

**Important Cash Card Business and Financial Information**

2010/September

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	8,979	0	915,367	915,367	489,311	2.056	29,914	1,795	14,673
First Commercial Bank	2,761	0	779,612	162,311	37,495	0.062	385	231	2,703
Hua Nan Commercial Bank	20,143	3,341	11,632,270	1,316,119	765,696	0.159	28,200	18,470	70,728
Taipei Fubon bank	2,781	0	17,889,302	16,795	64,393	0.000	45,359	479	6,391
Bank of Kaohsiung	4,402	1,882	3,406,708	1,843,171	1,563,537	0.160	2,562	0	0
Taichung Commercial Bank	2,101	765	185,477	185,477	53,327	0.673	20,505	1,095	5,177
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	31,885	7,742	5,734,064	5,734,064	3,053,634	0.663	2,498,844	12,860	170,855
Shin Kong Commercial Bank	773	0	22,455	0	22,455	0.000	0	281	1,382
Cota Commercial Bank	72	4	8,850	5,060	5,537	2.368	55	0	37
Union Bank of Taiwan	14,611	0	2,666,199	906,674	691,516	24.329	165,127	0	91,311
Bank Sinopac	2,314	224	549,741	475,417	216,166	0.930	4,067	147	6,597
Cosmos Bank, Taiwan	428,720	173,407	345,207,670	47,419,568	27,002,768	1.916	1,188,020	78,792	817,733
Taishin International Bank	85,324	56,214	66,567,010	10,865,577	11,688,749	1.407	1,129,820	49,832	582,061
Ta Chong Bank Ltd.	55,930	9,242	19,551,600	3,838,431	2,133,492	0.106	556,634	20,857	188,599
Chinatrust Commercial Bank	86,865	15,259	47,394,797	10,390,344	6,254,365	2.400	271,200	43,801	445,034
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	211	0	14,490	0	4,453	0.000	0	38	898
DBS bank Ltd.(by merge of Bowa Bank)	7,503	9,040	2,340,412	2,340,412	790,398	2.531	20,055	2,687	39,627
The Sixth Credit Cooperation Of Changhua	163	64	12,318	7,367	4,951	1.406	50	76	108
Total	755,538	277,184	524,878,342	86,422,154	54,842,243	1.931	5,960,797	231,441	2,443,914

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.