

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. Information of balance sheet items

1)

Balance Sheets
March 31, 2011 And 2010
(In Thousands of New Taiwan Dollars, Except Par Value)
(Reviewed, Not Audited)

Assets				Liabilities and stockholders' equity					
Code	Accounting Item	2011 Amount	2010 Amount	% Increase (Decrease)	Code	Accounting Item	2011 Amount	2010 Amount	% Increase (Decrease)
11000	Cash and cash equivalents	\$12,109,963	\$11,101,958	9	21001	Call loans and due to banks	\$59,699,283	\$50,328,190	19
11500	Due from the central bank and other banks	62,190,498	76,217,584	(18)	22000	Financial liabilities at fair value through profit or loss	9,481,374	8,895,431	7
12000	Financial assets at fair value through profit or loss	79,057,242	16,740,300	372	22500	Securities sold under agreements to repurchase	2,941,988	3,867,659	(24)
12500	Securities purchased under agreements to resell	1,542,613	-	-	23000	Accounts, interest and other payables	14,201,389	20,379,513	(30)
13000	Accounts, interest and other receivables, net	40,317,529	47,796,223	(16)	23500	Deposits and remittances	909,075,500	817,513,512	11
13500	Discounts and loans, net	708,317,284	673,917,115	5	24000	Bank debentures	31,109,780	27,097,862	15
14000	Available-for-sale financial assets, net	31,569,766	26,353,398	20	25597	Other financial liabilities	19,728,933	22,674,902	(13)
14500	Held-to-maturity investments, net	151,734,216	133,669,154	14	29697	Other liabilities	3,330,578	3,354,625	(1)
15000	Equity investments-equity method	6,443,184	8,453,310	(24)	20000	Total liabilities	1,049,568,825	954,111,694	10
15500	Other financial assets, net	8,938,140	7,345,991	22					
18500	Net properties	8,678,429	8,833,415	(2)					
19000	Intangible assets	964,904	989,819	(3)					
19500	Other assets	5,000,928	6,068,392	(18)	31000	Capital stock	49,550,469	48,218,469	3
					31500	Capital surplus	9,206,818	8,873,818	4
					32000	Retained earnings	8,519,219	5,958,979	43
					32001	Legal reserve	3,361,034	2,746,023	22
					32003	Special reserve	367,188	282,977	30
					32011	Unappropriated earnings	4,790,997	2,929,997	64
					32500	Other adjustment	19,365	323,699	(94)
					32521	Cumulative translation adjustments	(207,663)	(82,315)	152
					32523	Unrealized gains on available-for-sale financial assets	172,714	131,046	32
					32525	Unrealized gains (losses) on cash flow hedge	(30,039)	10,973	(374)
					32544	Net loss not recognized as pension cost	(945,801)	(766,159)	23
					32501	Unrealized revaluation increment on land	1,030,154	1,030,154	-
					30000	Total stockholders' equity	67,295,871	63,374,965	6
10000	Total assets	\$1,116,864,696	\$1,017,486,659	10		Total liabilities and stockholders' equity	\$1,116,864,696	\$1,017,486,659	10

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

(In Thousands of New Taiwan Dollars)

	March 31, 2011	March 31, 2010
Demand deposit	401,390,258	371,033,163
Demand deposit ratio	44.18%	45.53%
Time deposit	507,123,911	443,869,321
Time deposit ratio	55.82%	54.47%
Foreign currency deposit	138,888,854	139,269,968
Foreign currency deposit ratio	15.29%	17.09%

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, 2011	March 31, 2010
Small and medium-size enterprise loan	89,328,814	87,159,750
Small and medium-size enterprise loan ratio	12.52%	12.84%
Consumer loan	310,757,056	343,677,538
Consumer loan ratio	43.54%	50.62%

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)

2.

