33. OTHERS

(1) Average Balance & Interest Rate of Interest-Earning Asseets & Liabilities

	2011.01.01-2011.12.31	
	Average Balance	Average Interest Rate
Assets		
Due from banks	397,701	0.03
Due from CBC and lend to banks	21,842,442	0.71
Financial assets at fair value through income statement	1,630,996	0.88
Discounts & loans	162,482,760	1.92
Available-for-sale financial assets	7,641,338	2.60
Held-to-Maturity financial assets	7,062,093	2.79
Bond investment without market price	2,585,405	0.93
Bills and bonds purchased under resale agreements	5,011,225	0.74
Liabilities		
Bills and bonds sold under repurchase agreements	129,405	0.48
Due to CBC & banks	12,215,581	1.49
Treasury deposits	10,738,328	0.57
Demand deposits	61,474,477	0.36
Time deposits	110,196,418	1.04
Negotiable certificate of deposit	4,194,281	0.83
Financial bonds	4,000,000	2.84

	2010.01.01-2010.12.31	
	Average Balance	Average Interest Rate
Assets		
Due from banks	372,611	0.03
Due from CBC and lend to banks	24,537,632	0.56
Financial assets at fair value through income statement	1,072,404	0.65
Discounts & loans	148,144,075	1.72
Available-for-sale financial assets	4,931,249	3.31
Held-to-Maturity financial assets	6,478,715	2.67
Bond investment without market price	3,135,124	1.19
Bills and bonds purchased under resale agreements	3,665,701	0.37
Liabilities		
Bills and bonds sold under repurchase agreements	164,290	0.33
Due to CBC & banks	12,555,998	1.29
Treasury deposits	8,385,033	0.49
Demand deposits	57,610,894	0.31
Time deposits	97,572,472	0.80
Negotiable certificate of deposit	7,345,591	0.43
Financial bonds	4,000,000	2.78

(2) Loans Quality, Concentration of Loans, Interest-Rate Sensitive Information, Profitability and Maturity Analyses of the Bank's Assets & Liabilities

A. Non-Performing Loans and Accounts

Unit：NT$ Thousand,%

			2011.12.31				
Business / Item			Total NPL	Total loans	NPL %	Provision for credit loss	Coverage %
Corporate financial	Secured		394,036	32,609,185	1.21	463,273	117.57
	Non-Secured		814,361	81,442,210	1.00	1,015,195	124.66
Consumer financial	Home mortgage loan (Note 4)		294,349	29,861,898	0.99	107,357	36.47
	Cash card		—	1,389,049	—	695	—
	Micro credit loan (Note 5)		49,051	1,623,691	3.02	26,967	54.98
	Others (Note 6)	Secured	186,816	19,407,950	0.96	67,453	36.11
		Non-Secured	2,644	1,565,739	0.17	2,912	110.14
Total loan business			1,741,257	167,899,722	1.04	1,683,852	96.70
Item / Business			Non-Performing accounts	Accounts receivable	Non-Performing accounts %	Provision for credit loss	Coverage %
Credit card business			10	189,386	0.005	1,551	15,510
Factoring business (Note 7)			—	—	—	—	—

			2010.12.31				
Business / Item			Total NPL (Note 1)	Total loans	NPL % (Note 2)	Provision for credit loss	Coverage % (Note 3)
Corporate financial	Secured		373,084	29,286,921	1.27	141,127	37.83
	Non-Secured		605,305	79,346,892	0.76	504,646	83.37
Consumer financial	Home mortgage loan (Note 4)		369,805	31,683,819	1.17	124,399	33.64
	Cash card		1,200	1,542,247	0.08	2,098	174.83
	Micro credit loan (Note 5)		51,039	1,662,137	3.07	19,376	37.96
	Others (Note 6)	Secured	201,246	17,772,176	1.13	60,709	30.17
		Non-Secured	7,050	1,759,476	0.40	7,423	105.29
Total loan business			1,608,729	163,053,668	0.99	859,778	53.44
Item / Business			Non-Performing accounts	Accounts receivable	Non-Performing accounts %	Provision for credit loss	Coverage %
Credit card business			341	128,183	0.27	34	9.97
Factoring business (Note 7)			—	—	—	—	—

Note 1: The non-performing loans have been implemented in accordance with "Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Past-Due-Performing Loans". The non-performing credit card debt is based on the non-performing debt specified in the official letter under Ching-Kuan-Ying (4) Tze No. 0944000378 dated July 6, 2005.

