td>75.05%</td></tr>
<tr><td colspan="3"></td><td>Overdue Receivables</td><td>Account Receivables</td><td>Delinquency Ratio</td><td>Allowance for Credit Losses</td><td>Coverage Ratio</td></tr>
<tr><td colspan="3">Credit card</td><td>152,233</td><td>9,891,428</td><td>1.54%</td><td>451,034</td><td>296.28%</td></tr>
<tr><td colspan="3">Account receivable - factoring with no recourse (Note 7)</td><td>10,412</td><td>12,696,086</td><td>0.08%</td><td>10,412</td><td>100.00%</td></tr>
<tr><td colspan="3">Excluded NPL as a result of debt consultation and loan agreements (Note 8)</td><td colspan="5">67,588</td></tr>
<tr><td colspan="3">Excluded overdue receivables as a result of debt consultation and loan agreements (Note 8)</td><td colspan="5">1,449,069</td></tr>
<tr><td colspan="3">Excluded NPL as a result of consumer debt clearance (Note 9)</td><td colspan="5">-</td></tr>
<tr><td colspan="3">Excluded overdue receivables as a result of consumer debt clearance (Note 9)</td><td colspan="5">78,226</td></tr>
</table>

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 receivables/Account receivables.

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) and is excluded from credit card and cash card loans.

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: The disclosure of excluded NPLs and excluded overdue receivables resulting from debt consultation and loan agreements is based on the Banking Bureau letter dated April 25, 2006 (Ref. No. 09510001270).

Note 9: The disclosure of excluded NPLs and excluded overdue receivables resulting from consumer debt clearance is based on the Banking Bureau letter dated September 15, 2008 (Ref. No. 09700318940).

b. Management information

1) Concentration of credit extensions

December 31, 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	A Group (Plastics)	$11,876,873	21.04%
2	B Group (Computer and Peripheral Equipment)	7,685,937	13.62%
3	C Group (Trading and Consumers' Goods Industry)	5,800,000	10.28%
4	D Group (Shipping and Transportation)	5,719,674	10.13%
5	E Group (Optoelectronic)	5,269,805	9.34%
6	F Group (Textiles)	4,903,901	8.69%
7	G Group (Non-profit Organization)	4,725,000	8.37%
8	H Group (Optoelectronic)	4,593,317	8.14%
9	I Group (Other Electronic)	4,304,639	7.63%
10	J Company (Shipping and Transportation)	2,855,806	5.06%

December 31, 2008

(In Thousands of New Taiwan Dollars, %)

Rank (Note 1)	Group Name (Note 2)	Total Credit Consists of Loans (Note 3)	Percentage of Net Worth (%) (Note 4)
1	A Group (Plastics)	$12,998,763	21.45%
2	B Group (Computer and Peripheral Equipment)	7,365,359	12.16%
3	C Group (Optoelectronic)	6,893,467	11.38%
4	D Group (Other Electronic)	6,397,455	10.56%
5	E Group (Building Material and Construction)	5,287,000	8.73%
6	F Group (Building Material and Construction)	5,170,765	8.53%
7	G Group (Textiles)	5,060,666	8.35%
8	H Group (Optoelectronic)	4,992,871	8.24%
9	I Group (Non-profit Organization)	4,777,000	7.88%
10	J Company (Shipping and Transportation)	2,899,317	4.79%

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 Supplementary Provisions to the Taiwan Stock Exchange Corporation Rules for Review of Securities Listings Law Article 6.

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 grantees issued.

Note 4: Net worth of previous year-end.

