

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

Assets				Liabilities and stockholders' equity					
Code	Accounting Item	2010 Amount	2009 Amount	%	Code	Accounting Item	2010 Amount	2009 Amount	%
11000	Cash and cash equivalents	\$9,784,027	\$11,968,324	(18)	21001	Call loans and due to banks	\$58,306,067	\$43,887,453	33
11500	Due from the central bank and other banks	72,328,780	78,216,810	(8)	22000	Financial liabilities at fair value through profit or loss	11,780,484	10,662,642	10
12000	Financial assets at fair value through profit or loss	29,574,314	16,869,338	75	22500	Securities sold under agreements to repurchase	4,458,749	1,235,680	261
12500	Securities purchased under agreement to resell	1,113,491	-	-	23000	Accounts, interest and other payables	21,390,049	22,389,046	(4)
13000	Accounts, interest and other receivables, net	49,734,398	39,352,831	26	23500	Deposits and remittances	882,853,706	778,174,618	13
13500	Discounts and loans, net	674,275,394	603,300,626	12	24000	Bank debentures	24,127,094	32,159,959	(25)
14000	Available-for-sale financial assets, net	30,075,981	24,068,666	25	24100	Bonds payable	-	4,550,826	(100)
14500	Held-to-maturity investments, net	176,460,615	149,966,519	18	25597	Other financial liabilities	2,891,673	1,536,537	88
15000	Equity investments-equity method	6,947,101	10,637,636	(35)	29697	Other liabilities	3,023,779	3,476,177	(13)
15500	Other financial assets, net	9,557,709	3,184,567	200	20000	Total liabilities	1,008,831,601	898,072,938	12
18500	Net properties	8,778,091	8,987,284	(2)					
19000	Intangible assets	975,094	1,007,226	(3)					
19500	Other assets	4,912,573	6,668,459	(26)					
					31000	Capital stock	49,550,469	44,818,469	11
					31500	Capital surplus	9,206,818	8,193,818	12
					32000	Retained earnings	6,485,896	2,881,190	125
					32001	Legal reserve	3,361,034	2,746,023	22
					32003	Special reserve	282,977	282,977	-
					32011	Unappropriated earnings (accumulated deficit)	2,841,885	(147,810)	2,023
					32500	Other adjustment	442,784	261,871	69
					32521	Cumulative translation adjustments	(107,786)	(34,864)	209
					32523	Unrealized gains (losses) on financial instruments	325,553	(98,433)	431
					32525	Unrealized gains (losses) on cash flow hedge	(38,978)	7,335	(631)
					32544	Net loss not recognized as pension cost	(766,159)	(642,321)	19
					32501	Unrealized revaluation increment on land	1,030,154	-	-
					30000	Total stockholders' equity	65,685,967	56,155,348	17
10000	Total assets	\$1,074,517,568	\$954,228,286	13		Total liabilities and stockholders' equity	\$1,074,517,568	\$954,228,286	13

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

(In Thousands of New Taiwan Dollars)

	September 30, 2010	September 30, 2009
Demand deposit	391,918,078	345,409,178
Demand deposit ratio	44.41%	44.45%
Time deposit	490,571,506	431,656,574
Time deposit ratio	55.59%	55.55%
Foreign currency deposit	144,585,266	145,110,733
Foreign currency deposit ratio	16.38%	18.67%

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, 2010	September 30, 2009
Small and medium-size enterprise loan	89,769,646	72,651,000
Small and medium-size enterprise loan ratio	13.22%	11.94%
Consumer loan	334,695,398	343,140,429
Consumer loan ratio	49.29%	56.37%

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. (Not including credit card circulation credit)

4.

Statements of Income
Nine Months Ended September 30, 2010 AND 2009
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)
(Reviewed, Not Audited)

