

Important Cash Card Business and Financial Information

2010/August

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	9,125	0	932,084	932,084	505,653	1.994	30,084	1,026	12,878
First Commercial Bank	2,793	0	788,972	163,856	38,878	0.064	397	272	2,472
Hua Nan Commercial Bank	20,912	3,444	12,063,130	1,369,796	810,605	1.431	33,100	0	52,258
Taipei Fubon bank	2,844	0	17,938,202	17,660	66,643	0.000	43,533	313	5,912
Bank of Kaohsiung	4,438	1,870	3,420,004	1,846,342	1,573,662	0.162	2,597	0	0
Taichung Commercial Bank	2,172	762	190,323	190,323	56,056	1.520	20,645	0	4,082
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	32,807	8,154	5,914,042	5,914,042	3,166,522	0.733	2,576,695	11,000	157,995
Shin Kong Commercial Bank	782	0	23,258	0	23,258	0.000	0	64	1,101
Cota Commercial Bank	73	3	8,850	5,060	5,506	0.000	55	0	37
Union Bank of Taiwan	14,894	0	2,739,968	940,078	712,551	23.632	163,823	54,985	91,311
Bank Sinopac	2,353	204	554,373	480,109	230,003	0.510	4,205	1	6,451
Cosmos Bank, Taiwan	430,588	174,155	346,454,555	47,751,138	27,329,780	1.874	1,204,135	73,625	738,941
Taishin International Bank	86,522	56,501	67,241,140	10,980,402	11,951,071	1.449	1,148,733	53,070	532,229
Ta Chong Bank Ltd.	57,368	9,534	20,070,600	3,934,671	2,198,898	0.110	556,298	15,070	167,742
Chinatrust Commercial Bank	88,084	15,618	48,087,137	10,514,719	6,383,606	2.550	249,765	45,207	401,233
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	216	0	14,790	0	4,605	0.000	0	20	860
DBS bank Ltd.(by merge of Bowa Bank)	7,646	9,042	2,360,678	2,360,678	807,858	2.315	18,731	4,044	36,940
The Sixth Credit Cooperation Of Changhua	176	56	12,518	6,978	5,540	2.483	55	0	31
Total	763,793	279,343	528,814,624	87,407,936	55,870,695	1.946	6,052,851	258,697	2,212,473

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.