

**Important Cash Card Business and Financial Information**

2010/December

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	8,603	0	875,024	875,024	441,610	1.880	28,541	656	19,187
First Commercial Bank	2,653	0	749,463	155,907	33,481	0.121	351	286	3,447
Hua Nan Commercial Bank	18,791	3,239	10,912,760	1,208,730	671,341	0.290	53,000	24,634	95,362
Taipei Fubon bank	2,591	0	17,742,902	13,705	58,164	0.000	49,632	824	7,890
Bank of Kaohsiung	4,303	1,847	3,349,399	1,807,152	1,542,247	0.078	1,293	0	110
Taichung Commercial Bank	1,993	757	178,796	178,796	48,450	0.658	22,495	532	5,710
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	30,150	6,501	5,175,524	5,175,524	2,778,531	0.569	2,283,201	7,634	197,960
Shin Kong Commercial Bank	763	0	20,836	0	20,836	0.000	0	52	1,608
Cota Commercial Bank	68	4	8,550	4,910	4,950	0.000	50	0	168
Union Bank of Taiwan	13,830	0	2,452,681	820,710	635,823	23.625	161,816	0	93,339
Bank Sinopac	2,263	194	530,125	455,512	212,819	0.563	3,039	542	7,748
Cosmos Bank, Taiwan	411,273	171,379	336,179,842	44,677,595	25,947,552	1.969	1,155,443	70,541	1,032,446
Taishin International Bank	81,389	56,523	64,784,940	10,561,910	10,870,988	1.272	975,749	41,722	713,609
Ta Chong Bank Ltd.	52,457	8,804	18,378,300	3,624,074	1,954,621	0.074	579,094	12,561	230,215
Chinatrust Commercial Bank	82,876	14,704	45,546,067	10,053,946	5,833,465	1.404	315,443	89,194	598,062
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	204	0	14,130	0	4,220	0.000	0	0	974
DBS bank Ltd.(by merge of Bowa Bank)	8,282	5,900	2,248,043	2,248,043	623,944	0.470	3,014	2,568	49,477
The Sixth Credit Cooperation Of Changhua	150	66	12,108	7,917	4,191	1.110	42	12	120
Total	722,639	269,918	509,159,490	81,869,455	51,687,233	1.769	5,632,203	251,758	3,057,432

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.