Statements of Income
Three Months Ended March 31, 2011 And 2010
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)
(Reviewed, Not Audited)

Code	Item	2011	2010	% Increase (Decrease)
		Amount	Amount	
41000	Interest revenue	\$5,083,900	\$4,255,365	19
51000	Interest expense	1,974,126	1,329,950	48
	Net interest	3,109,774	2,925,415	6
	Net revenues other than interest			
49100	Commissions and fee revenues, net	767,377	880,919	(13)
49200	Gains from (losses on) financial assets and liabilities at fair value through profit or loss	(47,587)	221,225	(122)
49300	Realized gains from (losses on) available-for-sale financial assets	9,866	(32,007)	131
49500	Losses on equity investments-equity method, net	(70,512)	(207,008)	(66)
49600	Foreign exchange gain, net	229,962	40,554	467
49700	Impairment losses on assets	-	(20,108)	100
48095	Recovery of bad debts	177,165	143,447	24
48051	Rental revenues	28,788	35,429	(19)
48017	Gains from disposal of properties and idle assets, net	85,110	-	-
49800	Other net losses	(31,881)	(76,517)	(58)
	Total net revenues	4,258,062	3,911,349	9
51500	Provision for bad debts	235,527	546,531	(57)
	Operating expenses	2,462,868	2,275,817	8
58500	Personnel expenses	1,518,336	1,439,119	6
59000	Depreciation and amortization	111,228	124,752	(11)
59500	Others	833,304	711,946	17
61001	Income before Income Tax	1,559,667	1,089,001	43
61003	Income tax expense	270,045	209,058	29
69000	Net income	\$1,289,622	\$879,943	47
69500	Earnings per share			
	Basic earnings per share	\$0.26	\$0.18	

3. Statement of capital adequacy

For first quarter and third quarter, it is not require to disclose.

4. Significant financial and operating profile

Assets quality

(In Thousands of New Taiwan Dollars, %)

Items		March 31, 2011				
		Non-Performing Loan (NPL) (Note 1)	Total Loans	NPL Ratio (Note 2)	Loan Loss Reserves (LLR)	Coverage Ratio (Note 3)
Corporate loan	Secured	\$ 915,195	\$ 137,612,688	0.67%	\$ 644,027	70.37%
	Unsecured	1,826,254	218,020,240	0.84%	3,502,322	191.78%
Consumer loan	Mortgage (Note 4)	657,221	347,777,942	0.19%	471,803	71.79%
	Cash card	474	51,894	0.91%	20,853	4,399.37%
	Micro credit (Note 5)	78,775	6,099,293	1.29%	586,331	744.31%
	Other (Note 6)	1,595	4,173,332	0.04%	13,252	830.85%
	Secured					
	Unsecured					
Total		3,479,514	713,735,389	0.49%	5,238,588	150.56%
		Overdue Receivables	Account Receivables	Delinquency Ratio	Allowance for Credit Losses	Coverage Ratio
Credit card		93,747	15,571,019	0.60%	559,650	596.98%
Account receivable - factoring with no recourse (Note 7)		9,503	17,625,334	0.05%	61,598	648.20%
Excluded NPL as a result of debt consultation and loan agreements (Note 8)		\$ 17,664				
Excluded overdue receivables as a result of debt consultation and loan agreements (Note 8)		755,478				
Excluded NPL as a result of consumer debt clearance (Note 9)		12,080				
Excluded overdue receivables as a result of consumer debt clearance (Note 9)		827,187				

		March 31, 2010					
Items		Non-Performing Loan (NPL) (Note 1)	Total Loans	NPL Ratio (Note 2)	Loan Loss Reserves (LLR)	Coverage Ratio (Note 3)	
Corporate loan	Secured	\$ 1,766,248	\$ 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)	Secured	13,228	4,942,331	0.27%	48,810	368.99%
		Unsecured					
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					

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).

5. Management information

1) Concentration of credit extensions

March 31, 2011

(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 (Optical products manufacturing)	\$18,424,332	29.55%
2	B Group (Plastics)	12,001,279	19.25%
3	C Group (LCD and its components manufacturing)	8,068,401	12.94%
4	D Group (Computer and peripheral equipment)	7,709,314	12.36%
5	E Group (Computer and peripheral equipment)	7,118,928	11.42%
6	F Group (Trading and consumers' goods industry)	5,661,078	9.08%
7	G Group (Finance and lease)	4,705,816	7.55%
8	H Group (Building material and construction)	4,308,396	6.91%
9	I Group (Transport Marine)	2,549,070	4.09%
10	J Company (Metal product)	2,464,350	3.95%

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%

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 on Invested Enterprises

For first quarter and third quarter, it is not require to disclose.

