

Important Cash Card Business and Financial Information

2011/July

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	7,750	0	790,589	790,589	344,560	1.888	128,487	524	4,796
First Commercial Bank	2,409	0	679,123	140,632	25,186	0.000	347	130	1,050
Hua Nan Commercial Bank	14,857	3,409	9,045,650	900,212	484,582	0.573	144,131	0	24,432
Taipei Fubon bank	2,253	0	17,394,902	8,588	45,787	0.000	856	687	2,598
Bank of Kaohsiung	3,966	1,720	3,111,115	1,714,151	1,396,964	0.000	7,115	0	804
Taichung Commercial Bank	1,684	754	161,517	0	37,882	1.286	26,836	1,015	1,702
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	25,853	5,542	4,291,408	4,291,408	2,191,141	0.557	1,794,174	10,311	51,277
Shin Kong Commercial Bank	696	0	17,415	0	17,415	0.003	0	39	279
Cota Commercial Bank	57	9	8,100	4,710	4,048	0.368	40	0	0
Union Bank of Taiwan	10,322	0	1,640,361	510,995	422,686	9.898	52,811	0	110,203
Bank Sinopac	2,076	199	494,469	422,091	189,322	0.715	23,341	254	1,012
Cosmos Bank, Taiwan	400,525	173,639	330,924,957	43,968,163	23,044,044	1.796	1,332,664	47,248	410,654
Taishin International Bank	72,732	57,289	60,806,830	9,927,342	9,166,763	1.142	792,505	28,516	230,185
Ta Chong Bank Ltd.	45,358	9,340	1,649,040	3,251,760	1,590,316	0.073	298,640	7,610	71,758
Chinatrust Commercial Bank	74,083	13,897	41,120,467	9,188,874	4,941,952	0.970	821,335	26,465	238,660
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	181	0	13,010	0	3,373	0.000	0	0	74
DBS bank Ltd.(by merge of Bowa Bank)	8,995	7,777	2,154,111	2,154,111	574,112	0.490	2,940	1,176	14,103
The Sixth Credit Cooperation Of Changhua	132	69	11,133	7,041	4,092	1.605	41	0	0
Total	673,929	273,644	474,314,197	77,280,667	44,484,225	1.429	5,426,263	123,975	1,163,587

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.