

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
March 31, 2010 and 2009
(In Thousands of New Taiwan Dollars, Except Par Value)
(Reviewed, Not Audited)

Assets			Liabilities and stockholders' equity				
Code	Accounting Item	March 31, 2010	March 31, 2009 (Restated)	Code	Accounting Item	March 31, 2010	March 31, 2009 (Restated)
		Amount	Amount			Amount	Amount
11000	Cash and cash equivalents	\$11,101,958	\$9,600,908	21000	Call loans and due to banks	\$50,328,190	\$29,792,161
11500	Due from the Central Bank and other banks	76,217,584	92,277,391	21021	Short-term borrowings	-	2,250,000
12000	Financial assets at fair value through profit or loss	16,740,300	25,543,351	21600	Commercial paper payable, net	-	3,249,658
12500	Securities purchased under agreements to resell	-	595,737	22000	Financial liabilities at fair value through profit or loss	8,895,431	14,169,074
13000	Accounts, interest and other receivables, net	47,796,233	39,629,424	22500	Securities sold under agreements to repurchase	3,867,659	3,124,205
13500	Discounts and loans, net	673,917,115	607,172,095	23000	Accounts, interest and other payables	20,379,513	24,306,109
14000	Available-for-sale financial assets, net	26,353,398	47,428,687	23500	Deposits and remittances	837,271,417	791,058,202
14500	Held-to-maturity investments, net	133,669,154	110,342,082	24000	Bank debentures	27,097,862	28,077,618
15000	Equity investments-equity method	8,453,310	9,869,860	24100	Bonds payable	-	6,293,490
15500	Other financial assets, net	7,345,991	3,427,980	25000	Other financial liabilities	2,916,997	878,398
18500	Net properties	8,833,415	8,932,926	29697	Other liabilities	3,354,625	3,407,588
19000	Intangible assets	989,819	1,033,672	29000	Total liabilities	954,111,694	906,606,503
19500	Other assets	6,068,392	7,581,396				
				31000	Capital stock	48,218,469	44,818,469
				31500	Capital surplus	8,873,818	8,193,818
				32000	Retained earnings	5,958,979	3,414,207
				32001	Legal reserve	2,746,023	6,435,486
				32003	Special reserve	282,977	-
				32011	Unappropriated earnings (accumulated deficit)	2,929,979	(3,304,256)
				32521	Cumulative translation adjustments	(82,315)	130,570
				32523	Unrealized earnings (losses) on financial instruments	142,019	(115,891)
				32544	Net loss not recognized as pension cost	(766,159)	(642,321)
				32501	Unrealized revaluation increment on land	1,030,154	1,030,154
				30000	Total stockholders' equity	63,374,965	56,829,006
10000	Total assets	\$1,017,486,659	\$963,435,509		Total liabilities and stockholders' equity	\$1,017,486,659	\$963,435,509

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 three months ended March 31, 2009 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)

	March 31, 2010	March 31, 2009
Demand deposit	371,033,163	307,588,381
Demand deposit ratio	44.45%	38.92%
Time deposit	463,627,226	482,765,832
Time deposit ratio	55.55%	61.08%
Foreign currency deposit	145,227,873	156,865,569
Foreign currency deposit ratio	17.40%	19.85%

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

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

Note 3: Postal office deposit shall be excluded.

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

(In Thousands of New Taiwan Dollars)

	March 31, 2010	March 31, 2009
Small and medium-size enterprise loan	87,159,750	67,282,710
Small and medium-size enterprise loan ratio	12.84%	10.97%
Consumer loan	343,677,538	336,850,460
Consumer loan ratio	50.62%	54.91%

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. (Revolving balances of credit card are excluded.)

4.

Statements of Income
For The Three Months Ended March 31, 2010 and 2009
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)
(Reviewed, Not Audited)

