

**Important Cash Card Business and Financial Information**

2011/February

Unit : 1,000 ; %

Issuer	No. of Cards with Line Drawn	No. of Cards with Line Undrawn	Total Line Extended	Total Available Line of Cardholders	Outstanding Balance (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write-off Amount
Land Bank of Taiwan	8,383	0	845,554	845,554	414,113	1.941	129,086	0	1,141
First Commercial Bank	2,579	0	728,173	151,449	30,997	0.337	444	0	259
Hua Nan Commercial Bank	18,054	3,242	10,551,050	1,140,912	620,227	1.056	65,000	0	0
Taipei Fubon bank	2,478	0	17,635,702	11,571	54,261	0.000	943	379	683
Bank of Kaohsiung	4,007	2,009	3,279,044	1,864,228	1,414,816	0.032	452	359	359
Taichung Commercial Bank	1,916	762	176,132	176,132	45,826	0.827	24,218	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	28,899	5,890	4,849,199	4,849,199	2,588,637	0.579	2,154,175	4,960	14,199
Shin Kong Commercial Bank	757	0	19,852	0	19,852	0.000	0	0	81
Cota Commercial Bank	65	5	8,450	4,910	4,727	0.000	47	0	0
Union Bank of Taiwan	12,998	0	2,229,220	733,341	580,734	21.927	140,319	0	22,205
Bank Sinopac	2,210	203	520,186	445,221	198,825	0.719	26,213	0	159
Cosmos Bank, Taiwan	408,299	171,425	334,459,572	44,247,777	24,742,891	1.962	1,571,449	62,449	135,441
Taishin International Bank	78,594	57,240	63,805,620	10,395,962	10,328,954	1.073	915,995	40,423	83,276
Ta Chong Bank Ltd.	50,374	9,092	17,839,800	3,524,854	1,845,179	0.101	365,613	10,508	21,492
Chinatrust Commercial Bank	80,019	15,200	44,508,687	9,852,585	5,532,098	1.167	940,276	20,669	73,932
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	195	0	13,660	0	3,888	0.000	0	0	0
DBS bank Ltd.(by merge of Bowa Bank)	9,164	6,967	2,230,571	2,230,571	661,654	0.428	2,916	2,699	4,412
The Sixth Credit Cooperation Of Changhua	132	88	12,203	8,420	3,783	1.223	38	0	0
Total	709,123	272,123	503,712,675	80,482,686	49,091,462	1.680	6,337,184	142,446	357,639

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 No. of cards with line drawn: No. of cards "with line drawn at the end of base date month."

2.2 No. of cards with line undrawn: No. of cards "with line undrawn at the end of base date month."

2.3 Total line extended: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NT\$1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NT\$1,000.

2.5 Outstanding balance (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NT\$1,000.

2.6 Delinquency Ratio : Ratio of past-due loan to loan outstanding at the end of base date month (loan outstanding is determined per instructions in the cash card contract).

2.7 Coverage balance : Bad debt reserve put aside for cash card business at the end of base date month, in the unit of NT\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NT\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NT\$1,000.

3. "The end of base date month" means the end of month prior to the date of reporting.