

Important Cash Card Business and Financial Information

2011/November

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	7,289	0	732,937	732,937	296,755	2.084	103,440	917	6,936
First Commercial Bank	2,283	0	644,113	132,912	21,545	0.000	300	239	1,521
Hua Nan Commercial Bank	13,128	3,180	8,076,470	765,578	411,303	1.053	134,559	0	34,004
Taipei Fubon bank	2,091	0	17,175,602	6,849	39,903	0.000	751	117	3,651
Bank of Kaohsiung	3,903	1,622	3,042,804	1,641,815	1,400,989	0.000	7,110	0	804
Taichung Commercial Bank	1,530	749	151,879	0	33,062	0.777	391	642	2,344
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	24,007	5,588	4,017,016	4,017,016	1,936,709	0.455	1,589,959	4,177	71,932
Shin Kong Commercial Bank	672	0	15,769	0	15,769	0.095	8	18	355
Cota Commercial Bank	55	8	7,720	4,710	4,060	0.000	41	0	32
Union Bank of Taiwan	9,260	0	1,449,869	446,237	362,948	8.220	38,478	15,984	126,187
Bank Sinopac	1,997	174	462,278	390,681	179,710	0.288	21,285	100	1,585
Cosmos Bank, Taiwan	395,590	175,199	327,889,254	44,129,951	22,801,746	1.807	1,129,554	42,081	595,912
Taishin International Bank	68,878	56,992	58,756,550	9,612,512	8,396,241	1.121	707,638	21,512	327,832
Ta Chong Bank Ltd.	41,912	9,338	15,375,000	3,060,127	1,421,565	0.070	250,438	9,274	104,887
Chinatrust Commercial Bank	70,031	11,736	38,229,237	8,655,037	4,576,976	0.951	752,239	20,066	322,860
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	167	0	12,380	0	2,973	0.000	0	14	88
DBS bank Ltd.(by merge of Bowa Bank)	8,762	8,255	2,090,151	2,090,151	537,735	0.318	1,775	1,651	22,077
The Sixth Credit Cooperation Of Changhua	120	69	10,709	6,669	4,040	0.000	42	0	39
Total	651,675	272,910	478,139,738	75,693,182	42,444,029	1.419	4,738,008	116,792	1,623,046

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.