Code	Item	2010	2009 (Restated)	%
41000	Interest revenue	\$4,255,365	\$5,603,953	(24)
51000	Interest expense	1,359,577	2,981,320	(54)
	Net interest	2,895,788	2,622,633	10
49100	Commission and fee revenues, net	880,919	503,199	75
49200	Gains from (losses on) financial assets and liabilities at fair value through profit or loss	221,225	(369,698)	160
49300	Realized (losses on) gains from available-for-sale financial assets	(32,007)	115,225	(128)
49500	Losses on equity investments - equity method, net	(207,008)	(76,333)	171
49600	Foreign exchange gain, net	40,554	517,139	(92)
49700	Impairment losses on assets	(20,108)	-	-
48095	Recovery of bad debts	143,447	195,360	(27)
48051	Rental revenues	35,429	34,079	4
49800	Other net losses	(46,890)	(10,301)	355
	Total net revenues	3,911,349	3,531,303	11
51500	Provision for bad debts	546,531	841,409	(35)
	Operating expenses	2,275,817	2,320,450	(2)
58500	Personnel expenses	1,439,119	1,404,588	2
59000	Depreciation and amortization	124,752	142,308	(12)
59500	Others	711,946	773,554	(8)
61001	Income before Income Tax	1,089,001	369,444	195
61003	Income tax (Expense) benefit	(209,058)	74,106	(382)
69000	Net income	\$879,943	\$443,550	98
	EARNINGS PER SHARE:			
	Basic earnings per share (in New Taiwan dollars)	\$0.18	\$0.10	
	Diluted earnings per share (in New Taiwan dollars)	\$ -	\$0.09	

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 three months ended March 31, 2009 were retroactively restated, assuming the book values of the assets and liabilities of SinoPac Card Services Co., Ltd. were included. Thus, for the three months ended March 31, 2009, the net income of Bank SinoPac included the net income of SinoPac Card Services Co., Ltd. of \$58,343.

5. Significant financial and operating profile

a. Assets quality

(In Thousands of New Taiwan Dollars, %)

Items		March 31, 2010				
		Non-Performing Loan (NPL) (Note 1)	Total Loans	NPL Ratio (Note 2)	Loan Loss Reserves (LLR)	Coverage Ratio (Note 3)
Corporate loan	Secured	1,766,248	126,843,963	1.39%	728,804	41.26%
	Unsecured	2,539,902	181,985,167	1.40%	2,158,565	84.99%
Consumer loan	Mortgage (Note 4)	1,409,960	356,698,091	0.40%	920,843	65.31%
	Cash card	800	66,951	1.19%	3,440	430.33%
	Micro credit (Note 5)	248,129	8,395,270	2.96%	1,166,192	469.99%
	Other (Note 6)	13,228	4,942,331	0.27%	48,810	368.99%
Total		5,978,267	678,931,773	0.88%	5,026,654	84.08%
		Overdue Receivables	Account Receivables	Delinquency Ratio	Allowance for Credit Losses	Coverage Ratio
Credit card		156,229	16,650,672	0.94%	383,147	245.25%
Account receivable - factoring with no recourse (Note 7)		1,068,776	12,488,412	8.56%	1,013,652	94.84%
Excluded NPL as a result of debt consultation and loan agreements (Note 8)		\$ 28,590				
Excluded overdue receivables as a result of debt consultation and loan agreements (Note 8)		1,015,730				
Excluded NPL as a result of consumer debt clearance (Note 9)		14,681				
Excluded overdue receivables as a result of consumer debt clearance (Note 9)		784,672				

		March 31, 2009				
Items		Non-Performing Loan (NPL)	Total Loans	NPL Ratio	Loan Loss Reserves (LLR)	Coverage Ratio
Corporate loan	Secured	2,144,160	84,527,305	2.54%	792,825	36.98%
	Unsecured	2,572,554	177,430,691	1.45%	2,592,413	100.77%
Consumer loan	Mortgage (Note 4)	2,984,071	336,014,852	0.89%	1,252,971	41.99%
	Cash card	9,503	100,596	9.45%	18,387	193.49%
	Micro credit (Note 5)	709,742	10,598,339	6.70%	1,606,301	226.32%
	Other (Note 6)	27,735	4,810,943	0.58%	57,640	207.82%
Total		8,447,765	613,482,726	1.38%	6,320,537	74.82%
		Overdue Receivables	Account Receivables	Delinquency Ratio	Allowance for Credit Losses	Coverage Ratio
Credit card		196,680	11,704,309	1.68%	432,888	220.10%
Account receivable - factoring with no recourse (Note 7)		10,656	7,914,006	0.13%	10,722	100.62%
Excluded NPL as a result of debt consultation and loan agreements (Note 8)		\$ 60,968				
Excluded overdue receivables as a result of debt consultation and loan agreements (Note 8)		1,340,588				
Excluded NPL as a result of consumer debt clearance (Note 9)		6,599				
Excluded overdue receivables as a result of consumer debt clearance (Note 9)		590,457				

- 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 within three months 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

