

**Important Cash Card Business and Financial Information**

2010/June

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	9,423	0	969,473	969,473	538,786	1.896	29,911	1,273	10,495
First Commercial Bank	2,870	0	810,882	167,883	41,857	0.218	448	199	2,034
Hua Nan Commercial Bank	21,956	3,491	12,602,490	1,454,027	873,240	0.134	20,000	18,805	52,258
Taipei Fubon bank	2,974	0	18,057,402	20,624	71,422	0.000	40,551	522	5,110
Bank of Kaohsiung	4,459	1,934	3,455,494	1,869,288	1,586,206	0.175	2,945	0	0
Taichung Commercial Bank	2,268	778	194,771	194,771	59,391	0.940	18,778	886	4,082
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	34,238	9,209	6,321,585	6,321,585	3,360,768	0.804	2,740,569	16,773	134,138
Shin Kong Commercial Bank	791	0	24,284	0	24,284	0.000	0	259	1,014
Cota Commercial Bank	74	3	8,900	5,160	5,605	0.057	56	0	34
Union Bank of Taiwan	17,023	133	3,181,352	1,103,517	852,375	29.927	243,022	0	6,366
Bank Sinopac	2,392	201	562,928	488,544	239,124	0.222	4,199	32	6,420
Cosmos Bank, Taiwan	434,100	173,992	348,659,815	48,379,433	27,991,911	1.947	1,226,648	77,081	583,080
Taishin International Bank	89,070	57,266	68,760,100	11,262,452	12,513,417	1.465	1,183,439	54,397	423,222
Ta Chong Bank Ltd.	59,925	9,401	20,797,800	4,068,697	2,329,729	0.103	543,772	19,524	137,264
Chinatrust Commercial Bank	90,509	16,397	49,605,737	10,805,947	6,656,924	2.665	266,633	44,991	307,929
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	232	0	16,130	0	5,193	0.000	0	101	784
DBS bank Ltd.(by merge of Bowa Bank)	7,928	8,983	2,401,965	2,401,965	844,711	2.339	19,796	4,058	30,221
The Sixth Credit Cooperation Of Changhua	184	62	12,911	7,402	5,509	2.191	55	0	31
Total	780,416	281,850	536,444,019	89,520,768	58,000,452	2.113	6,340,822	238,901	1,704,482

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.