

Important Cash Card Business and Financial Information

2011/May

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	7,990	0	809,590	809,590	370,459	1.782	127,525	1,043	3,957
First Commercial Bank	2,477	0	698,373	145,068	27,429	0.032	374	272	717
Hua Nan Commercial Bank	16,242	3,521	9,788,900	1,018,768	534,155	0.986	156,042	0	14,698
Taipei Fubon bank	2,335	0	17,506,102	9,258	48,948	0.000	875	357	1,701
Bank of Kaohsiung	3,995	1,807	3,169,879	1,758,447	1,411,432	0.000	7,057	0	804
Taichung Commercial Bank	1,804	761	169,429	169,429	41,312	1.585	26,108	0	687
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	26,993	5,544	4,448,409	4,448,409	2,339,252	0.546	1,909,693	6,661	36,945
Shin Kong Commercial Bank	720	0	18,353	0	18,353	0.000	0	42	214
Cota Commercial Bank	59	9	8,200	4,710	4,157	0.000	42	0	0
Union Bank of Taiwan	10,697	0	1,724,105	542,902	445,417	9.035	52,041	10,480	110,203
Bank Sinopac	2,151	197	507,244	432,323	191,390	0.758	24,442	221	650
Cosmos Bank, Taiwan	403,641	172,357	332,315,022	43,882,278	23,609,951	1.828	1,541,958	48,599	314,062
Taishin International Bank	75,082	57,388	62,017,250	10,116,592	9,613,686	1.131	848,553	26,416	174,137
Ta Chong Bank Ltd.	47,238	9,350	16,976,400	3,361,291	1,681,685	0.089	325,800	10,756	55,934
Chinatrust Commercial Bank	76,481	14,383	42,451,527	9,442,878	5,171,260	1.129	847,567	34,853	177,096
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	183	0	13,090	0	3,540	0.000	0	45	74
DBS bank Ltd.(by merge of Bowa Bank)	8,825	7,306	2,181,151	2,181,151	606,958	0.432	2,791	2,742	10,621
The Sixth Credit Cooperation Of Changhua	136	71	11,403	7,650	3,753	1.756	38	0	0
Total	687,049	272,694	494,814,427	78,330,744	46,123,137	1.452	5,870,906	142,487	902,500

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 M

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.