

Important Cash Card Business and Financial Information

2012/July

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 | 6,472 | 0 | 637,037 | 637,037 | 215,920 | 2.281 | 94,549 | 511 | 3,433 |
| First Commercial Bank | 2,108 | 0 | 593,313 | 122,625 | 15,885 | 0.147 | 245 | 45 | 377 |
| Hua Nan Commercial Bank | 10,118 | 3,125 | 6,555,460 | 542,145 | 297,137 | 0.286 | 115,047 | 0 | 13,110 |
| Taipei Fubon bank | 1,779 | 0 | 16,849,852 | 4,962 | 30,448 | 0.000 | 575 | 115 | 1,157 |
| Bank of Kaohsiung | 3,540 | 1,538 | 2,808,836 | 1,561,965 | 1,246,871 | 0.000 | 6,251 | 0 | 0 |
| Taichung Commercial Bank | 1,284 | 788 | 140,524 | 0 | 25,528 | 0.744 | 37,181 | 0 | 675 |
| HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.) | 21,046 | 5,313 | 3,523,194 | 3,523,194 | 1,494,202 | 0.532 | 1,231,705 | 4,785 | 28,167 |
| Shin Kong Commercial Bank | 637 | 0 | 12,510 | 0 | 12,510 | 0.085 | 5 | 38 | 155 |
| Cota Commercial Bank | 49 | 5 | 6,690 | 3,760 | 3,449 | 0.000 | 34 | 0 | 0 |
| Union Bank of Taiwan | 7,613 | 0 | 1,069,202 | 296,029 | 270,193 | 4.663 | 20,736 | 3,605 | 18,806 |
| Bank Sinopac | 1,856 | 174 | 341,241 | 335,550 | 157,689 | 0.156 | 20,110 | 224 | 794 |
| Cosmos Bank, Taiwan | 385,343 | 175,437 | 322,261,019 | 44,060,116 | 21,228,744 | 1.657 | 1,015,857 | 42,815 | 313,851 |
| DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.) | 4,436 | 10,138 | 1,983,309 | 1,983,309 | 440,503 | 0.515 | 2,358 | 1,974 | 9,043 |
| Taishin International Bank | 61,696 | 57,887 | 55,651,750 | 9,110,977 | 6,943,151 | 0.829 | 557,916 | 10,907 | 119,718 |
| Ta Chong Bank Ltd. | 35,840 | 10,377 | 13,865,100 | 2,771,799 | 1,126,749 | 0.083 | 207,088 | 5,045 | 50,469 |
| Chinatrust Commercial Bank | 63,012 | 11,071 | 34,628,532 | 7,930,367 | 3,872,507 | 0.968 | 617,028 | 13,279 | 103,097 |
| Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank) | 152 | 0 | 11,490 | 0 | 2,320 | 0.000 | 0 | 0 | 2 |
| The Sixth Credit Cooperation Of Changhua | 103 | 65 | 9,876 | 6,578 | 3,298 | 0.000 | 42 | 0 | 0 |
| Total | 607,084 | 275,918 | 460,948,935 | 72,890,413 | 37,387,104 | 1.275 | 3,926,727 | 83,343 | 662,854 |

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.