

**Important Cash Card Business and Financial Information**

2012/February

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	6,938	0	690,071	690,071	264,644	2.287	103,827	400	725
First Commercial Bank	2,214	0	624,363	128,772	19,346	0.077	279	67	138
Hua Nan Commercial Bank	11,977	3,173	7,502,510	683,894	363,579	0.970	128,157	0	0
Taipei Fubon bank	1,965	0	17,045,052	5,829	35,991	0.000	677	194	325
Bank of Kaohsiung	3,620	1,743	2,955,910	1,669,096	1,286,815	0.000	6,434	0	0
Taichung Commercial Bank	1,443	770	148,529	0	30,376	1.570	32,958	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	22,862	5,311	3,819,753	3,819,753	1,764,655	0.575	1,452,122	3,903	8,408
Shin Kong Commercial Bank	655	0	14,411	0	14,411	0.093	7	0	117
Cota Commercial Bank	50	12	7,520	4,510	3,735	0.000	37	0	0
Union Bank of Taiwan	8,683	0	1,326,226	397,270	328,127	7.800	33,534	3,462	3,960
Bank Sinopac	1,947	178	435,105	363,464	168,207	0.170	20,724	0	165
Cosmos Bank, Taiwan	391,726	175,531	325,785,469	44,116,796	21,985,360	1.937	1,035,699	48,297	95,330
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,879	9,955	2,049,359	2,049,359	488,679	0.232	1,189	1,351	2,427
Taishin International Bank	65,862	57,379	57,485,270	9,391,802	7,810,841	0.893	637,097	17,637	40,002
Ta Chong Bank Ltd.	39,419	9,784	14,760,900	2,943,520	1,300,559	0.095	264,053	9,247	18,815
Chinatrust Commercial Bank	66,966	12,139	36,985,167	8,412,379	4,275,881	0.952	707,703	13,881	30,889
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	159	0	11,820	0	2,697	0.000	0	0	0
The Sixth Credit Cooperation Of Changhua	110	72	10,349	6,907	3,442	0.000	42	0	0
Total	631,475	276,047	471,657,784	74,683,422	40,147,345	1.457	4,424,539	98,439	201,301

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.