

Important Cash Card Business and Financial Information

2011/October

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	7,408	0	748,492	748,492	308,672	2.233	127,910	146	6,019
First Commercial Bank	2,321	0	654,013	135,632	22,547	0.000	314	58	1,283
Hua Nan Commercial Bank	13,452	3,172	8,232,370	788,110	426,371	0.454	134,559	0	34,004
Taipei Fubon bank	2,135	0	17,248,402	7,129	41,243	0.000	772	277	3,535
Bank of Kaohsiung	3,940	1,631	3,061,534	1,667,984	1,393,550	0.000	6,978	0	804
Taichung Commercial Bank	1,619	745	156,747	0	34,620	1.834	29,653	0	1,702
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	24,415	5,726	4,095,132	4,095,132	1,991,698	0.499	1,639,342	5,916	67,755
Shin Kong Commercial Bank	682	0	16,512	0	16,512	0.091	8	0	337
Cota Commercial Bank	54	9	7,720	4,710	3,996	0.000	40	17	32
Union Bank of Taiwan	9,704	0	1,514,136	463,100	389,095	10.458	54,040	0	110,203
Bank Sinopac	1,998	192	470,708	398,978	172,903	0.349	21,543	1	1,485
Cosmos Bank, Taiwan	396,751	174,846	328,601,388	44,049,061	22,875,319	1.782	1,146,016	47,498	553,831
Taishin International Bank	69,830	56,927	59,190,110	9,679,202	8,581,376	1.126	729,150	23,961	306,320
Ta Chong Bank Ltd.	42,779	9,285	15,619,200	3,106,076	1,463,259	0.087	263,063	9,368	95,614
Chinatrust Commercial Bank	70,937	11,995	38,755,917	8,755,169	4,660,858	1.004	771,921	17,145	302,794
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	170	0	12,470	0	3,057	0.000	0	0	75
DBS bank Ltd.(by merge of Bowa Bank)	8,819	8,166	2,104,191	2,104,191	545,790	0.352	2,002	1,566	20,426
The Sixth Credit Cooperation Of Changhua	128	64	10,809	6,588	4,221	0.000	42	0	39
Total	657,142	272,758	480,499,851	76,009,554	42,935,087	1.433	4,927,353	105,953	1,506,258

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.