

**Important Cash Card Business and Financial Information**

2012/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	7,055	0	706,635	706,635	275,166	2.319	106,289	325	325
First Commercial Bank	2,231	0	629,113	129,767	20,070	0.016	286	71	71
Hua Nan Commercial Bank	12,307	3,179	7,669,660	707,951	376,665	0.490	128,157	0	0
Taipei Fubon bank	2,002	0	17,070,652	6,009	37,219	0.000	700	131	131
Bank of Kaohsiung	3,573	1,836	2,982,057	1,732,714	1,249,343	0.000	6,252	0	0
Taichung Commercial Bank	1,475	751	149,024	0	31,210	1.230	31,940	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	23,166	5,534	3,883,509	3,883,509	1,802,696	0.603	1,496,805	4,505	4,505
Shin Kong Commercial Bank	659	0	14,780	0	14,780	0.094	7	117	117
Cota Commercial Bank	52	10	7,520	4,510	3,848	0.000	38	0	0
Union Bank of Taiwan	8,947	0	1,377,016	417,170	343,517	8.762	38,989	498	498
Bank Sinopac	1,948	191	441,100	369,498	169,027	0.176	20,724	165	165
Cosmos Bank, Taiwan	392,963	175,502	326,468,124	44,203,090	22,098,839	1.934	1,031,187	47,032	47,032
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,980	9,930	2,064,519	2,064,519	494,871	0.243	1,260	1,076	1,076
Taishin International Bank	66,777	57,196	57,845,010	9,453,232	7,987,707	0.877	654,702	22,365	22,365
Ta Chong Bank Ltd.	40,272	9,744	15,004,800	2,990,671	1,342,036	0.106	283,581	9,568	9,568
Chinatrust Commercial Bank	67,903	12,037	37,378,407	8,493,283	4,368,293	0.952	723,931	17,008	17,008
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	163	0	12,010	0	2,787	0.000	0	0	0
The Sixth Credit Cooperation Of Changhua	114	74	10,779	7,216	3,563	0.000	42	0	0
Total	636,587	275,984	473,714,715	75,169,774	40,621,637	1.456	4,524,890	102,861	102,861

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.