Code	Item	2010	2009	%
41000	Interest revenue	\$13,400,399	\$14,120,429	(5)
51000	Interest expense	4,453,307	6,943,432	(36)
	Net interest	8,947,092	7,176,997	25
	Net revenues other than interest			
49100	Commission and fee revenues, net	2,651,947	2,093,322	27
49200	Gains from financial assets and liabilities at fair value through profit or loss	361,452	485,592	(26)
49300	Realized gains from (losses on) available-for-sale financial assets	48,270	(44,392)	209
49500	Losses on equity investments-equity method, net	(739,173)	(523,636)	41
49600	Foreign exchange gain, net	326,968	612,728	(47)
49700	(Impairment losses) reversal gains on assets	(20,972)	13,584	(254)
48005	Gains from unquoted equity instruments	44,737	31,518	42
48095	Recovery of bad debts	634,709	395,077	61
48051	Rental revenues	105,544	103,156	2
48099	Contingency losses	-	(758,868)	100
49800	Other net (losses) revenues	(77,981)	3,653	(2,235)
	Total net revenues	12,282,593	9,588,731	28
51500	Provision for bad debts	1,541,792	2,505,939	(38)
	Operating expenses	7,046,052	6,633,391	6
58500	Personnel expenses	4,423,090	3,917,850	13
59000	Depreciation and amortization	367,044	418,190	(12)
59500	Others	2,255,918	2,297,351	(2)
61001	Income before income tax	3,694,749	449,401	722
61003	Income tax expense	(852,864)	(562,090)	52
69000	Net income (loss)	\$2,841,885	\$(112,689)	2,622
69500	Earnings per share			
	Basic earnings per share	\$0.59	\$(0.03)	

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, 2009 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, the net income of Bank SinoPac included the net income of SinoPac Card Services Co., Ltd. of \$35,121.

5. Significant financial and operating profile

a. Assets quality

(In Thousands of New Taiwan Dollars, %)

Items		September 30, 2010				
		Non-Performing Loan (NPL) (Note 1)	Total Loans	NPL Ratio (Note 2)	Loan Loss Reserves (LLR)	Coverage Ratio (Note 3)
Corporate loan	Secured	\$1,247,430	\$135,632,419	0.92%	\$ 641,577	51.43%
	Unsecured	1,793,710	172,328,725	1.04%	1,946,471	108.52%
Consumer loan	Mortgage (Note 4)	893,561	358,629,649	0.25%	972,568	108.84%
	Cash card	943	59,285	1.59%	2,647	280.70%
	Micro credit (Note 5)	133,486	8,280,256	1.61%	1,101,343	825.06%
	Other (Note 6)	Secured	7,982	4,043,663	0.20%	45,421
Unsecured						
Total		4,077,112	678,973,997	0.60%	4,710,027	115.52%
		Overdue Receivables	Account Receivables	Delinquency Ratio	Allowance for Credit Losses	Coverage Ratio
Credit card		107,876	15,791,522	0.68%	383,153	355.18%
Account receivable - factoring with no recourse (Note 7)		115,024	15,001,412	0.77%	115,024	100.00%
Excluded NPL as a result of debt consultation and loan agreements (Note 8)		\$ 19,890				
Excluded overdue receivables as a result of debt consultation and loan agreements (Note 8)		878,167				
Excluded NPL as a result of consumer debt clearance (Note 9)		15,947				
Excluded overdue receivables as a result of consumer debt clearance (Note 9)		822,046				

		September 30, 2009					
Items		Non-Performing Loan (NPL) (Note 1)	Total Loans	NPL Ratio (Note 2)	Loan Loss Reserves (LLR)	Coverage Ratio (Note 3)	
Corporate loan	Secured	\$1,795,530	\$ 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	273.82%
		Unsecured					
Total		6,997,206	608,684,343	1.15%	5,399,234	77.16%	
		Overdue Receivables	Account Receivables	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%	
Excluded NPL as a result of debt consultation and loan agreements (Note 8)		\$ 53,274					
Excluded overdue receivables as a result of debt consultation and loan agreements (Note 8)		1,163,549					
Excluded NPL as a result of consumer debt clearance (Note 9)		14,800					
Excluded overdue receivables as a result of consumer debt clearance (Note 9)		663,360					

- 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

September 30, 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)	\$13,472,770	21.60%
2	B Group (Other electronic)	9,230,044	14.80%
3	C Group (Computer and peripheral equipment)	8,953,207	14.36%
4	D Group (Optoelectronic)	7,539,385	12.09%
5	E Group (Trading and consumers' goods industry)	5,800,000	9.30%
6	F Group (Building material and construction)	5,412,693	8.68%
7	G Group (Ocean transportation industry)	3,531,452	5.66%
8	H Company (Metal product)	2,439,518	3.91%
9	I Group (Textile)	2,185,809	3.51%
10	J Company (Building material and construction)	2,000,000	3.21%

