

Important Cash Card Business and Financial Information

2012/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	6,819	0	677,849	677,849	253,797	2.214	109,137	1,001	1,726
First Commercial Bank	2,190	0	617,163	127,327	18,515	0.000	266	73	210
Hua Nan Commercial Bank	11,529	3,150	7,268,060	653,417	344,918	0.011	120,885	7,272	7,272
Taipei Fubon bank	1,931	0	16,997,852	5,519	34,728	0.000	651	283	608
Bank of Kaohsiung	3,550	1,738	2,915,256	1,661,750	1,253,505	0.000	6,384	0	0
Taichung Commercial Bank	1,387	780	146,037	0	29,016	0.899	33,482	451	451
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	22,413	5,366	3,760,315	3,760,315	1,695,038	0.696	1,401,832	3,356	11,764
Shin Kong Commercial Bank	651	0	13,983	0	13,983	0.092	6	0	117
Cota Commercial Bank	47	13	7,370	4,360	3,529	0.000	35	0	0
Union Bank of Taiwan	8,284	0	1,225,553	358,032	310,696	5.845	26,024	7,715	11,675
Bank Sinopac	1,924	185	425,542	353,675	159,400	0.276	20,726	0	165
Cosmos Bank, Taiwan	390,284	175,641	325,054,059	44,129,062	21,689,474	1.899	992,608	43,683	139,013
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,764	9,990	2,034,479	2,034,479	472,379	0.277	1,364	1,174	3,601
Taishin International Bank	64,867	57,547	57,075,840	9,329,882	7,615,299	0.919	622,093	15,004	55,007
Ta Chong Bank Ltd.	38,602	9,898	14,550,000	2,903,074	1,260,635	0.070	247,269	7,644	26,459
Chinatrust Commercial Bank	66,021	12,112	36,531,722	8,316,363	4,176,207	0.964	692,759	17,370	48,258
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	159	0	11,820	0	2,642	0.000	0	0	0
The Sixth Credit Cooperation Of Changhua	115	69	10,459	6,684	3,775	0.000	42	0	0
Total	625,537	276,489	469,323,359	74,321,788	39,337,536	1.425	4,275,563	105,026	306,326

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.