2) Information of inverstees of Bank SinoPac

YEAR ENDED DECEMBER 31, 2009

(In Thousands of New Taiwan Dollars or Share, Unless Otherwise Stated)

Investee Company	Location	Main Businesses and Products	Balance as of December 31, 2009			Consolidated Investment				Note
								Total		
			Percentage of Ownership	Carrying Amount (Note 1)	Investment Gains (Loss) (Note 1)	Shares (Thousand)	Imitated Shares	Shares	Percentage of Ownership	
Financial related enterprise										
SinoPac Bancorp	California	Holding company	100.00%	$ 6,510,787	$ (1,494,265)	20	-	20	100.00%	Subsidiary
SinoPac Leasing Corporation	Taipei	Leasing and installment sales	-	-	108,168	177,100	-	177,100	100.00%	Note 2
SinoPac Capital Limited (H.K.)	Hong Kong	Lending and financing	100.00%	1,245,004	30,866	229,998	-	229,998	100.00%	Subsidiary
SinoPac Life Insurance Agent Co., Ltd.	Taipei	Life insurance agent	100.00%	880,205	389,378	300	-	300	100.00%	Subsidiary
SinoPac Property Insurance Agent Co., Ltd.	Taipei	Property insurance agent	100.00%	63,307	29,089	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	2,523	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	18,200	9,100	-	9,100	2.28%	
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	3,000	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	371	2,232	-	2,232	0.75%	
Nonfinancial related enterprise										
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 year ended December 31, 2009.

Note 2: SinoPac Leasing Corporation have been transferred at the book value to SPH on December 1, 2009 and become a subsidiary of SPH.

3) Transaction Information On Financial Instruments

1-1.Domestic Transaction Information On Financial Instruments

December 31, 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	721,866	133,234	0	855,100	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	1,859,426	395	0	1,859,821	Fair Value	quoted market prices in an active market/OTC theoretical valuation
		Available-for-sale financial assets	18,523,104	(77,297)	0	18,445,807	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	30,505	0	398,905	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	90,415	0	1,000,015	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Available-for-sale financial assets	5,861,200	(21,255)	0	5,839,945	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Held-to-maturity investments	840,339	0	0	840,339	Amortized Cost	
	Convertible bonds	Financial assets at fair value through profit or loss	45,452	(14,087)	0	31,365	Fair Value	quoted market prices in an active market/OTC theoretical valuation
others	Ecurity Instruments	Non-active market debt instruments	4,396	0	0	4,396	Amortized Cost	
	Negotiable certificates of deposit	Held-to-maturity investments	122,050,000	0	0	122,050,000	Amortized Cost	
	Commercial papers	Available-for-sale financial assets	3,539,945	(52)	0	3,539,893	Fair Value	quoted market prices in an active market
	Beneficiary certificates	Financial assets at fair value through profit or loss	808,823	7,170	0	815,993	Fair Value	quoted market prices in an active market

1-2Domestic Transaction Information On Derivative Financial Instruments

December 31, 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	249,542,941.83	Financial assets at fair value through profit or loss	(78,820.00)	147,479.84	quoted market prices in an active market / Measurement of valuation approach /Interbank valuation
Exchange rate related contract	157,298,878.59	Financial assets at fair value through profit or loss	(1,199,117.00)	71,273.97	Interbank valuation/Measurement of valuation approach
Securities related contract	247,111.45	Financial assets at fair value through profit or loss	2,738.40	9,123.81	quoted market prices in an active market /Interbank valuation
Commodity related contract	20,092.42	Financial assets at fair value through profit or loss	(1,753.00)	833.48	Interbank valuation
Credit related contract	2,500,000.00	Financial assets at fair value through profit or loss	-	(18,441.98)	Measurement of valuation approach /Interbank valuation
Others	-	NA	-	-	NA

