

**Important Cash Card Business and Financial Information**

2012/October

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	6,223	0	612,806	612,806	189,259	2.495	82,903	103	4,437
First Commercial Bank	2,054	0	578,383	119,370	14,284	0.000	220	101	575
Hua Nan Commercial Bank	9,228	3,059	6,082,910	482,297	265,862	0.257	107,641	0	20,516
Taipei Fubon bank	1,672	0	16,725,052	4,442	27,354	0.000	515	189	1,767
Bank of Kaohsiung	3,429	1,507	2,732,251	1,528,356	1,203,895	0.000	6,141	0	0
Taichung Commercial Bank	1,209	814	137,378	0	23,263	0.739	39,756	0	938
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	20,096	5,292	3,368,293	3,368,293	1,354,307	0.632	1,107,026	3,717	38,814
Shin Kong Commercial Bank	623	0	11,250	0	11,250	0.084	5	197	363
Cota Commercial Bank	45	8	6,590	3,660	3,377	0.000	34	0	0
Union Bank of Taiwan	7,215	0	985,362	263,963	245,930	4.168	18,623	962	21,564
Bank Sinopac	1,803	172	323,375	317,474	141,085	0.733	20,062	0	883
Cosmos Bank, Taiwan	381,929	175,028	320,155,209	43,728,708	20,803,668	1.473	905,525	45,836	447,957
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,213	10,209	1,941,245	1,941,245	411,651	0.322	1,301	1,312	13,129
Taishin International Bank	59,266	58,313	54,587,990	8,956,057	6,467,557	0.962	511,441	17,424	166,193
Ta Chong Bank Ltd.	33,828	10,834	13,398,600	2,680,873	1,039,514	0.076	185,750	5,353	65,455
Chinatrust Commercial Bank	60,691	10,756	33,377,302	7,684,495	3,663,063	0.971	578,079	14,159	146,237
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	147	0	11,210	0	2,117	0.000	0	10	13
The Sixth Credit Cooperation Of Changhua	92	66	9,476	6,622	2,854	0.000	42	47	47
Total	593,763	276,058	455,044,682	71,698,661	35,870,290	1.204	3,565,064	89,410	928,888

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 MOI)

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.