Note 2: NPL ratio = Non-performing loans / Total loans
Credit card's NPL ratio = Non-performing accounts / Total accounts receivable.

Note 3: Coverage ratio of allowance for NPL = allowance for NPL / NPL; coverage ratio of allowance for credit card NPL = allowance for credit card NPL / non-performing debt.

Note 4: Home mortgage loan means that the borrower provides the residence purchased (owned) by himself / herself or his / her spouse or minors as collateral in full and pledges it the financial organization to seek funds, for the purpose of building the residence or decorating the house.

Note 5: Micro credit loan shall apply the micro credit loan specified in the official letter under Ching-Kuan-Ying (4) Tze No. 09440010950 dated December 19, 2005 and shall be that other than the credit loan upon credit card and cash card.

Note 6: "Others" specified in consumer banking mean the secured or non-secured consumer banking loans other than "home mortgage loans", "cash card" and "micro credit loans", exclusive of credit card.

Note 7: Without recourse factoring shall be reported as NPL within three months upon the factor's or insurance company's rejection of claims, in accordance with the official letter under Ching-Kuan-Ying (5) Tze No. 094000494 dated Jul. 19, 2005.

B. Exempt from Declare of Non-Performing Loans or Accounts Receivable

Unit：NT$ Thousand

Item	2011.12.31		2010.12.31	
	The Total Balance of Loans Which Need Not be Classified as NPL	The Total Balance of Accounts Receivable Which Need Not be Classified as Overdue Accounts Receivable	The Total Balance of Loans Which Need Not be Classified as NPL	The Total Balance of Accounts Receivable Which Need Not be Classified as Overdue Accounts Receivable
The total amount of loans which need not be classified as NPL upon debt restructuring and performed as agreed". (Note.1)	1,911	663	2,363	976
The total amountof loans upon performance of a debt discharge program and rehabilitation program. (Note.2)	159,120	349	164,657	357
Total	161,031	1,012	167,020	1,333

Note 1: Supplementary disclosure of credit cases approved under the "Unsecured Consumer Debt Reform Scheme of the Bankers Association of The Republic of China" in accordance with the official letter under Ching-Kuan-Ying (1) Tze No.09510001270 dated Apr.25 ,2006

2: Supplementary disclosure of credit on involvements in any of the preliminary negotiations, reform, and clearance of debt in relation to the "Statute for Consumer Debt Clearance" in accordance with the official letter under Ching-Kuan-Ying (1) Tze No.09700318940 dated Sep. 15, 2008

C. Concentration of Credit Risk

2011.12.31

Unit：NT$ Thousand, %

Rank (Note 1)	Industry Category of the Company or Group (Note 2)	Total Loan Balance (Note 3)	Ratio to the Stockholders' Equity
1	A Group－Stadium and gym business industry	1,807,500	17.44%
2	B Group－Real estate development	1,688,340	16.29%
3	C Group－Ships, boats, and parts manufacturing	1,472,203	14.21%
4	D Group－Petroleum and Coal Products Manufacturing	1,372,670	13.25%
5	E Group－Steel rolling and extruding	1,143,025	11.03%
6	F Group－Investment advisor	960,141	9.26%
7	G Group－Wastewater (polluted) treatment industry	716,428	6.91%
8	H Group－Smelting of aluminum	702,596	6.78%
9	I Group－Automotive retail industry	670,000	6.47%
10	J Group－Industrial rubber manufacturing	615,640	5.94%

