

Important Cash Card Business and Financial Information

2011/April

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	8,118	0	822,091	822,091	384,628	2.049	127,930	806	2,914
First Commercial Bank	2,514	0	709,123	147,553	28,662	0.063	388	18	445
Hua Nan Commercial Bank	16,879	3,320	10,005,450	1,057,226	557,048	0.455	68,000	0	14,698
Taipei Fubon bank	2,374	0	17,542,902	10,258	50,542	0.000	885	416	1,344
Bank of Kaohsiung	3,989	1,891	3,209,277	1,815,258	1,394,018	0.000	7,107	445	804
Taichung Commercial Bank	1,831	764	171,195	171,195	42,501	0.626	25,254	687	687
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	27,636	5,486	4,539,180	4,539,180	2,415,068	0.627	1,971,860	7,448	30,283
Shin Kong Commercial Bank	735	0	18,856	0	18,856	0.000	0	0	172
Cota Commercial Bank	62	8	8,450	4,910	4,205	0.000	42	0	0
Union Bank of Taiwan	11,124	0	1,791,069	564,483	469,728	10.899	63,045	77,518	99,723
Bank Sinopac	2,183	194	512,723	437,356	198,510	0.711	24,603	81	429
Cosmos Bank, Taiwan	405,098	172,043	332,913,132	43,846,388	23,830,055	1.858	1,583,880	63,656	265,463
Taishin International Bank	76,189	57,457	62,622,330	10,214,192	9,833,811	1.104	874,970	29,405	147,721
Ta Chong Bank Ltd.	48,301	9,296	17,279,100	3,421,037	1,732,745	0.082	341,173	11,431	45,178
Chinatrust Commercial Bank	77,694	14,571	43,095,907	9,575,134	5,286,790	1.153	877,720	34,631	142,243
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	188	0	13,280	0	3,657	0.000	0	16	30
DBS bank Ltd.(by merge of Bowa Bank)	9,270	7,444	2,196,471	2,196,471	619,366	0.640	4,176	2,101	7,879
The Sixth Credit Cooperation Of Changhua	138	76	11,853	7,364	4,489	1.025	45	0	0
Total	694,323	272,550	497,462,389	78,830,096	46,874,679	1.485	5,971,078	228,659	760,013

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 M

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.