

**Important Cash Card Business and Financial Information**

2012/June

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	6,549	0	645,969	645,969	225,965	2.285	96,284	280	2,923
First Commercial Bank	2,135	0	600,943	124,015	16,576	0.000	250	26	332
Hua Nan Commercial Bank	10,416	3,208	6,744,090	572,568	306,642	0.000	115,047	5,839	13,110
Taipei Fubon bank	1,819	0	16,872,252	4,992	31,593	0.000	593	141	1,041
Bank of Kaohsiung	3,570	1,556	2,834,901	1,573,077	1,261,824	0.000	6,530	0	0
Taichung Commercial Bank	1,310	779	141,503	0	26,327	0.547	36,262	224	675
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	21,354	5,327	3,576,816	3,576,816	1,537,224	0.580	1,268,333	3,709	23,383
Shin Kong Commercial Bank	642	0	12,931	0	12,931	0.086	6	0	117
Cota Commercial Bank	46	8	6,690	3,760	3,323	0.000	33	0	0
Union Bank of Taiwan	7,834	0	1,118,176	315,688	282,378	5.839	23,803	0	15,200
Bank Sinopac	1,893	174	409,723	337,616	158,332	0.220	20,328	211	571
Cosmos Bank, Taiwan	386,619	175,703	323,035,349	44,115,180	21,299,406	1.728	999,304	42,668	271,036
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,535	10,110	1,997,489	1,997,489	448,131	0.556	2,592	736	7,069
Taishin International Bank	62,425	57,801	56,015,150	9,153,647	7,093,610	0.718	568,612	16,643	108,811
Ta Chong Bank Ltd.	36,548	10,214	14,028,600	2,802,645	1,158,922	0.083	215,752	5,801	45,423
Chinatrust Commercial Bank	63,765	11,422	35,145,772	8,033,554	3,942,763	0.959	630,143	14,126	89,819
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	156	0	11,640	0	2,394	0.000	0	0	2
The Sixth Credit Cooperation Of Changhua	105	70	10,129	6,570	3,559	0.000	42	0	0
Total	611,721	276,372	463,208,123	73,263,586	37,811,900	1.299	3,983,914	90,404	579,512

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.