2-1. Overseas Transaction Information On Financial Instruments

December 31, 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	207,233	0	0	207,233	Fair Value	quoted market prices in an active market
		Held-to-maturity investments	108,065	0	0	108,065	Amortized Cost	
	Bank debentures	Financial assets at fair value through profit or loss	336,957	(5,944)	0	331,013	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	1,374,961	3,786	0	1,378,747	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets European Investment Bank (EIB)	320,632	3,480	0	324,112	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets INTER-American devel BK	320,300	554	0	320,854	Fair Value	quoted market prices in an active market
		Held-to-maturity investments	82,615	0	0	82,615	Amortized Cost	
	Corporate bonds	Financial assets at fair value through profit or loss	800,750	(54,212)	0	746,538	Fair Value	Interbank valuation
		Financial assets at fair value through profit or loss Hutchison Whampoa Int'l. (和記黃埔)/K.Y	320,300	996	0	321,296	Fair Value	Interbank valuation
		Available-for-sale financial assets	229,290	(736)	0	228,554	Fair Value	quoted market prices in an active market
	Convertible bonds	Financial assets at fair value through profit or loss	788,600	(122,717)	0	665,883	Fair Value	quoted market prices in an active market
		Financial assets at fair value through profit or loss	320,300	(53,220)	0	267,080	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	243,938	0	(16,015)	227,923	Amortized Cost	
	Agency Bond	Available-for-sale financial assets	384,237	4,208	0	388,445	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets / FANNIE MAE/US	320,101	997	0	321,098	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets / Kreditanstalt Fur Wiederaufbau (KFW)/DE	640,067	8,419	0	648,486	Fair Value	quoted market prices in an active market
others	Security Instruments	Financial assets at fair value through profit or loss	405,847	(404,506)	0	1,341	Fair Value	Interbank valuation
		Available-for-sale financial assets	772,489	0	(772,489)	0	Fair Value	Interbank valuation
		Available-for-sale financial assets / CAYMAN ISLANDS	383,830	0	(383,830)	0	Fair Value	Interbank valuation
		Held-to-maturity investments	156,903	0	0	156,903	Amortized Cost	Interbank valuation
		Non-active market debt instruments	96,090	0	0	96,090	Amortized Cost	Interbank valuation
		Non-active market debt instruments / EATON VANCE/KY	320,300	0	(320,300)	0	Amortized Cost	Interbank valuation
	Structured Notses	Financial assets at fair value through profit or loss Standard Bank (Halyk Bank)/KZ	320,300	(5,445)	0	314,855	Fair Value	Interbank valuation
	Negotiable certificates of deposit	Held-to-maturity investments	160,150	0	0	160,150	Amortized Cost	

2-2 Overseas Transaction Information On Derivative Financial Instruments

December 31, 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	546,152,320.39	Financial assets at fair value through profit or loss	(19,082.82)	(180,876.27)	quoted market prices in an active market / Measurement of valuation approach / Interbank valuation
Interest rate related contract	6,742,564.12	Hedged derivative financial assets	(16,171.00)	168,856.39	quoted market prices in an active market / Measurement of valuation approach / Interbank valuation
Exchange rate related contract	368,654,836.28	Financial assets at fair value through profit or loss	2,598,810.00	(46,087.55)	Interbank valuation/Measurement of valuation approach
Exchange rate related contract	3,000,000.00	Hedged derivative financial assets	(165,972.00)	83,122.74	Interbank valuation/Measurement of valuation approach
Securities related contract	320,780.45	Financial assets at fair value through profit or loss	-	(9,123.81)	quoted market prices in an active market /Interbank valuation
Commodity related contract	20,098.18	Financial assets at fair value through profit or loss	1,939.00	(833.48)	Interbank valuation
Credit related contract	1,100,000.00	Financial assets at fair value through profit or loss	-	(30,261.56)	Measurement of valuation approach / Interbank valuation
Others	-	NA	-	-	NA

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

(In Thousands of New Taiwan Dollars)

Item	December 31, 2009	December 31, 2008
Unamortized Losses On The Sale Of Non-Performing Loans	None	None

4) Matters requiring special notation

December 31, 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	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$20,000 on the responsible person for such breach in accordance with Article 38, Section 1, Clause 1 of the Personal Data Law. Our bank has enhanced propaganda to keep from recidivism.
	Bank (formerly SinoPac Card Services) to handle "on its own credit card transactions," acquiring business doesn't get the approval of the Financial Supervisory Commission of Executive Yuan in violation of "credit card business institutions to manage approach" Article 15 which is authorized by the Article 47 of the Banking Act . In accordance with the Article 132 of the Banking Act, the Executive Yuan's Financial Supervisory Commission fined SinoPac Card Services NT 500,000 on March 17 2009, the missing items has been improved.
	Bank investment in structured investment vehicle (SIV) has been down-grade to non-investment grade caused by credit rating, resulted in excess investment limits, but continue to buy non- credit rating of the company's bond NT$ 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.
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 December 31, 2009	For the Year Ended December 31, 2008
Return on total assets	Before income tax	0.23%	(0.41) %
	After income tax	0.21%	(0.32) %
Return on net worth	Before income tax	3.85%	(6.97) %
	After income tax	3.51%	(5.44) %
Profit margin		14.05%	(24.34) %

