

Important Cash Card Business and Financial Information

2011/September

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	7,518	0	759,235	759,235	319,558	1.897	127,346	527	5,873
First Commercial Bank	2,350	0	662,463	137,357	23,415	0.035	323	169	1,225
Hua Nan Commercial Bank	13,764	3,255	8,428,220	815,865	441,121	0.051	134,559	9,572	34,004
Taipei Fubon bank	2,172	0	17,295,602	7,824	42,769	0.000	802	200	3,258
Bank of Kaohsiung	3,969	1,650	3,083,149	1,666,183	1,416,965	0.000	7,175	0	804
Taichung Commercial Bank	1,639	748	158,077	0	35,640	1.737	28,681	0	1,702
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	24,850	6,256	4,168,997	4,168,997	2,056,798	0.532	1,684,160	5,639	61,840
Shin Kong Commercial Bank	685	0	16,600	0	16,600	0.000	0	0	337
Cota Commercial Bank	54	10	7,800	4,710	3,909	0.439	39	0	15
Union Bank of Taiwan	9,880	0	1,551,830	478,140	399,484	9.985	53,407	0	110,203
Bank Sinopac	2,013	197	480,978	409,974	175,245	0.338	21,851	430	1,484
Cosmos Bank, Taiwan	397,926	174,588	329,381,808	44,133,693	22,998,969	1.758	1,173,517	48,908	506,333
Taishin International Bank	70,726	56,951	59,639,620	9,746,222	8,767,464	1.158	753,111	28,394	282,359
Ta Chong Bank Ltd.	43,674	9,250	15,877,200	3,155,034	1,505,331	0.099	278,220	7,385	86,246
Chinatrust Commercial Bank	72,051	12,501	39,514,547	8,894,329	4,753,814	0.974	785,511	21,535	285,649
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	173	0	12,630	0	3,152	0.000	0	1	75
DBS bank Ltd.(by merge of Bowa Bank)	8,922	8,070	2,121,501	2,121,501	555,746	0.325	1,884	1,985	18,860
The Sixth Credit Cooperation Of Changhua	122	69	10,749	6,817	3,932	0.000	39	0	39
Total	662,488	273,545	483,171,006	76,505,881	43,519,912	1.410	5,050,625	124,745	1,400,306

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.