3) Transaction Information On Financial Instruments

1-1.Domestic Transaction Information On Financial Instruments

March 31, 2011

(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	905,413	(695)	0	904,718	Fair Value	quoted market prices in an active market
		Available-for-sale financial assets	114,859	(7,292)	0	107,567	Fair Value	quoted market prices in an active market
	Unlisted equity investments	Unquoted equity instruments	5,952,432	0	0	5,952,432	Amortized Cost	
Bond	Government bonds	Financial assets at fair value through profit or loss	658,782	(2,131)	0	656,651	Fair Value	quoted market prices in an active market/OTC theoretical valuation
		Available-for-sale financial assets	12,035,219	91,416	0	12,126,635	Fair Value	quoted market prices in an active market/OTC theoretical valuation
	Bank debentures	Available-for-sale financial assets	2,000,000	(1,564)	0	1,998,436	Fair Value	discounted cash flow method
	Corporate bonds	Financial assets at fair value through profit or loss	1,610,787	87,317	0	1,698,104	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Available-for-sale financial assets	4,160,605	45,809	0	4,206,414	Fair Value	quoted market prices in an active market/OTC Reference Interest Rate
		Held-to-maturity investments	840,781	0	0	840,781	Amortized Cost	
	Convertible bonds	Financial assets at fair value through profit or loss	20,000	700	0	20,700	Fair Value	quoted market prices in an active market
others	Security Instruments	Non-active market debt instruments	504	0	0	504	Amortized Cost	
	Negotiable certificates of deposit	Financial assets at fair value through profit or loss	63,550,000	6,921	0	63,556,921	Fair Value	quoted market prices in an active market
		Held-to-maturity investments	150,415,000	0	0	150,415,000	Amortized Cost	
	Treasury bills	Available-for-sale financial assets	294,904	(80)	0	294,824	Fair Value	quoted market prices in an active market
	Commercial papers	Available-for-sale financial assets	4,892,386	(12)	0	4,892,374	Fair Value	quoted market prices in an active market
	Beneficiary certificates	Financial assets at fair value through profit or loss	616,510	6,255	0	622,765	Fair Value	quoted market prices in an active market

1-2.Domestic Transaction Information On Derivative Financial Instruments

March 31, 2011

(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	346,729,803	Financial Instruments at fair value through profit or loss	(22,706)	223,579	quoted market prices in an active market / Measurement of valuation approach /Interbank valuation
Exchange rate related contract	226,268,242	Financial Instruments at fair value through profit or loss	(4,120,310)	57,853	Interbank valuation/Measurement of valuation approach
Securities related contract	18,390	Financial Instruments at fair value through profit or loss	(124)	42	quoted market prices in an active market /Interbank valuation
Commodity related contract	148,496	Financial Instruments at fair value through profit or loss	(266)	(2,101)	Interbank valuation
Credit related contract	2,100,000	Financial Instruments at fair value through profit or loss	-	(11,443)	Measurement of valuation approach /Interbank valuation
Others	-		-	-	NA

2-1. Overseas Transaction Information On Financial Instruments

March 31, 2011

(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	188,845	0	0	188,845	Fair Value	quoted market prices in an active market	
		Held-to-maturity investments	106,386	0	0	106,386	Amortized Cost		
	Bank debentures	Financial assets at fair value through profit or loss	1,894,664	1,469	0	1,896,134	Fair Value	quoted market prices in an active market	
		Available-for-sale financial assets	5,691,119	5,314	0	5,696,434	Fair Value	quoted market prices in an active market	
		Held-to-maturity investments	25,226	0	0	25,226	Amortized Cost		
	Corporate bonds	Financial assets at fair value through profit or loss	294,180	(5,747)	0	288,433	Fair Value	Interbank valuation	
		Financial assets at fair value through profit or loss	226,838	2,246	0	229,084	Fair Value	quoted market prices in an active market	
		Available-for-sale financial assets	1,651,106	376	0	1,651,482	Fair Value	quoted market prices in an active market	
	Convertible bonds	Financial assets at fair value through profit or loss	537,115	(45,259)	0	491,856	Fair Value	quoted market prices in an active market	
	Agency Bond	Available-for-sale financial assets / Kreditanstalt Fur Wiederaufbau (KfW)/DE	588,162	7,438	0	595,599	Fair Value	quoted market prices in an active market	DE
others	Security Instruments	Financial assets at fair value through profit or loss	372,751	(371,835)	0	916	Fair Value	Interbank valuation	
		Held-to-maturity investments	10,889	0	0	10,889	Amortized Cost	Interbank valuation	
		Non-active market debt instruments	81,547	0	0	81,547	Amortized Cost	Interbank valuation	
	Negotiable certificates of deposit	Held-to-maturity investments	147,090	0	0	147,090	Amortized Cost		

