

Important Cash Card Business and Financial Information

2012/May

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	6,620	0	656,353	656,353	234,792	2.100	99,279	437	2,643
First Commercial Bank	2,152	0	605,763	124,870	17,175	0.019	259	27	306
Hua Nan Commercial Bank	10,924	3,185	6,984,990	606,206	321,166	0.761	120,885	0	7,272
Taipei Fubon bank	1,855	0	16,909,052	5,279	32,698	0.000	615	130	901
Bank of Kaohsiung	3,563	1,610	2,854,926	1,605,952	1,248,974	0.000	6,348	0	0
Taichung Commercial Bank	1,353	766	143,636	0	27,389	1.055	35,543	0	451
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	21,718	5,301	3,635,172	3,635,172	1,596,156	0.576	1,312,316	3,396	19,674
Shin Kong Commercial Bank	644	0	13,280	0	13,280	0.088	6	0	117
Cota Commercial Bank	47	7	6,690	3,760	3,414	0.000	34	0	0
Union Bank of Taiwan	7,926	0	1,142,468	326,071	289,621	5.448	23,590	3,525	15,200
Bank Sinopac	1,905	178	415,447	343,406	158,767	0.643	20,538	0	360
Cosmos Bank, Taiwan	387,730	176,024	323,634,839	44,084,971	21,504,169	1.777	978,247	46,916	228,369
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,610	10,092	2,008,669	2,008,669	454,811	0.308	1,462	1,767	6,333
Taishin International Bank	63,304	57,576	56,336,050	9,197,942	7,267,895	0.804	585,255	19,972	92,168
Ta Chong Bank Ltd.	37,194	10,097	14,187,300	2,832,406	1,189,746	0.102	224,880	6,331	39,622
Chinatrust Commercial Bank	64,511	11,544	35,560,542	8,114,754	4,020,306	0.946	643,011	13,357	75,692
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	157	0	11,720	0	2,463	0.000	0	2	2
The Sixth Credit Cooperation Of Changhua	112	66	10,059	6,362	3,697	0.000	42	0	0
Total	616,325	276,446	465,116,956	73,552,173	38,386,519	1.341	4,052,310	95,860	489,110

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.