

Important Cash Card Business and Financial Information

2012/August

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	6,391	0	627,097	627,097	207,351	2.369	88,371	366	3,799
First Commercial Bank	2,099	0	590,833	122,255	15,407	0.285	235	0	377
Hua Nan Commercial Bank	9,842	3,095	6,403,460	521,822	287,500	0.654	115,047	0	13,110
Taipei Fubon bank	1,745	0	16,801,852	4,612	29,383	0.000	553	182	1,339
Bank of Kaohsiung	3,469	1,551	2,777,736	1,560,663	1,217,073	0.000	6,191	0	0
Taichung Commercial Bank	1,269	796	140,156	0	24,852	1.404	38,184	0	675
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	20,706	5,315	3,468,869	3,468,869	1,439,850	0.556	1,185,176	3,582	31,749
Shin Kong Commercial Bank	633	0	12,157	0	12,157	0.083	5	11	166
Cota Commercial Bank	48	5	6,590	3,660	3,177	0.000	32	0	0
Union Bank of Taiwan	7,477	0	1,040,212	284,739	261,774	4.669	20,025	852	19,657
Bank Sinopac	1,816	194	336,671	330,945	143,273	0.231	20,112	0	794
Cosmos Bank, Taiwan	384,151	175,415	321,592,583	43,982,218	21,061,678	1.633	1,022,136	45,919	359,771
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,361	10,154	1,968,169	1,968,169	426,917	0.175	789	1,983	11,026
Taishin International Bank	60,893	58,007	55,297,220	9,069,947	6,779,050	0.844	540,584	17,332	137,050
Ta Chong Bank Ltd.	35,166	10,563	13,718,700	2,742,638	1,096,984	0.088	200,730	4,429	54,897
Chinatrust Commercial Bank	62,246	10,951	34,210,772	7,850,744	3,803,384	0.964	603,508	14,745	117,842
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	150	0	11,370	0	2,245	0.000	0	0	2
The Sixth Credit Cooperation Of Changhua	106	58	9,586	6,193	3,393	0.000	42	0	0
Total	602,568	276,104	459,014,033	72,544,571	36,815,448	1.269	3,841,720	89,401	752,254

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 MOF

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.