March 31, 2010

(In Thousands of New Taiwan Dollars, %)

Rank (Note 1)	Industry Category (Note 2)	Total Credit Consists of Loans (Note 3)	Percentage of Net Worth (%) (Note 4)
1	A Group (Plastics)	\$11,752,003	20.82%
2	B Group (Other electronic)	10,137,596	17.96%
3	C Group (Computer and peripheral equipment)	8,949,911	15.86%
4	D Group (Optoelectronic)	6,140,094	10.88%
5	E Group (Trading and consumers' goods industry)	5,800,000	10.28%
6	F Group (Non-profit organization)	4,712,500	8.35%
7	G Group (Steel refine)	3,031,081	5.37%
8	H Company (Shipping and transportation)	2,888,893	5.12%
9	I Group (Finance and lease)	2,883,104	5.11%
10	J Company (Metal product)	2,406,418	4.26%

March 31, 2009

(In Thousands of New Taiwan Dollars, %)

Rank (Note 1)	Industry Category (Note 2)	Total Credit Consists of Loans (Note 3)	Percentage of Net Worth (%) (Note 4)
1	A Group (Plastics)	10,100,629	17.90%
2	B Group (Optoelectronic)	6,603,836	11.70%
3	C Group (Building material and construction)	5,238,548	9.28%
4	D Group (Non-profit organization)	4,755,500	8.43%
5	E Group (Computer and peripheral equipment)	4,578,795	8.11%
6	F Group (Optoelectronic)	4,319,130	7.65%
7	G Group (Cotton and Textile)	4,299,031	7.62%
8	H Group (Computer, electronic and optic)	3,594,513	6.37%
9	I Company (Shipping and transportation)	2,899,317	5.14%
10	J Group (Synthetic fiber)	1,870,908	3.32%

- 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) Transaction Information On Financial Instruments

1-1.Domestic Transaction Information On Financial Instruments

		March 31, 2010				(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	815,084	134,084	0	949,168	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	10,346	394	0	10,740	Fair Value	quoted market prices in an active market
	Unlisted equity investments	Unquoted equity instruments	1,922,882	0	0	1,922,882	Amortized Cost	
Bond	Government bonds	Financial assets at fair value through profit or loss	103,006	(258)	0	102,748	Fair Value	quoted market prices in an active market/OTC theoretical valuation
		Available-for-sale financial assets	13,196,518	35,872	0	13,232,390	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	30,877	0	399,277	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	89,374	0	998,974	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Available-for-sale financial assets	4,460,687	10,080	0	4,470,767	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Held-to-maturity investments	840,427	0	0	840,427	Amortized Cost	
Convertible bonds	Financial assets at fair value through profit or loss	7,989	(863)	0	7,126	Fair Value	quoted market prices in an active market/OTC theoretical valuation	
others	Ecurity Instruments	Non-active market debt instruments	3,518	0	0	3,518	Amortized Cost	
	Negotiable certificates of deposit	Held-to-maturity investments	132,100,000	0	0	132,100,000	Amortized Cost	
	Commercial papers	Available-for-sale financial assets	3,442,922	(39)	0	3,442,883	Fair Value	quoted market prices in an active market
	Beneficiary certificates	Financial assets at fair value through profit or loss	694,498	4,546	0	699,044	Fair Value	quoted market prices in an active market

1-2 Domestic Transaction Information On Derivative Financial Instruments

March 31, 2010 (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	274,796,988	Financial assets at fair value through profit or loss	(57,664)	67,978	quoted market prices in an active market / Measurement of valuation approach /Interbank valuation
Exchange rate related contract	170,942,280	Financial assets at fair value through profit or loss	6,038	(93,417)	Interbank valuation/Measurement of valuation approach
Securities related contract	69,488	Financial assets at fair value through profit or loss	-	2,491	quoted market prices in an active market /Interbank valuation
Commodity related contract	221,601	Financial assets at fair value through profit or loss	(10,520)	(13,198)	Interbank valuation
Credit related contract	2,500,000	Financial assets at fair value through profit or loss	-	(29,838)	Measurement of valuation approach /Interbank valuation
Others	-	NA	-	-	NA

