

Important Cash Card Business and Financial Information

2012/September

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	6,314	0	620,532	620,532	198,552	2.220	87,383	535	4,334
First Commercial Bank	2,076	0	584,283	121,050	14,845	0.000	227	97	474
Hua Nan Commercial Bank	9,472	3,030	6,189,410	499,454	274,368	0.001	107,641	7,406	20,516
Taipei Fubon bank	1,710	0	16,768,252	4,582	28,391	0.000	534	239	1,578
Bank of Kaohsiung	3,473	1,518	2,761,147	1,554,553	1,206,594	0.000	6,049	0	0
Taichung Commercial Bank	1,226	805	137,933	0	23,901	0.678	38,828	263	938
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	20,428	5,292	3,419,605	3,419,605	1,396,192	0.530	1,146,465	3,348	35,097
Shin Kong Commercial Bank	628	0	11,788	0	11,788	0.081	5	0	166
Cota Commercial Bank	45	8	6,590	3,660	3,284	0.000	33	0	0
Union Bank of Taiwan	7,365	0	1,017,370	274,847	254,136	4.571	19,458	944	20,602
Bank Sinopac	1,817	181	332,219	326,343	143,445	0.683	20,031	89	883
Cosmos Bank, Taiwan	383,107	175,233	320,960,493	43,848,200	20,924,203	1.497	1,023,628	42,350	402,121
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,290	10,191	1,959,089	1,959,089	420,155	0.277	1,210	791	11,817
Taishin International Bank	60,098	58,187	54,959,340	9,017,527	6,622,996	0.932	528,865	11,719	148,769
Ta Chong Bank Ltd.	34,488	10,701	13,556,700	2,712,857	1,068,815	0.094	192,843	5,205	60,102
Chinatrust Commercial Bank	61,515	10,824	33,804,282	7,770,431	3,733,032	0.969	591,806	14,236	132,078
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	149	0	11,310	0	2,191	0.000	0	0	2
The Sixth Credit Cooperation Of Changhua	98	63	9,566	6,630	2,936	1.593	42	0	0
Total	598,299	276,033	457,109,909	72,139,360	36,329,824	1.206	3,765,048	87,222	839,477

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 Deliquency Ratio : Ratio of past-due loan to loan outstanding at the end of base date month (loan outstanding is determined per instructions in MO

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.