

**Important Cash Card Business and Financial Information**

2010/Apr.

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	9,817	0	1,014,722	1,014,722	574,811	1.832	28,101	1,919	7,434
First Commercial Bank	2,964	0	837,862	173,072	45,063	0.293	451	458	1,454
Hua Nan Commercial Bank	23,439	3,457	13,321,220	1,556,717	958,411	0.811	21,000	21	33,474
Taipei Fubon bank	3,172	0	44,636,712	24,506	77,335	0.000	38,395	670	3,561
Bank of Kaohsiung	4,371	2,092	3,482,647	1,949,256	1,533,391	0.189	2,989	0	0
Taichung Commercial Bank	2,383	751	200,054	200,054	63,849	0.788	17,921	0	3,196
Shin Kong Commercial Bank	803	0	25,729	0	25,729	0.000	0	191	541
Cota Commercial Bank	80	0	9,200	5,310	6,210	0.052	62	0	34
Union Bank of Taiwan	18,027	1,601	4,022,936	1,598,144	937,855	27.570	239,395	0	4,308
Bank Sinopac	2,429	213	574,267	499,584	235,872	0.292	4,722	381	5,867
Cosmos Bank, Taiwan	441,763	183,270	356,825,677	50,233,578	28,577,442	1.968	1,224,064	77,513	428,204
Taishin International Bank	91,705	57,023	70,039,430	11,457,817	13,099,545	1.541	1,235,265	60,698	307,984
Ta Chong Bank Ltd.	62,360	10,400	21,828,000	4,251,438	2,461,454	0.092	528,613	17,257	100,590
Chinatrust Commercial Bank	92,908	17,371	51,143,407	11,104,924	6,925,146	2.894	286,532	49,675	214,962
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	256	0	17,350	0	5,732	0.000	0	72	72
DBS bank Ltd.(by merge of Bowa Bank)	8,232	8,932	2,446,574	2,446,574	878,048	2.522	22,202	5,065	21,893
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	35,883	10,369	6,768,389	6,768,389	3,575,159	1.022	2,670,943	21,329	102,460
The Sixth Credit Cooperation Of Changhua	196	70	13,971	8,412	5,559	1.465	56	0	31
Total	800,788	295,549	577,208,147	93,292,497	59,986,611	2.179	6,320,711	235,249	1,236,065

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 the contract).

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.