2010.12.31

Rank (Note 1)	Industry Category of the Company or Group (Note 2)	Total Loan Balance (Note 3)	Ratio to the Stockholders' Equity
1	A Group－Petroleum and Coal Products Manufacturing	2,088,716	21.85%
2	B Group－Stadium and gym business industry	1,669,500	17.47%
3	C Group－Real estate development	1,383,800	14.48%
4	D Group－Steel rolling and extruding	1,120,850	11.73%
5	E Group－Ships, boats, and parts manufacturing	1,073,590	11.23%
6	F Group－Real estate Broker	888,000	9.29%
7	G Group－Real estate development	831,213	8.70%
8	H Group－Other Activities Auxiliary to Financial Service Activities	720,000	7.53%
9	I Group－Other leather and fur products manufacturing industry	699,807	7.32%
10	J Group－Smelting of aluminum	662,914	6.93%

Note 1: The top ten groups other than governmental or public enterprises are ranked in the order of the total balance of credit extension to the groups

2: The groups shall comply with the definition referred to in Article 6 of "Supplementary Provisions to the Taiwan Stock Exchange Corporation Criteria for Review of Securities Listings".

3: The total balance of credit extension means the total of balance of the various loans (including import negotiation, export negotiation, rebate, overdraft, short-term loan, short-term collateral, receivable amount for margin loans, mid-term loan, mid-term collateral, long-term loan, long-term collateral and collection), remittance purchased, without recourse factoring, receivable acceptance and guarantee payment.

4: For the calculation of total outstanding credit balance as a percentage of current net worth, the net worth of the Head Office is applicable to local banks, while the net worth of the local branch is applicable to foreign bank branches in Taiwan.

D. Interest-Rate Sensitive Information

Interest-Rate Sensitive Analyses of the Bank's Assets & Liabilities (NTD)

2011.12.31 Unit：NT$ Thousand,%

Item	1-90 days	91-180 days	181 days-1 year	Over 1 year	Total
Interest-rate sensitive assets	182,306,679	7,999,234	159,071	3,948,426	194,413,410
Interest-rate sensitive liabilities	74,685,636	78,899,519	28,751,070	4,466,419	186,802,644
Interest-rate sensitive gap	107,621,043	(70,900,285)	(28,591,999)	(517,993)	7,610,766
Shareholders' equity					10,575,464
The ratio of interest-rate sensitive assets & liabilities (%)					104.07
The ratio of interest-rate sensitive gap & shareholders' equity (%)					71.97

2010.12.31

Item	1-90 days	91-180 days	181 days-1 year	Over 1 year	Total
Interest-rate sensitive assets	175,138,997	5,880,453	1,107,929	3,773,726	185,901,105
Interest-rate sensitive liabilities	94,968,099	69,153,928	12,553,486	3,985,855	180,661,368
Interest-rate sensitive gap	80,170,898	(63,273,475)	(11,445,557)	(212,129)	5,239,737
Shareholders' equity					9,613,867
The ratio of interest-rate sensitive assets & liabilities (%)					102.90
The ratio of interest-rate sensitive gap & shareholders' equity (%)					54.50

Note:The statement shows the amount NTD of the Head Office, domestic and abroad business units, except foreign currencies.
Interest-rate sensitive assets & liabilities means for the earning assets and interest liabilities are with the income and / or cost affected by interest rate.
Interest-rate sensitive gap = Interest-rate sensitive assets – Interest-rate sensitive liabilities
The ratio of interest-rate sensitive assets & liabilities = Interest-rate sensitive assets / Interest-rate sensitive liabilities (NTD)
The ratio of interest-rate sensitive gap & shareholders' equity＝Interest-rate sensitive gap÷Shareholders' equity

Interest-Rate Sensitive Analyses of the Bank's Assets & Liabilities (USD)

2011.12.31 Unit：USD Thousand,%

Item	1-90 days	91-180 days	181 days-1 year	Over 1 year	Total
Interest-rate sensitive assets	280,239	35,472	543	77,503	393,757
Interest-rate sensitive liabilities	318,915	95,320	12,853	—	427,088
Interest-rate sensitive gap	(38,676)	(59,848)	(12,310)	77,503	(33,331)
Shareholders' equity					(7,519)
The ratio of interest-rate sensitive assets & liabilities (%)					92.20
The ratio of interest-rate sensitive gap & shareholders' equity (%)					(443.29)

