

**Important Cash Card Business and Financial Information**

2011/March

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	8,247	0	835,485	835,485	398,267	2.015	128,736	967	2,108
First Commercial Bank	2,551	0	719,773	149,909	29,711	0.000	399	169	427
Hua Nan Commercial Bank	17,310	3,359	10,239,550	1,091,674	580,474	0.007	60,000	14,698	14,698
Taipei Fubon bank	2,430	0	17,586,902	11,128	52,412	0.000	915	244	927
Bank of Kaohsiung	4,008	1,927	3,239,234	1,823,122	1,416,112	0.031	7,544	0	359
Taichung Commercial Bank	1,880	762	174,405	174,405	44,355	1.492	25,080	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	28,194	5,695	4,690,535	4,690,535	2,493,802	0.543	2,035,831	8,636	22,835
Shin Kong Commercial Bank	748	0	19,317	0	19,317	0.000	0	92	172
Cota Commercial Bank	62	8	8,450	4,910	4,576	0.000	46	0	0
Union Bank of Taiwan	12,767	0	2,169,901	709,348	563,049	22.726	139,917	0	22,205
Bank Sinopac	2,198	194	513,635	438,147	201,183	0.236	26,024	189	348
Cosmos Bank, Taiwan	406,550	171,808	333,428,732	43,988,229	24,277,291	1.932	1,648,413	66,366	201,807
Taishin International Bank	77,332	57,346	63,229,760	10,298,862	10,067,950	1.066	892,754	35,041	118,316
Ta Chong Bank Ltd.	49,309	9,176	17,545,500	3,470,474	1,785,825	0.128	363,170	12,255	33,747
Chinatrust Commercial Bank	78,885	14,858	43,812,577	9,716,860	5,405,204	1.104	905,934	33,679	107,611
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	191	0	13,430	0	3,765	0.000	0	13	13
DBS bank Ltd.(by merge of Bowa Bank)	9,006	7,125	2,213,171	2,213,171	639,353	0.395	2,645	1,366	5,778
The Sixth Credit Cooperation Of Changhua	136	85	12,263	8,150	4,113	1.122	41	0	0
Total	701,804	272,343	500,452,620	79,624,409	47,986,759	1.650	6,237,449	173,715	531,351

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.