

Important Cash Card Business and Financial Information

2011/December

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	7,186	0	718,475	718,475	285,937	2.156	101,495	320	7,256
First Commercial Bank	2,254	0	635,663	131,327	20,822	0.000	292	0	1,521
Hua Nan Commercial Bank	12,637	3,171	7,829,660	731,690	390,279	0.081	128,157	6,402	40,406
Taipei Fubon bank	2,044	0	17,103,602	6,179	38,387	0.000	719	173	3,824
Bank of Kaohsiung	3,850	1,616	3,013,266	1,623,797	1,389,470	0.000	7,061	0	804
Taichung Commercial Bank	1,503	748	149,724	0	32,056	0.936	1,383	0	2,344
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	23,593	5,615	3,962,054	3,962,054	1,871,832	0.461	1,541,890	5,692	77,624
Shin Kong Commercial Bank	668	0	15,330	0	15,330	0.094	7	55	411
Cota Commercial Bank	53	9	7,520	4,510	3,920	0.000	39	0	32
Union Bank of Taiwan	9,098	0	1,411,882	431,707	352,450	8.419	38,783	0	126,187
Bank Sinopac	1,979	176	443,882	372,265	178,901	0.396	20,888	0	1,585
Cosmos Bank, Taiwan	394,172	175,367	327,219,798	44,263,455	22,638,699	1.788	1,042,092	45,085	640,997
Taishin International Bank	67,883	57,057	58,318,830	9,541,582	8,189,094	0.958	677,067	30,571	358,403
Ta Chong Bank Ltd.	41,095	9,514	15,182,700	3,024,104	1,382,264	0.056	295,596	8,412	113,299
Chinatrust Commercial Bank	69,135	11,665	37,776,717	8,568,479	4,484,702	0.967	739,609	19,176	342,036
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	164	0	12,060	0	2,851	0.000	0	6	94
DBS bank Ltd.(by merge of Bowa Bank)	8,478	10,568	2,075,499	2,075,499	525,216	0.227	1,250	1,306	23,383
The Sixth Credit Cooperation Of Changhua	115	76	11,059	7,720	3,339	0.000	42	0	39
Total	645,907	275,582	475,887,721	75,462,843	41,805,549	1.374	4,596,370	117,198	1,740,245

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.