

Important Cash Card Business and Financial Information

2010/November

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	8,739	0	888,882	888,882	457,537	1.711	28,407	2,461	18,531
First Commercial Bank	2,696	0	761,343	158,517	34,786	0.244	368	179	3,162
Hua Nan Commercial Bank	19,382	3,279	11,225,010	1,248,889	709,287	1.107	58,000	0	70,728
Taipei Fubon bank	2,664	0	17,793,302	14,708	60,524	0.000	48,626	195	7,066
Bank of Kaohsiung	4,323	1,868	3,368,498	1,826,930	1,541,567	0.082	1,274	110	110
Taichung Commercial Bank	2,047	764	182,408	182,408	50,366	1.215	22,194	0	5,177
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	30,551	6,848	5,356,089	5,356,089	2,868,603	0.627	2,353,562	8,827	190,326
Shin Kong Commercial Bank	767	0	21,366	0	21,366	0.000	0	174	1,555
Cota Commercial Bank	70	2	8,550	4,910	5,328	0.000	53	0	168
Union Bank of Taiwan	14,083	0	2,520,929	846,942	653,856	23.427	162,721	0	93,339
Bank Sinopac	2,280	206	536,250	461,536	213,313	0.753	3,521	214	7,206
Cosmos Bank, Taiwan	425,638	173,205	343,015,670	46,873,465	26,322,372	1.955	1,163,800	74,295	961,905
Taishin International Bank	82,800	56,333	65,375,960	10,657,490	11,152,886	1.308	1,019,471	42,729	671,887
Ta Chong Bank Ltd.	53,531	9,455	18,895,800	3,718,797	2,013,216	0.117	569,404	14,599	217,654
Chinatrust Commercial Bank	84,713	14,844	46,181,537	10,170,006	6,013,227	2.388	331,451	37,784	508,869
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	204	0	14,130	0	4,250	0.000	0	76	974
DBS bank Ltd.(by merge of Bowa Bank)	7,018	9,087	2,269,767	2,269,767	726,748	0.536	3,917	2,950	46,909
The Sixth Credit Cooperation Of Changhua	150	72	12,308	7,997	4,311	1.606	43	0	108
Total	741,656	275,963	518,427,799	84,687,333	52,853,543	1.894	5,766,812	184,593	2,805,674

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.