2-2. Overseas Transaction Information On Derivative Financial Instruments

March 31, 2011

(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	706,711,244	Financial Instruments at fair value through profit or loss	16,038	(268,887)	quoted market prices in an active market / Measurement of valuation approach / Interbank valuation
	5,140,020	Hedged derivative financial Instruments	(17,959)	44,260	
Exchange rate related contract	661,997,267	Financial Instruments at fair value through profit or loss	4,388,152	177,634	Interbank valuation/Measurement of valuation approach
	1,000,000	Hedged derivative financial Instruments	(1,027)	31,142	
Securities related contract	18,390	Financial Instruments at fair value through profit or loss	-	(42)	quoted market prices in an active market /Interbank valuation
Commodity related contract	184,187	Financial Instruments at fair value through profit or loss	153	2,237	Interbank valuation
Credit related contract	1,100,000	Financial Instruments at fair value through profit or loss	-	(25,863)	Measurement of valuation approach / Interbank valuation
Others	-		-	-	NA

4) Overdue loans and impairment loss policy

Under guidelines issued by the Banking Bureau of Financial Supervisory Commission (the Banking Bureau), the balance of loans and other credits extended by the Bank and the related accrued interest thereon are classified as nonperforming when the loan is overdue and shall be authorized by a resolution passed by the board of directors.

Nonperforming loans reclassified from loans are classified as discounts and loans; otherwise, they are classified as other financial assets.

The Bank assesses the collectability on the balances of discounts and loans, accounts receivables, interest receivables, other receivables, and other financial assets, as well as guarantees and acceptances as of the balance sheet date.

Write-offs of loans falling under the Banking Bureau guidelines, upon approval by the board of directors, are offset against the recorded allowance for credit losses. Recovery of loans written off on the current year is recorded as reverse of allowance whereas recovery of loans written off on the previous years is recorded as other revenue.

If an available-for-sale financial asset is determined to be impaired, the accumulative unrealized loss previously recognized in equity attributable to the Bank shareholders is recognized as impairment loss and reported in income statement. For equity investments, loss reversal is adjusted to the equity attributable to the Bank stockholders. For debt investments, loss reversal is credited to current income.

If a held-to-maturity financial asset is determined to be impaired, the impairment loss is recognized and reported in income statement. Loss reversal is credited to current income and should not be more than the carrying amount had the impairment not been recognized.

Investments in equity instruments without quoted market prices in an active market and whose fair value cannot be reliably measured are measured at their original cost. If there is objective evidence that the asset is impaired, an impairment loss is recognized and a reversal of the impairment loss is prohibited.

5) Matters requiring special notation

Please refer to the Chinese version in http://www.banksinopac.com.tw/bsp/investor/qr_pdf/2011r-q1.pdf.

6. Profitability

Items		(%)	
		Three Months Ended March 31, 2011	Three Months Ended March 31, 2010
Return on total assets	Before income tax	0.14	0.11
	After income tax	0.12	0.09
Return on net worth	Before income tax	2.34	1.73
	After income tax	1.94	1.40
Profit margin		30.29	22.50

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, 2011 and 2010.

7. Average balances were calculated by the daily average balances of interest-earning assets and interest-bearing liabilities.