2-1. Overseas Transaction Information On Financial Instruments

		March 31, 2010			(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	204,718	0	0	204,718	Fair Value	quoted market prices in an active market
		Held-to-maturity investments	105,241	0	0	105,241	Amortized Cost	
	Bank debentures	Financial assets at fair value through profit or loss	2,347,930	(2,568)	0	2,345,362	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	2,160,923	6,461	0	2,167,384	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	318,482	4,640	0	323,122	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	318,190	517	0	318,707	Fair Value	quoted market prices in an active market
		Held-to-maturity investments	81,968	0	0	81,968	Amortized Cost	
		Financial assets at fair value through profit or loss	477,285	(22,132)	0	455,153	Fair Value	Interbank valuation
	Corporate bonds	Financial assets at fair value through profit or loss	318,190	875	0	319,065	Fair Value	Interbank valuation
		Available-for-sale financial assets	1,034,839	(1,017)	0	1,033,823	Fair Value	quoted market prices in an active market
		Financial assets at fair value through profit or loss	971,099	(114,374)	0	856,725	Fair Value	quoted market prices in an active market
	Convertible bonds	Financial assets at fair value through profit or loss	971,099	(114,374)	0	856,725	Fair Value	quoted market prices in an active market
	Floating rate notes	Held-to-maturity investments	81,945	0	0	81,945	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	Agency Bond	Available-for-sale financial assets	381,723	5,173	0	386,897	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	318,011	2,683	0	320,694	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	635,912	10,078	0	645,990	Fair Value	quoted market prices in an active market
others	Security Instruments	Financial assets at fair value through profit or loss	403,173	(401,841)	0	1,332	Fair Value	Interbank valuation
		Held-to-maturity investments	95,760	0	0	95,760	Amortized Cost	
		Non-active market debt instruments	95,457	0	0	95,457	Amortized Cost	
	Structured Notes	Financial assets at fair value through profit or loss	318,190	(1,591)	0	316,599	Fair Value	Interbank valuation
	Negotiable certificates of deposit	Held-to-maturity investments	159,095	0	0	159,095	Amortized Cost	

2-2 Overseas Transaction Information On Derivative Financial Instruments

March 31, 2010

(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	554,958,996	Financial assets at fair value through profit or loss	61,670	(135,068)	quoted market prices in an active market / Measurement of valuation approach / Interbank valuation
	6,564,831	Hedged derivative financial assets	(25,088)	139,668	
Exchange rate related contract	432,059,778	Financial assets at fair value through profit or loss	219,808	(216,190)	Interbank valuation/Measurement of valuation approach
	3,000,000	Hedged derivative financial assets	(14,608)	67,571	
Securities related contract	69,488	Financial assets at fair value through profit or loss	-	(2,491)	quoted market prices in an active market /Interbank valuation
Commodity related contract	265,879	Financial assets at fair value through profit or loss	10,320	13,198	Interbank valuation
Credit related contract	1,100,000	Financial assets at fair value through profit or loss	-	(27,498)	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	March 31, 2010	March 31, 2009
Unamortized Losses On The Sale Of Non-Performing Loans	None	None

4) Matters requiring special notation

March 31, 2010

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	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
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.

Causes	Summary and Amount
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

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

c. Profitability

Items		For the Three Months Ended March 31, 2010	For the Three Months Ended March 31, 2009
Return on total assets	Before income tax	0.11%	0.04%
	After income tax	0.09%	0.05%
Return on net worth	Before income tax	1.73%	0.65%
	After income tax	1.40%	0.78%
Profit margin		22.50%	12.56%

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 net revenues

Note 4: Income before (after) income tax represents income for the three months ended March 31, 2010 and 2009.

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 Three Months Ended March 31, 2010		For the Three Months Ended March 31, 2009	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
<u>Interest-earning assets</u>				
Due from the Central Bank and other banks	22,160,865	0.42	\$ 21,340,845	0.52
Call loans to banks	41,543,839	0.48	62,060,009	1.00
Financial assets at fair value through profit or loss	6,451,217	1.65	20,799,068	2.05
Securities purchased under agreements to resell	134,201	0.02	1,075,372	0.87
Available-for-sale financial assets	28,828,691	1.54	37,578,747	1.53
Discounts and loans	668,051,592	1.92	621,426,623	2.35
Accounts receivable - factoring	6,991,289	1.22	6,263,630	3.12
Credit card receivable	11,533,274	14.48	7,428,028	16.03
Held-to-maturity investments	129,166,327	0.68	107,980,632	1.26
Other financial assets	198,527	0.68	404,970	3.03
<u>Interest-bearing liabilities</u>				
Due to the Central Bank and other banks	\$ 20,941,414	1.04	\$ 21,115,430	1.28
Call loans	21,071,265	0.25	15,743,500	1.27
Securities sold under agreements to repurchase	4,607,865	0.16	6,989,720	0.22
Demand	145,159,057	0.11	114,020,312	0.12
Savings-demand	211,755,427	0.35	165,565,630	0.48
Time	248,942,805	0.58	278,771,010	1.51
Savings—time	179,630,396	1.03	203,434,481	1.81
Negotiable certificates of deposit	24,827,676	0.36	8,291,867	1.23
Bank debentures	26,917,176	2.06	28,078,207	2.55
Other liabilities - appropriated loan fund	482,537	0.94	489,624	1.05
Bonds payable	-	-	5,015,904	-