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 December 31, 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)

	Years Ended December 31, 2009		Years Ended December 31, 2008	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
Interest-earning assets				
Due from the Central Bank and other banks	$21,414,356	0.45	$38,155,413	2.00
Call loans to banks	61,297,800	0.83	55,705,046	3.07
Financial assets at fair value through profit or loss	10,763,805	2.33	17,794,704	2.79
Securities purchased under agreement to resell	348,754	0.66	4,626,625	1.79
Available-for-sale financial assets	35,485,010	1.34	82,870,849	2.28
Discounts and loans	614,325,734	1.99	623,483,848	3.47
Accounts receivable - factoring	5,448,921	2.33	13,068,600	3.90
Credit card receivable	8,133,516	14.00	6,708,589	13.21
Held-to-maturity investments	127,803,927	0.78	61,781,414	2.20
Other financial assets	242,060	2.12	1,599,649	1.59
Interest-bearing liabilities				
Due to the Central Bank and other banks	21,120,532	1.21	20,746,451	2.58
Call loans	16,308,259	0.58	24,784,269	3.02
Securities sold under agreement to repurchase	3,287,738	0.17	5,950,548	1.77
Demand	129,608,640	0.12	103,364,091	0.54
Savings-demand	186,606,253	0.41	160,042,305	0.60
Time	259,335,393	0.96	280,321,806	2.54
Savings—time	193,527,084	1.50	217,848,225	2.51
Negotiable certificates of deposit	8,134,774	0.62	16,789,683	2.13
Bank debentures	30,281,084	2.27	33,125,821	2.27
Other liabilities - appropriated loan fund	476,742	1.01	481,544	1.03
Bonds payable	4,583,963	-	5,430,054	-

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)

December 31, 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	$ 890,866,289	$ 165,289,906	$ 110,173,424	$ 59,964,935	$ 38,997,524	$ 516,440,500
Main capital outflow on maturity	908,876,087	142,751,034	126,960,809	110,001,336	158,145,448	371,017,460
Gap	(18,009,798)	22,538,872	(16,787,385)	(50,036,401)	(119,147,924)	145,423,040

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)
December 31, 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	$ 7,127,601	$ 3,902,095	$ 1,597,492	$ 730,718	$ 375,895	$ 521,401
Main capital outflow on maturity	7,004,187	3,868,034	1,182,282	621,556	524,463	807,852
Gap	123,414	34,061	415,210	109,162	(148,568)	(286,451)

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 (New Taiwan Dollars)

December 31, 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	$ 567,603,008	$ 44,857,104	$ 36,149,822	$ 99,742,196	$ 748,352,130
Interest-rate sensitive liabilities	280,948,398	345,126,482	72,927,738	16,682,493	715,685,111
Interest-rate sensitive gap	286,654,610	(300,269,378)	(36,777,916)	83,059,703	32,667,019
Net worth					64,287,154
Ratio of interest-rate sensitive assets to liabilities					104.56%
Ratio of interest-rate sensitive gap to net worth					50.81%

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

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

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

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

Interest Rate Sensitivity (USD)
December 31, 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	$ 4,234,546	$ 340,321	$ 197,830	$ 177,158	$ 4,949,855
Interest-rate sensitive liabilities	2,146,259	2,292,333	249,091	-	4,687,683
Interest-rate sensitive gap	2,088,287	(1,952,012)	(51,261)	177,158	262,172
Net worth					67,418
Ratio of interest-rate sensitive assets to liabilities					105.59%
Ratio of interest-rate sensitive gap to net worth					388.88%

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

	December 31					
	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	36,392	1,165,638	USD	42,191	1,386,386
	HKD	202,180	835,155	HKD	178,969	758,818
	CNY	65,525	307,428	CNY	132,753	639,200
	CAD	9,614	293,098	MOP	41,357	170,245
	MYR	25,879	242,020	INR	146,266	99,212

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.