2010.12.31

Item	1-90 days	91-180 days	181 days-1 year	Over 1 year	Total
Interest-rate sensitive assets	244,534	54,789	3,602	116,236	419,161
Interest-rate sensitive liabilities	333,821	101,651	10,758	—	446,230
Interest-rate sensitive gap	(89,287)	(46,862)	(7,156)	116,236	(27,069)
Shareholders' equity					(1,883)
The ratio of interest-rate sensitive assets & liabilities (%)					93.93
The ratio of interest-rate sensitive gap & shareholders' equity (%)					(1,437.55)

Note: The statement shows the aggregate USD amount of the Head office, domestic business units , OBU and abroad business units, excluding contingent assets & liabilities.
The interest-rate sensitive assets & liabilities means for the earning assets and interest liabilities are with the income and / or cost affected by interest rate.
The interest-rate sensitive gap = Interest-rate sensitive assets – Interest-rate sensitive liabilities
The ratio of interest-rate sensitive assets & liabilities = Interest-rate sensitive assets / Interest-rate sensitive liabilities (US$)
The ratio of interest-rate sensitive gap & shareholders' equity＝Interest-rate sensitive gap÷Shareholders' equity

E. Profitability:

Unit：%

Item		2011.12.31	2010.12.31
Return on total assets (%)	before income tax	(0.20)	0.10
	after income tax	(0.20)	0.06
Return on equity (%)	before income tax	(4.30)	2.16
	after income tax	(4.35)	1.34
Net profit margin (%)		(18.69)	5.43

Note: Return on total assets = Income before (after) income tax / Average total assets
Return on equity = Income before (after) income tax / Average net equity
Net profit margin = Net income / Net revenue
Income before (after) income tax means for the net income / loss amount accumulated from January of the year to the said quarter.

F. Maturity Analyses of the Bank's Assets & Liabilities

Analyses of the Structure of the Maturity Date (NTD)

2011.12.31 Unit：NT$ Thousand

Item	Total	Amount of the Residual Period from Maturity Date				
		1-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
Main matured cash inflow	207,668,487	57,365,567	22,320,748	11,308,489	30,976,325	85,697,358
Main matured cash outflow	253,810,445	25,307,750	35,136,528	36,033,159	61,340,112	95,992,896
Duration gap	(46,141,958)	32,057,817	(12,815,780)	(24,724,670)	(30,363,787)	(10,295,538)

2010.12.31

Item	Total	Amount of the Residual Period from Maturity Date				
		1-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
Main matured cash inflow	197,163,180	51,301,013	22,844,334	10,011,039	30,039,317	82,967,477
Main matured cash outflow	243,800,616	36,844,225	36,231,856	23,619,450	43,200,986	103,904,099
Duration gap	(46,637,436)	14,456,788	(13,387,522)	(13,608,411)	(13,161,669)	(20,936,622)

Note: The statement shows the amount NT$ of the Head Office, and domestic business units, except foreign currencies.

Analyses of the Structure of the Maturity Date (USD)

20011.12.31 Unit：US$ Thousand

Item	Total	Amount of the Residual Period from Maturity Date				
		1-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
Main matured cash inflow	452,376	74,096	40,955	36,764	5,543	295,018
Main matured cash outflow	457,817	164,420	194,804	25,378	20,425	52,790
Duration gap	(5,441)	(90,324)	(153,849)	11,386	(14,882)	242,228

2010.12.31

Item	Total	Amount of the Residual Period from Maturity Date				
		1-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
Main matured cash inflow	465,457	58,654	57,147	50,828	41,013	257,815
Main matured cash outflow	483,164	208,692	174,293	27,546	22,689	49,944
Duration gap	(17,707)	(150,038)	(117,146)	23,282	18,324	207,871

Note: 1.The statement shows only the amount in USD of the Head Office, domestic business units and OBU.
2.The Bank's offshore assets account for less than 10% of the Bank's total assets.