September 30, 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)	\$13,004,977	23.04%
2	B Group (Shipping and Transportation)	5,621,677	9.96%
3	C Group (Optical products manufacturing)	5,160,144	9.14%
4	D Group (Non-profit organization)	4,725,000	8.37%
5	E Group (Cotton and Textile)	4,223,385	7.48%
6	F Group (LCD and its components manufacturing)	3,496,164	6.19%
7	G Group (Other electronic)	3,134,669	5.55%
8	H Group (Computer and peripheral equipment)	2,724,400	4.83%
9	I Company (Textile)	1,959,332	3.47%
10	J Group (Semiconductor)	1,757,472	3.11%

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

September 30, 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	1,114,422	77,525	0	1,191,947	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	181,488	10,074	0	191,562	Fair Value	quoted market prices in an active market
	Unlisted equity investments	Unquoted equity instruments	4,149,582	0	0	4,149,582	Amortized Cost	
Bond	Government bonds	Financial assets at fair value through profit or loss	923,428	189	0	923,617	Fair Value	quoted market prices in an active market/OTC theoretical valuation
		Available-for-sale financial assets	11,712,264	207,531	0	11,919,795	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	30,780	0	399,180	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Available-for-sale financial assets	2,000,000	(11,313)	0	1,988,687	Fair Value	Discounted cash flow method
	Corporate bonds	Financial assets at fair value through profit or loss	909,600	85,899	0	995,499	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Available-for-sale financial assets	4,660,353	43,448	0	4,703,801	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Held-to-maturity investments	840,603	0	0	840,603	Amortized Cost	
others	Security Instruments	Non-active market debt instruments	1,907	0	0	1,907	Amortized Cost	
	Negotiable certificates of deposit	Financial assets at fair value through profit or loss	10,000,000	1,352	0	10,001,352	Fair Value	quoted market prices in an active market
		Held-to-maturity investments	174,915,000	0	0	174,915,000	Amortized Cost	
	Commercial papers	Available-for-sale financial assets	4,808,402	(64)	0	4,808,338	Fair Value	quoted market prices in an active market
	Beneficiary certificates	Financial assets at fair value through profit or loss	725,611	16,058	0	741,669	Fair Value	quoted market prices in an active market

1-2 Domestic Transaction Information On Derivative Financial Instruments

September 30, 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	293,832,121	Financial Instruments at fair value through profit or loss	(142,696)	60,112	quoted market prices in an active market / Measurement of valuation approach /Interbank valuation
Exchange rate related contract	187,486,224	Financial Instruments at fair value through profit or loss	399,621	142,157	Interbank valuation/Measurement of valuation approach
Securities related contract	18,350	Financial Instruments at fair value through profit or loss	-	71	quoted market prices in an active market /Interbank valuation
Commodity related contract	150,679	Financial Instruments at fair value through profit or loss	(313)	(7,011)	Interbank valuation
Credit related contract	2,500,000	Financial Instruments at fair value through profit or loss	-	(17,203)	Measurement of valuation approach /Interbank valuation
Others	-		-	-	NA

2-1. Overseas Transaction Information On Financial Instruments

September 30, 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	Country
Bond	Government bonds	Held-to-maturity investments	201,749	0	0	201,749	Fair Value	quoted market prices in an active market	
		Held-to-maturity investments	129,248	0	0	129,248	Amortized Cost		
	Bank debentures	Financial assets at fair value through profit or loss	1,632,278	6,357	0	1,638,635	Fair Value	quoted market prices in an active market	
		Available-for-sale financial assets	4,027,976	(935)	0	4,027,041	Fair Value	quoted market prices in an active market	
		Held-to-maturity investments	107,601	0	0	107,601	Amortized Cost		
	Corporate bonds	Financial assets at fair value through profit or loss	469,950	(14,405)	0	455,545	Fair Value	Interbank valuation	
		Financial assets at fair value through profit or loss	313,300	422	0	313,722	Fair Value	Interbank valuation	K.Y
		Available-for-sale financial assets	1,794,819	3,514	0	1,798,332	Fair Value	quoted market prices in an active market	
	Convertible bonds	Financial assets at fair value through profit or loss	657,205	(63,720)	0	593,484	Fair Value	quoted market prices in an active market	
	Floating rate notes	Held-to-maturity investments	80,726	0	0	80,726	Amortized Cost		
Agency Bond	Available-for-sale financial assets	626,264	12,164	0	638,427	Fair Value	quoted market prices in an active market	DE	
others	Security Instruments	Financial assets at fair value through profit or loss	396,977	(396,002)	0	975	Fair Value	Interbank valuation	
		Held-to-maturity investments	29,037	0	0	29,037	Amortized Cost	Interbank valuation	
		Non-active market debt instruments	86,847	0	0	86,847	Amortized Cost	Interbank valuation	
	Negotiable certificates of deposit	Held-to-maturity investments	156,650	0	0	156,650	Amortized Cost		

