

Important Cash Card Business and Financial Information

2012/April

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	6,703	0	667,643	667,643	244,163	2.127	100,675	480	2,206
First Commercial Bank	2,177	0	613,263	126,402	17,867	0.000	267	69	279
Hua Nan Commercial Bank	11,279	3,087	7,112,890	629,737	332,935	0.303	120,885	0	7,272
Taipei Fubon bank	1,895	0	16,945,852	5,459	33,716	0.000	634	163	771
Bank of Kaohsiung	3,566	1,653	2,876,721	1,631,913	1,244,809	0.000	6,246	0	0
Taichung Commercial Bank	1,369	756	144,145	0	28,224	0.999	34,449	0	451
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	22,062	5,340	3,703,937	3,703,937	1,646,436	0.516	1,357,118	4,514	16,278
Shin Kong Commercial Bank	648	0	13,633	0	13,633	0.090	6	0	117
Cota Commercial Bank	46	14	7,370	4,360	3,439	0.000	34	0	0
Union Bank of Taiwan	8,156	0	1,195,342	346,423	302,000	6.222	26,453	0	11,675
Bank Sinopac	1,915	180	422,971	351,069	159,049	0.293	20,533	195	359
Cosmos Bank, Taiwan	389,058	175,994	324,389,099	44,157,296	21,594,592	1.860	999,170	42,440	181,453
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,704	9,998	2,024,509	2,024,509	462,932	0.520	2,505	965	4,566
Taishin International Bank	64,104	57,549	56,703,770	9,263,492	7,443,353	0.866	604,903	17,190	72,196
Ta Chong Bank Ltd.	37,876	9,984	14,358,000	2,865,832	1,224,976	0.102	235,914	6,832	33,291
Chinatrust Commercial Bank	65,248	11,696	35,980,432	8,202,797	4,097,289	0.944	657,288	14,077	62,335
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	158	0	11,770	0	2,586	0.000	0	0	0
The Sixth Credit Cooperation Of Changhua	109	73	10,359	7,086	3,273	0.000	42	0	0
Total	621,073	276,324	467,181,706	73,987,955	38,855,272	1.397	4,167,122	86,925	393,249

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.