(3) Capital Adequacy

Unit：NT$ Thousand, %

Item \ Year (Note 2)			2011.12.31	2011.6.30	2010.12.31
Capital	Tier 1 capital		9,613,939	8,101,891	8,498,402
	Tier 2 capital		2,879,966	2,909,411	2,823,374
	Tier 3 capital				
	Capital		12,493,905	11,011,302	11,321,776
Risk weighted assets	Credit risks	Standardised approach	119,355,404	113,818,591	112,515,729
		Internal rating based approach (IRB)			
		Asset securitization	613,393	777,130	870,295
	Operational risks	Basic indicator approach (BIA)	4,047,814	4,047,814	4,189,675
		Standardised approach / Optional standardized approach			
		Advanced approach			
	Market risks	Standardised approach	3,063,735	3,005,608	2,910,043
		Internal model approach			
	Risk weighted assets		127,080,346	121,649,143	120,485,742
Capital adequacy ratio			9.83%	9.05%	9.40%
Tier 1 capital as a percentage of risk weighted assets			7.57%	6.66%	7.05%
Tier 2 capital as a percentage of risk weighted assets			2.26%	2.39%	2.35%
Tier 3 capital as a percentage of risk weighted assets					
Common stock's equities as a percentage of total assets			3.16%	2.75%	2.45%
Leverage ratio			4.40%	3.95%	4.26%

Note 1：The self-owned capital and weighted risky assets shall be specified in accordance with the "Regulations Governing the Capital Adequacy Ratio of Banks" and "Statement and Form of Calculation Method of Bank's Self-Owned Capital and Risky Assets".

2：The end of the year of financial statements must disclose the capital adequacy ratios for the current and the previous financial period. In addition to current and previous periods, semi-annual financial statements must also disclose the capital adequacy ratio as at the end of the previous year.

3：The aforementioned ratios are calculated as follows：

(1) Capital base = Tier 1 capital + Tier 2 capital + Tier 3 capital

(2) Risk weighted assets = Credit risk weighted assets + (Operational risks + Market risks) Capital appropriation ×12.5

(3) Capital adequacy ratio = Capital base / Risk weighted assets

(4) Tier 1 capital as a percentage of risk assets = Tier 1 capital / Risk weighted assets

(5) Tier 2 capital as a percentage of risk assets = Tier 2 capital / Risk weighted assets

(6) Tier 3 capital as a percentage of risk assets = Tier 3 capital / Risk weighted assets

(7) Common stock's equities as a percentage of total assets = Common stock's equities / Total assets

(8) Leverage ratio ＝ Tier one capital / adjusted average assets (average assets minus tier one capital reductions including "goodwill", "unamortized loss on sale of substandard debts", and other tier one capital deductions defined under "Calculations and templates for banks' eligible capital and risky assets".

(4) Imformation of Sale of NPL：None.

(5) Balance Sheet of Trust Account and the Property List of the Trust Account are Disclosed as Follows Pursuant to Article 17 of the “Rules Governing the Implementatin of the Trust Business Law”

Balance Sheet of Trust Account

Unit：NT$ Thousand

Trust Asset	2011.12.31	2010.12.31	Trust Liabilities & Equity	2011.12.31	2010.12.31
Deposits	$116,172	$48,493	Borrow of medium and Long-term	14,000	$6,000
Short-term investments			Trust capital	19,085,968	18,573,424
Trust investments	18,721,329	18,012,425	Accumulated income	85	(79,316)
Stock investments	2,983	3,412			
Real estate					
Land	220,581	282,339			
Building	16,327	15,976			
Construction in progress	22,661	137,463			
Total Trust Asset	$19,100,053	$18,500,108	Total Trust Liabilities & Equity	$19,100,053	$18,500,108

Property List of Trust Account

Investments	2011.12.31	2010.12.31
Deposits	$116,172	$48,493
Short-term investments		
Trust investments	$18,721,329	$18,012,425
Stock investments	2,983	3,412
Sub-total	$18,724,312	$18,015,837
Real estate		
Land	$220,581	$282,339
Buildings	16,327	15,976
Construction in progress	22,661	137,463
Sub-total	$259,569	$435,778
Total	$19,100,053	$18,500,108

Statements of Income on Trust Account

Trust Income	2011.1.1~2011.12.31	2010.1.1~2010.12.31
Trust Revenue		
Interest Income	$445	$395
Investment Revenue	160	1,629
Sub-total	$605	$2,024
Trust expenses		
General expenses	$2,328	$494
Tax	14,155	880
Interest expenses	3,242	3,221
Other expenses	20,885	22,390
Sub-total	$40,610	$26,985
Income (loss) before tax	($40,005)	($24,961)
Income tax expenses	(44)	(40)
Income (loss) after tax	($40,049)	($25,001)

(6) According to Article 7-1 of Regulations Governing the Preparation of Financial Reports by Securities Firms, the Bank Additionally Disclosed the Balance Sheet and Income Statement of the Bank's Securities Department.