(In Thousands of New Taiwan Dollars)

	Three Months Ended March 31			
	2011		2010	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
<u>Interest-earning assets</u>				
Due from the Central Bank and other banks	\$ 25,796,616	0.55	\$ 22,160,865	0.42
Call loans to banks	29,588,089	0.72	41,543,839	0.48
Financial assets at fair value through profit or loss	39,313,395	0.97	6,128,993	1.74
Securities purchased under agreements to resell	1,430,897	0.69	134,201	0.02
Available-for-sale financial assets	36,977,346	1.72	28,828,691	1.54
Discounts and loans	702,168,531	2.08	668,051,592	1.92
Accounts receivable - factoring	9,820,217	1.21	6,991,289	1.22
Credit card receivable	10,324,622	13.54	11,533,274	14.48
Held-to-maturity investments	186,353,472	0.76	129,166,327	0.68
Other financial assets	239,685	0.49	250,556	0.54
<u>Interest-bearing liabilities</u>				
Due to the Central Bank and other banks	18,817,299	1.21	20,941,414	1.04
Call loans	43,067,880	0.54	21,071,265	0.25
Securities sold under agreements to repurchase	4,032,967	0.44	4,607,865	0.16
Demand	159,168,751	0.12	145,159,057	0.11
Savings - demand	227,004,569	0.39	211,755,427	0.35
Time	292,306,625	0.80	248,942,805	0.58
Savings - time	193,067,794	1.14	179,630,396	1.03
Negotiable certificates of deposit	24,430,980	0.64	24,827,676	0.36
Bank debentures	30,236,111	1.98	26,917,176	2.06
Other liabilities - appropriated loan fund	425,288	0.94	482,537	0.94

Note : Average amounts are calculated by the daily average balances of interest-earning assets and interest-bearing liabilities.

8. Market risk sensitivity

1) Liquidity

Maturity Analysis of Assets and Liabilities

March 31, 2011

(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	\$1,063,461,167	\$289,208,089	\$124,851,523	\$ 59,219,043	\$ 73,945,932	\$516,236,580
Main capital outflow on maturity	1,077,416,297	187,399,873	167,740,844	143,765,559	186,816,026	391,693,995
Gap	(13,955,130)	101,808,216	(42,889,321)	(84,546,516)	(112,870,094)	124,542,585

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, 2011

(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	\$ 11,416,453	\$ 4,388,017	\$ 2,534,970	\$ 1,398,669	\$ 802,452	\$ 2,292,345
Main capital outflow on maturity	11,297,958	4,533,087	2,652,336	1,175,529	738,044	2,198,962
Gap	118,495	(145,070)	(117,366)	223,140	64,408	93,383

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.

2) Interest-rate sensitivity information

Interest Rate Sensitivity

March 31, 2011

(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	\$ 741,216,143	\$ 17,724,205	\$ 58,410,473	\$ 50,472,277	\$ 867,823,098
Interest-rate sensitive liabilities	399,933,723	358,702,364	54,285,325	19,448,724	832,370,136
Interest-rate sensitive gap	341,282,420	(340,978,159)	4,125,148	31,023,553	35,452,962
Net worth					67,700,321
Ratio of interest-rate sensitive assets to liabilities					104.26%
Ratio of interest-rate sensitive gap to net worth					52.37%

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, 2011

(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	\$ 4,217,224	\$ 307,303	\$ 162,230	\$ 149,186	\$ 4,835,943
Interest-rate sensitive liabilities	2,399,380	2,702,008	184,861	411	5,286,660
Interest-rate sensitive gap	1,817,844	(2,394,705)	(22,631)	148,775	(450,717)
Net worth					97,111
Ratio of interest-rate sensitive assets to liabilities					91.47%
Ratio of interest-rate sensitive gap to net worth					(464.13%)

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)

3) Net positions of major foreign-currency

	March 31					
	2011			2010		
	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	78,453	2,307,924	CNY	526,470	2,454,144
	CNY	256,422	1,151,807	HKD	148,055	606,785
	HKD	135,747	513,246	EUR	10,380	443,662
	JPY	524,106	186,110	USD	9,098	289,498
	MOP	48,563	178,209	JPY	695,683	237,367

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.

9. Others

Please refer to the Chinese version in http://www.banksinopac.com.tw/bsp/investor/qr_pdf/2011r-q1.pdf.