

**Important Cash Card Business and Financial Information**

2010/July

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	9,261	0	949,057	949,057	521,948	1.992	29,949	1,358	11,852
First Commercial Bank	2,830	0	799,302	165,693	40,420	0.038	407	166	2,200
Hua Nan Commercial Bank	21,427	3,463	12,327,990	1,411,048	841,615	0.738	27,000	0	52,258
Taipei Fubon bank	2,905	0	17,994,202	18,944	68,844	0.000	41,795	490	5,600
Bank of Kaohsiung	4,454	1,906	3,444,324	1,855,679	1,588,645	0.164	2,794	0	0
Taichung Commercial Bank	2,221	811	194,245	194,245	57,654	1.452	19,813	0	4,082
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	33,492	8,712	6,113,722	6,113,722	3,255,674	0.742	2,658,142	12,857	146,995
Shin Kong Commercial Bank	786	0	23,766	0	23,766	0.000	0	22	1,036
Cota Commercial Bank	72	4	8,850	5,060	5,434	0.000	54	3	37
Union Bank of Taiwan	16,110	0	2,907,387	981,414	790,345	28.288	215,686	29,960	36,326
Bank Sinopac	2,376	196	558,869	484,799	236,373	0.412	4,193	30	6,449
Cosmos Bank, Taiwan	432,415	174,086	347,628,225	48,008,077	27,570,389	1.928	1,208,546	82,236	665,316
Taishin International Bank	87,757	57,036	68,046,080	11,134,522	12,222,347	1.501	1,163,502	55,937	479,159
Ta Chong Bank Ltd.	58,670	9,578	20,474,400	4,007,013	2,262,896	0.095	547,396	15,408	152,672
Chinatrust Commercial Bank	89,213	16,109	48,842,597	10,659,871	6,515,365	2.655	261,871	48,097	356,026
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	222	0	15,420	0	4,897	0.000	0	57	840
DBS bank Ltd.(by merge of Bowa Bank)	7,800	9,000	2,381,333	2,381,333	825,969	2.481	20,544	2,676	32,897
The Sixth Credit Cooperation Of Changhua	174	65	12,670	7,566	5,104	2.139	51	0	31
Total	772,185	280,966	532,722,439	88,378,043	56,837,685	2.075	6,201,743	249,297	1,953,776

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 the cash card contract).

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.