

Important Cash Card Business and Financial Information

2012/November

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 | 6,141 | 0 | 604,142 | 604,142 | 180,868 | 2.595 | 84,922 | 106 | 4,543 |
| First Commercial Bank | 2,028 | 0 | 570,783 | 117,645 | 13,816 | 0.000 | 214 | 0 | 575 |
| Hua Nan Commercial Bank | 8,966 | 3,067 | 5,956,310 | 468,900 | 258,160 | 0.660 | 107,641 | 0 | 20,516 |
| Taipei Fubon bank | 1,641 | 0 | 16,685,052 | 4,212 | 26,391 | 0.000 | 499 | 232 | 1,999 |
| Bank of Kaohsiung | 3,419 | 1,454 | 2,692,247 | 1,489,848 | 1,202,399 | 0.000 | 6,123 | 0 | 0 |
| Taichung Commercial Bank | 1,192 | 783 | 135,499 | 0 | 22,513 | 1.301 | 40,699 | 0 | 938 |
| HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.) | 19,686 | 5,315 | 3,315,786 | 3,315,786 | 1,309,445 | 0.681 | 1,070,746 | 2,300 | 41,114 |
| Shin Kong Commercial Bank | 612 | 0 | 10,882 | 0 | 10,882 | 0.082 | 4 | 0 | 363 |
| Cota Commercial Bank | 44 | 8 | 6,440 | 3,660 | 3,180 | 1.282 | 32 | 118 | 118 |
| Union Bank of Taiwan | 7,077 | 0 | 959,804 | 253,183 | 238,741 | 4.298 | 17,964 | 1,023 | 22,587 |
| Bank Sinopac | 1,786 | 175 | 318,164 | 312,198 | 135,513 | 1.361 | 20,070 | 0 | 883 |
| Cosmos Bank, Taiwan | 380,468 | 174,892 | 319,367,183 | 43,660,046 | 20,602,722 | 1.465 | 732,655 | 45,453 | 493,410 |
| DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.) | 4,141 | 10,219 | 1,927,924 | 1,927,924 | 398,545 | 0.117 | 465 | 1,388 | 14,517 |
| Taishin International Bank | 58,329 | 58,464 | 54,181,620 | 8,907,627 | 6,306,787 | 0.958 | 495,259 | 16,182 | 182,375 |
| Ta Chong Bank Ltd. | 33,131 | 11,089 | 13,266,000 | 2,652,989 | 1,010,747 | 0.071 | 178,029 | 5,291 | 70,746 |
| Chinatrust Commercial Bank | 59,838 | 10,851 | 33,015,932 | 7,607,032 | 3,583,644 | 0.989 | 566,254 | 14,883 | 161,119 |
| Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank) | 147 | 0 | 11,210 | 0 | 1,370 | 0.000 | 0 | 0 | 13 |
| The Sixth Credit Cooperation Of Changhua | 84 | 70 | 9,196 | 6,627 | 2,569 | 0.000 | 42 | 0 | 47 |
| Total | 588,730 | 276,387 | 453,034,174 | 71,331,819 | 35,308,292 | 1.208 | 3,321,618 | 86,976 | 1,015,863 |

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 MOI)

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.