

**Important Cash Card Business and Financial Information**

2013/March

Unit : NT\$ Thousand ; Card

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	5,569	0	556,576	556,576	147,884	2.769	80,481	379	744
First Commercial Bank	1,921	0	541,103	110,425	11,813	0.000	390	56	179
Hua Nan Commercial Bank	7,599	3,142	5,319,100	416,302	225,578	0.066	98,556	3,074	3,074
Taipei Fubon bank	1,455	0	16,485,052	3,665	23,302	1.059	464	100	260
Bank of Kaohsiung	3,021	1,569	2,536,046	1,473,431	1,062,615	0.055	6,003	0	0
Taichung Commercial Bank	1,050	752	118,977	0	19,631	0.229	12,623	221	221
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	16,746	5,418	2,969,133	2,969,133	1,135,494	0.413	927,553	2,780	8,594
Shin Kong Commercial Bank	482	0	9,485	0	9,485	0.000	0	19	61
Cota Commercial Bank	37	11	5,890	3,660	2,750	0.000	28	94	94
Union Bank of Taiwan	6,137	0	819,657	211,786	211,357	4.176	16,136	515	1,797
Bank Sinopac	1,614	178	303,983	298,148	127,859	0.184	19,573	60	102
Cosmos Bank, Taiwan	384,067	161,372	316,068,245	43,483,991	19,579,361	1.556	847,263	42,328	123,617
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,775	10,277	1,884,184	1,884,184	363,699	0.571	1,997	1,767	3,998
Taishin International Bank	51,893	59,907	51,617,640	8,710,627	5,704,684	0.886	334,723	13,731	46,222
Ta Chong Bank Ltd.	29,780	11,852	12,489,600	2,488,327	903,062	0.052	150,867	4,385	13,858
Chinatrust Commercial Bank	54,717	11,944	31,088,500	7,177,180	3,278,704	0.992	299,673	11,164	35,978
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	114	0	9,040	0	1,117	0.000	0	5	6
The Sixth Credit Cooperation Of Changhua	85	64	8,846	6,139	2,707	0.000	42	0	0
Total	570,062	266,486	442,831,057	69,793,574	32,811,102	1.247	2,796,372	80,678	238,805

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 MC

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.