2-2 Overseas Transaction Information On Derivative Financial Instruments

September 30, 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	588,139,471	Financial Instruments at fair value through profit or loss	203,672	(51,861)	quoted market prices in an active market / Measurement of valuation approach / Interbank valuation
	5,155,847	Hedged derivative financial Instruments	(53,403)	46,668	
Exchange rate related contract	624,639,361	Financial Instruments at fair value through profit or loss	312,664	46,458	Interbank valuation/Measurement of valuation approach
	1,000,000	Hedged derivative financial Instruments	(51,691)	28,967	
Securities related contract	18,350	Financial Instruments at fair value through profit or loss	-	(71)	quoted market prices in an active market /Interbank valuation
Commodity related contract	210,213	Financial Instruments at fair value through profit or loss	212	7,152	Interbank valuation
Credit related contract	1,100,000	Financial Instruments at fair value through profit or loss	-	(32,278)	Measurement of valuation approach / Interbank valuation
Others	-		-	-	NA

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

(In Thousands of New Taiwan Dollars)

Item	September 30, 2010	September 30, 2009
Unamortized Losses On The Sale Of Non-Performing Loans	None	None

4) Matters requiring special notation

September 30, 2010

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>The Executive Yuan's Financial Supervisory Commission (FSC) fined Bank SinoPac NT \$2 million on May 6, 2010 in accordance with the Article 129 of the Banking Act, for a former employee embezzling customers' money, which is a defect in internal control and Bank SinoPac violated the Article 45-1 of the Banking Act. Besides, The employee was dismissed by Bank SinoPac under FSC's command, in accordance with Article 61-1 of the Banking Act. The missing item has been improved.</p> <p>FSC fined Bank SinoPac NT \$4 million on May 18, 2010 in accordance with the Article 60 of the Financial Holding Company Act, for the financial consultancy contract between Bank SinoPac and the related party-SinoPac Securities Corp. The contract needed to be resolved under a special resolution by board meeting of a majority member in accordance with the Article 45 of the Act, but Bank SinoPac violated the Act above. Thus, Bank SinoPac has reviewed and improved the controlling mechanism and procedures of non-lending transactions with related parties and now in process.</p> <p>The Financial Supervisory Commission (FSC) has imposed an administrative fine of NT\$1 million upon the Bank' s violation Article 12-1, paragraph 1 of the Banking Act, which provided that when a bank conducts a car loan, and obtains sufficient collateral to cover the loan, it is not allowed to require that the borrower provide a joint and several guarantor for any reason whatsoever. The amount of the fine was set in accordance with Article 132 of the Banking Act.</p>

Causes	Summary and Amount
Within the past one year, a fine was levied on Bank SinoPac for violations of the related regulations	<p>The Financial Supervisory Commission (FSC) has imposed an administrative fine of NT\$1 million upon the Bank' s violation Article 75, paragraph 2 of the Banking Act, which provided that when the branches apply for the movement or restructure of the property, plant and equipment (PPE), the branches lease over 50 %of the PPE, which were held for own use originally, to the third parties. The amount of the fine was set in accordance with Article 130 Section 4 of the Banking Act,and then the bank is improving.</p> <p>The Financial Supervisory Commission (FSC) has imposed an administrative fine of NT\$200 thousands upon the Bank' s violation Article 33 of the Rules Governing the Business of Electronic Stored Value Card Issuers, which provided that the Bank grants the storage money to the cash card holder as promotion. The bank has been improved.</p> <p>The related missing regarding to Hong Kong branch, on behalf of its clients, purchasing the financial productions issued by PEM Group were corrected by the Financial Supervisory Commission (FSC) according to the Article 61-1, paragraph 1 of the Banking Act. This violation results in the cease of partial trusting operating for 6 months. The bank has been improved.</p>
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.	None
Within the past one year, the loss from one incident or the total losses from employee corruption, periodic events of a material nature, or failure to abide by the "Guidelines for the Maintenance of Soundness of Financial Institutions" exceeded NT\$50 million dollars.	None

