

**Important Cash Card Business and Financial Information**

2010/May

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	9,592	0	992,527	992,527	556,203	1.770	28,191	1,787	9,222
First Commercial Bank	2,923	0	826,062	170,607	43,362	0.022	428	381	1,835
Hua Nan Commercial Bank	22,868	3,474	13,047,050	1,517,373	923,511	1.277	26,000	-21	33,453
Taipei Fubon bank	3,062	0	18,221,402	22,541	74,010	0.000	39,198	1,026	4,588
Bank of Kaohsiung	4,462	1,956	3,463,649	1,883,370	1,580,279	0.203	3,055	0	0
Taichung Commercial Bank	2,339	749	197,507	197,507	61,759	1.174	18,839	0	3,196
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	35,010	9,795	6,552,529	6,552,529	3,471,457	0.959	2,825,922	14,905	117,365
Shin Kong Commercial Bank	797	0	25,055	0	25,055	0.000	0	215	756
Cota Commercial Bank	76	3	9,100	5,310	5,730	0.056	57	0	34
Union Bank of Taiwan	17,461	255	3,351,508	1,193,415	889,536	28.780	241,722	2,059	6,366
Bank Sinopac	2,416	199	567,508	493,105	251,198	0.270	4,216	521	6,388
Cosmos Bank, Taiwan	439,756	182,763	355,240,675	49,735,201	28,356,341	1.936	1,236,926	77,796	506,000
Taishin International Bank	90,531	57,061	69,359,330	11,367,097	12,815,628	1.530	1,202,836	60,841	368,825
Ta Chong Bank Ltd.	61,135	9,653	21,236,400	4,149,958	2,394,678	0.118	534,243	17,150	117,740
Chinatrust Commercial Bank	91,664	16,978	50,377,947	10,952,118	6,788,047	2.890	281,790	47,976	262,938
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	242	0	16,570	0	5,450	0.000	0	103	682
DBS bank Ltd.(by merge of Bowa Bank)	8,082	8,946	2,421,819	2,421,819	863,986	2.466	21,349	4,270	26,163
The Sixth Credit Cooperation Of Changhua	195	61	13,476	7,498	5,978	1.926	60	0	31
Total	792,611	291,893	545,920,114	91,661,975	59,112,208	2.167	6,464,832	229,009	1,465,582

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.