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
March 31, 2010**

(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	\$922,617,083	\$175,845,003	\$96,462,655	\$84,798,618	\$40,447,931	\$525,062,876
Main capital outflow on maturity	942,150,342	146,400,560	143,451,128	125,206,702	161,187,660	365,904,292
Gap	(19,533,259)	29,444,443	(46,988,473)	(40,408,084)	(120,739,729)	159,158,584

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
March 31, 2010**

(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	\$7,711,552	\$3,687,866	\$1,650,436	\$800,944	\$681,176	\$891,130
Main capital outflow on maturity	7,621,106	3,877,272	1,555,191	754,718	560,676	873,249
Gap	90,446	(189,406)	95,245	46,226	120,500	17,881

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
March 31, 2010**

(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	\$ 567,339,992	\$ 68,705,159	\$ 40,387,676	\$ 95,151,573	\$ 771,584,400
Interest-rate sensitive liabilities	300,990,949	348,418,675	69,943,958	15,854,691	735,208,273
Interest-rate sensitive gap	266,349,043	(279,713,516)	(29,556,282)	79,296,882	36,376,127
Net worth					63,754,676
Ratio of interest-rate sensitive assets to liabilities					104.95%
Ratio of interest-rate sensitive gap to net worth					57.06%

Note 1: The above amounts include only New Taiwan dollar amounts held by the onshore branches of the Bank (i.e. exclude foreign currency). In compliance with Central Bank's supervision policies, the above data is prepared for off-site monitoring by 15th of next month.

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

Note 3: Interest-rate sensitive gap = Interest-rate sensitive assets – Interest-rate sensitive liabilities.

Note 4: Ratio of interest-rate sensitive assets to liabilities = Interest-rate sensitive assets/Interest-rate sensitive liabilities (in New Taiwan dollars).

**Interest Rate Sensitivity
March 31, 2010**

(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	\$ 3,943,716	\$ 232,373	\$ 214,176	\$ 250,585	\$ 4,640,850
Interest-rate sensitive liabilities	2,196,083	2,494,617	185,224	13	4,875,937
Interest-rate sensitive gap	1,747,633	(2,262,244)	28,952	250,572	(235,087)
Net worth					77,430
Ratio of interest-rate sensitive assets to liabilities					95.18%
Ratio of interest-rate sensitive gap to net worth					(303.61%)

Note 1: The above amounts include only USD amounts held by the onshore branches, OBU and offshore branches of the Bank, and exclude contingent assets and contingent liabilities. In compliance with Central Bank's supervision policies, the above data is prepared for off-site monitoring by 15th of next month.

Note 2: Interest-rate sensitive assets and liabilities mean the revenues or costs of interest-earnings

assets and interest-bearing liabilities affected by interest-rate changes

Note 3: Interest-rate sensitive gap = Interest-rate sensitive assets - Interest-rate sensitive liabilities.

Note 4: Ratio of interest-rate sensitive assets to liabilities = Interest-rate sensitive assets/Interest-rate sensitive liabilities (in U.S. dollars)

g. Net positions of major foreign-currency

	March 31					
	2010			2009		
	Foreign-Currency Amounts (in Thousand)	New Taiwan Dollar Amounts (in Thousand)		Foreign-Currency Amounts (in Thousand)	New Taiwan Dollar Amounts (in Thousand)	
Net positions of major foreign-currency with market risk	CNY	526,470	2,454,144	USD	85,102	2,886,398
	HKD	148,055	606,785	HKD	178,357	780,548
	EUR	10,380	443,662	JPY	1,245,092	429,532
	USD	9,098	289,498	SGD	19,160	427,455
	JPY	695,683	237,367	MOP	50,837	215,600

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.