Balance Sheet of Securities Sector

Unit：NT$ Thousand

Assets	2011.12.31	2010.12.31	Liabilities	2011.12.31	2010.12.31
Financial assets at fair value through income statement	$76,199	$77,617	Bills and bonds sold under repurchase agreements	$103,207	$140,745
Accounts receivable－net	5,249	6,574	Accounts payables	3,196	4,199
Available-for-sale financial assets－net	470,865	520,273	Other liabilities	－	15,326
Property and equipment cost－net	64	4	Total liabilities	$106,403	$160,270
Other assets	374,604	387,389	Stockholders' equity		
			Working capital	$800,000	$800,000
			Retained earnings	15,977	23,159
			Other stockholders' equity	4,601	8,428
			Total stockholders' equity	$820,578	$831,587
Total assets	$926,981	$991,857	Total liabilities & stockholders' equity	$926,981	$991,857

Statements of Income of Securities Sector

Unit：NT$ Thousand

Item	2011.1.1~2011.12.31	2010.1.1~2010.12.31
Interest income	$8,998	$19,014
Interest expense	(615)	(537)
Net interest revenue	$8,383	$18,477
Net non-interest revenue		
Net commission & service fees	$7,078	$7,208
Gain (loss) in financial assets and liabilities at fair value through income statement	(1,251)	2,358
Gain (loss) on available-for-sale financial assets	2,935	1,837
Other net non-interest revenue (loss)	4,635	(271)
Net revenue	$21,780	$29,609
Operating expenses		
Personnel service expenses	($2,566)	($2,276)
Depreciation & amortization	(7)	(2)
Other operating & administrative expenses	(302)	(288)
Income (loss) before tax	$18,905	$27,043
Income tax (expenses) benefit	(2,928)	(3,884)
Net income (loss)	$15,977	$23,159

(7) The Information about Financial Assets and Liabilities Denominated in Foreign Currency Which Might Arouse Material Effect:

Unit：Thousand

Item	2011.12.31			2010.12.31		
	Original Currency	Exchange Rate	NT$	Original Currency	Exchange Rate	NT$
Financial Assets						
Monetary Item						
USD	120,704	30.28	3,654,917	194,669	29.10	5,664,868
GBP	3,050	46.48	141,764	4,105	44.88	184,232
HKD	10,352	3.867	40,031	10,461	3.713	38,842
AUD	39,091	30.66	1,198,530	61,581	29.54	1,819,103
SGD	47	23.21	1,091	294	22.57	6,636
CHF	257	32.10	8,250	141	31.07	4,381
CAD	13,424	29.58	397,082	13,535	29.04	393,056
JPY	461,926	0.3885	179,458	825,107	0.3562	293,903
CNY	5,303	4.79	25,401	3,814	4.39	16,743
ZAR	115,787	3.656	423,317	40,946	4.333	177,419
SEK	2	4.35	9	328	4.27	1,401
EUR	19,551	39.00	762,489	17,377	38.72	672,837
NZD	48,707	23.31	1,135,360	43,105	22.44	967,276
Non-Monetary Item						
USD	—	30.28	—	12,000	29.10	349,200
Financial Liabilities						
Monetary Item						
USD	248,384	30.28	7,521,068	244,057	29.10	7,102,059
HKD	—	3.867	—	3,193	3.713	11,856
AUD	29,300	30.66	898,338	43,700	29.54	1,290,898
CAD	11,000	29.58	325,380	10,800	29.04	313,632
JPY	216,676	0.3885	84,179	4	0.3562	1
EUR	12,648	39.00	493,272	10,001	38.72	387,239
NZD	26,000	23.31	606,060	53,500	22.44	1,200,540
GBP	52	46.48	2,417	—	44.88	—
ZAR	4,073	3.656	14,891	—	4.333	—