

Important Cash Card Business and Financial Information

2011/June

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	7,887	0	797,871	797,871	358,272	1.926	127,210	315	4,272
First Commercial Bank	2,443	0	688,973	142,877	26,229	0.020	360	204	921
Hua Nan Commercial Bank	15,391	3,530	9,370,200	952,901	503,973	0.063	146,808	9,734	24,432
Taipei Fubon bank	2,303	0	17,477,302	9,158	47,425	0.000	878	210	1,911
Bank of Kaohsiung	4,023	1,727	3,142,246	1,723,460	1,418,786	0.000	7,172	0	804
Taichung Commercial Bank	1,773	760	166,873	166,873	40,056	2.304	27,005	0	687
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	26,399	5,590	4,370,431	4,370,431	2,266,142	0.656	1,853,936	4,021	40,965
Shin Kong Commercial Bank	702	0	17,919	0	17,919	0.050	4	26	240
Cota Commercial Bank	56	10	8,100	4,710	3,995	0.000	40	0	0
Union Bank of Taiwan	10,470	0	1,678,248	526,615	433,578	9.413	51,847	0	110,203
Bank Sinopac	2,127	185	498,507	424,854	197,290	0.769	24,003	108	759
Cosmos Bank, Taiwan	402,093	172,913	331,587,492	43,823,229	23,333,672	1.820	1,328,370	49,344	363,406
Taishin International Bank	73,843	57,386	61,391,090	10,021,512	9,386,360	1.131	821,021	27,532	201,669
Ta Chong Bank Ltd.	46,251	9,472	16,716,900	3,310,783	1,633,827	0.067	311,772	8,214	64,148
Chinatrust Commercial Bank	75,265	14,110	41,773,387	9,311,900	5,052,604	0.989	839,924	35,099	212,194
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	181	0	13,010	0	3,457	0.000	0	0	74
DBS bank Ltd.(by merge of Bowa Bank)	9,152	7,640	2,168,381	2,168,381	589,313	0.315	1,912	2,305	12,926
The Sixth Credit Cooperation Of Changhua	140	61	11,303	6,988	4,315	1.524	43	0	0
Total	680,499	273,384	491,878,233	77,762,543	45,317,213	1.432	5,542,305	137,112	1,039,611

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.