

**Important Cash Card Business and Financial Information**

2010/Mar.

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	10,036	0	1,049,264	1,049,264	594,825	1.912	27,816	1,842	5,515
First Commercial Bank	2,997	0	847,762	174,977	47,064	0.081	459	173	996
Hua Nan Commercial Bank	24,021	3,699	13,729,320	1,616,070	995,343	0.249	15,000	33,453	33,453
Taipei Fubon bank	3,244	0	44,706,312	26,183	80,274	0.000	37,313	1,008	2,891
Bank of Kaohsiung	4,333	2,152	3,491,817	1,965,771	1,526,046	0.194	3,185	0	0
Taichung Commercial Bank	2,422	746	202,171	202,171	65,524	0.652	17,003	1,067	3,196
Shin Kong Commercial Bank	811	0	26,467	0	26,467	0.000	0	34	350
Cota Commercial Bank	80	2	9,350	5,460	6,150	0.000	62	34	34
Union Bank of Taiwan	18,522	1,609	4,175,167	1,672,936	986,149	26.310	235,340	532	4,308
Bank Sinopac	2,468	217	580,578	505,528	243,243	0.457	5,091	901	5,486
Cosmos Bank, Taiwan	450,873	212,319	375,189,148	53,594,734	28,861,150	1.958	1,228,361	66,705	350,691
Taishin International Bank	93,048	56,899	70,660,790	11,560,704	13,399,418	1.554	1,295,962	74,978	247,287
Ta Chong Bank Ltd.	63,596	10,540	22,240,800	4,323,462	2,551,007	0.213	519,093	28,025	83,332
Chinatrust Commercial Bank	94,297	17,755	51,983,845	11,274,456	7,078,625	2.929	295,831	48,177	165,286
Chinfon Commercial Bank	437	0	28,850	15,731	13,119	52.129	6,785	0	0
ABN AMRO Bank(by merge of Taitung Business Bank )	264	0	17,590	0	5,958	0.000	0	194	508
DBS bank Ltd.(by merge of Bowa Bank)	8,415	8,881	2,470,630	2,470,630	909,673	2.650	24,171	6,025	16,828
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	36,776	10,778	6,901,082	6,901,082	3,693,555	1.190	2,766,426	26,484	81,131
The Sixth Credit Cooperation Of Changhua	195	80	14,613	9,133	5,480	1.148	55	31	31
Total	816,835	325,677	598,325,556	97,368,292	61,089,070	2.192	6,477,953	289,663	1,001,323

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 )

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.