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

c. Profitability

(%)

Items		Nine Months Ended September 30, 2010	Nine Months Ended September 30, 2009
Return on total assets	Before income tax	0.36	0.05
	After income tax	0.27	(0.01)
Return on net worth	Before income tax	5.77	0.80
	After income tax	4.44	(0.20)
Profit margin		23.14	(1.18)

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 nine months ended September 30, 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)

	Nine Months Ended September 30, 2010		Nine Months Ended September 30, 2009	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
<u>Interest-earning assets</u>				
Due from the Central Bank and other banks	\$22,695,918	0.45	\$21,200,392	0.47
Call loans to banks	40,742,252	0.54	65,340,121	0.85
Financial assets at fair value through profit or loss	8,706,680	1.41	12,396,317	2.34
Securities purchased under agreements to resell	183,910	0.37	459,592	0.67
Available-for-sale financial assets	31,548,751	1.56	37,391,369	1.32
Discounts and loans	683,857,640	1.92	609,227,651	2.03
Accounts receivable - factoring	9,668,806	1.25	5,068,169	2.68
Credit card receivable	11,051,155	14.19	7,407,000	14.01
Held-to-maturity investments	140,974,683	0.68	126,304,137	0.82
Other financial assets	244,743	0.58	322,729	1.98
<u>Interest-bearing liabilities</u>				
Due to the Central Bank and other banks	20,509,819	1.05	21,124,191	1.22
Call loans	27,830,872	0.43	14,950,567	0.74
Securities sold under agreements to repurchase	5,777,582	0.25	3,416,713	0.18
Demand	149,105,982	0.11	125,041,138	0.10
Savings-demand	214,144,622	0.35	180,207,152	0.43
Time	265,891,477	0.61	268,003,212	1.06
Savings—time	181,064,947	1.02	196,385,584	1.62
Negotiable certificates of deposit	28,606,836	0.39	6,593,385	0.83
Bank debentures	26,009,607	2.07	30,151,918	2.32
Other liabilities - appropriated loan fund	473,668	0.92	480,513	1.01
Bonds payable	-	-	4,758,532	-

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
September 30, 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	\$ 997,487,059	\$ 223,654,511	\$ 144,308,525	\$ 53,940,400	\$ 50,610,197	\$ 524,973,426
Main capital outflow on maturity	1,014,654,073	188,405,341	163,503,292	127,743,629	156,976,847	378,024,964
Gap	(17,167,014)	35,249,170	(19,194,767)	(73,803,229)	(106,366,650)	146,948,462

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
September 30, 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	\$ 10,359,363	\$ 4,506,146	\$ 2,279,434	\$ 869,119	\$ 793,916	\$ 1,910,748
Main capital outflow on maturity	10,299,498	4,637,726	1,946,161	1,077,202	626,792	2,011,617
Gap	59,865	(131,580)	333,273	(208,083)	167,124	(100,869)

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
September 30, 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	\$ 661,999,289	\$ 19,157,715	\$ 50,685,618	\$ 87,537,592	\$ 819,380,214
Interest-rate sensitive liabilities	363,232,889	355,583,539	46,019,157	16,107,369	780,942,954
Interest-rate sensitive gap	298,766,400	(336,425,824)	4,666,461	71,430,223	38,437,260
Net worth					66,314,443
Ratio of interest-rate sensitive assets to liabilities					104.92%
Ratio of interest-rate sensitive gap to net worth					57.96%

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
September 30, 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	\$ 4,009,073	\$ 284,547	\$ 75,915	\$ 402,974	\$ 4,772,509
Interest-rate sensitive liabilities	2,446,036	2,553,062	177,095	13	5,176,206
Interest-rate sensitive gap	1,563,037	(2,268,515)	(101,180)	402,961	(403,697)
Net worth					59,997
Ratio of interest-rate sensitive assets to liabilities					92.20%
Ratio of interest-rate sensitive gap to net worth					(672.86%)

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

	September 30					
	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	USD 38,487	1,205,800	USD 56,996	1,835,287		
	CNY 231,317	1,083,317	HKD 182,565	758,523		
	KEW 17,082,715	469,433	JPY 1,056,632	379,088		
	MYR 34,034	345,583	EUR 4,908	230,821		
	AUD 10,348	313,870	CNY 48,216	227,411		

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.