

Important Cash Card Business and Financial Information

2011/January

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	8,467	0	859,063	859,063	426,076	1.751	129,086	1,141	1,141
First Commercial Bank	2,604	0	735,013	152,934	32,159	0.059	422	259	259
Hua Nan Commercial Bank	18,402	3,284	10,744,460	1,175,124	643,687	0.659	57,000	0	0
Taipei Fubon bank	2,536	0	17,685,302	12,368	56,350	0.000	311	304	304
Bank of Kaohsiung	3,975	2,091	3,306,132	1,901,486	1,404,646	0.058	818	0	0
Taichung Commercial Bank	1,958	755	177,515	177,515	47,088	0.775	23,369	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	29,462	6,116	4,975,803	4,975,803	2,659,973	0.511	2,213,979	9,239	9,239
Shin Kong Commercial Bank	757	0	20,286	0	20,286	0.000	0	81	81
Cota Commercial Bank	66	6	8,550	4,910	4,860	0.000	49	0	0
Union Bank of Taiwan	13,192	0	2,277,888	750,989	594,138	21.629	139,587	22,205	22,205
Bank Sinopac	2,220	219	527,604	452,349	194,592	0.578	26,107	159	159
Cosmos Bank, Taiwan	409,656	171,251	335,133,792	44,436,766	25,272,059	1.995	1,664,148	72,992	72,992
Taishin International Bank	79,819	56,937	64,245,510	10,476,940	10,575,834	1.199	945,418	42,852	42,852
Ta Chong Bank Ltd.	51,373	9,053	18,127,800	3,575,016	1,896,003	0.084	591,827	10,984	10,984
Chinatrust Commercial Bank	81,165	14,991	44,994,217	9,952,419	5,657,752	1.013	965,257	53,264	53,264
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	199	0	13,810	0	3,984	0.000	0	0	0
DBS bank Ltd.(by merge of Bowa Bank)	8,163	5,914	2,236,291	2,236,291	680,752	0.577	4,072	1,712	1,712
The Sixth Credit Cooperation Of Changhua	135	80	11,883	8,216	3,667	1.265	37	0	0
Total	714,149	270,697	506,080,919	81,148,189	50,173,906	1.694	6,761,487	215,192	215,192

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.