

**Important Cash Card Business and Financial Information**

2011/August

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	7,630	0	771,709	771,709	331,581	1.890	127,873	551	5,347
First Commercial Bank	2,376	0	670,013	138,772	24,378	0.031	338	6	1,056
Hua Nan Commercial Bank	14,357	3,379	8,783,520	859,863	466,316	1.031	144,131	0	24,432
Taipei Fubon bank	2,210	0	17,340,402	8,264	44,279	0.000	832	460	3,058
Bank of Kaohsiung	3,986	1,668	3,097,905	1,681,721	1,416,185	0.000	7,081	0	804
Taichung Commercial Bank	1,660	749	159,415	0	36,733	1.633	27,733	0	1,702
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	25,363	5,537	4,212,974	4,212,974	2,121,736	0.617	1,738,739	4,924	56,200
Shin Kong Commercial Bank	688	0	16,978	0	16,978	0.000	0	59	337
Cota Commercial Bank	54	10	7,800	4,710	3,953	0.000	40	15	15
Union Bank of Taiwan	10,060	0	1,591,645	494,415	410,465	9.942	53,070	0	110,203
Bank Sinopac	2,060	195	488,628	416,575	183,676	0.855	22,981	42	1,054
Cosmos Bank, Taiwan	399,107	174,190	330,100,228	44,135,720	23,128,192	1.749	1,297,984	46,772	457,425
Taishin International Bank	71,692	57,064	60,178,410	9,831,882	8,971,160	1.134	781,505	23,779	253,964
Ta Chong Bank Ltd.	44,523	9,359	16,164,600	3,204,369	1,546,407	0.100	291,150	7,103	78,861
Chinatrust Commercial Bank	72,989	12,641	40,018,897	8,990,567	4,852,680	0.950	801,910	25,455	264,114
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	178	0	12,880	0	3,273	0.000	0	0	74
DBS bank Ltd.(by merge of Bowa Bank)	8,937	7,948	2,133,061	2,133,061	583,601	0.355	2,142	2,773	16,876
The Sixth Credit Cooperation Of Changhua	129	67	10,979	6,573	4,406	0.000	44	39	39
Total	667,999	272,807	485,760,044	76,891,175	44,145,999	1.411	5,297,553	111,978	1,275,561

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.