

Important Cash Card Business and Financial Information

2010/October

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	8,882	0	899,636	899,636	474,669	2.028	29,452	1,397	16,070
First Commercial Bank	2,734	0	771,988	160,792	36,144	0.000	372	280	2,983
Hua Nan Commercial Bank	19,758	3,290	11,416,240	1,280,731	738,106	0.650	42,000	0	70,728
Taipei Fubon bank	2,716	0	17,846,102	15,709	62,216	0.000	47,029	479	6,871
Bank of Kaohsiung	4,282	1,953	3,382,838	1,857,910	1,524,927	0.161	2,621	0	0
Taichung Commercial Bank	2,073	762	183,554	183,554	51,819	0.980	21,371	0	5,177
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	31,201	7,383	5,570,651	5,570,651	2,953,765	0.604	2,426,180	10,644	181,499
Shin Kong Commercial Bank	771	0	22,005	0	22,005	0.000	0	0	1,382
Cota Commercial Bank	69	4	8,650	4,910	5,264	0.000	53	131	168
Union Bank of Taiwan	14,352	0	2,598,338	877,632	671,632	23.870	163,857	2,028	93,339
Bank Sinopac	2,297	219	547,399	472,806	212,741	0.835	3,708	396	6,993
Cosmos Bank, Taiwan	427,035	173,551	344,166,010	47,153,912	26,620,487	1.947	1,173,772	69,877	887,610
Taishin International Bank	84,088	56,145	65,929,540	10,756,047	11,422,034	1.316	1,072,700	47,097	629,158
Ta Chong Bank Ltd.	54,645	9,224	19,160,700	3,769,608	2,073,399	0.121	562,964	14,456	203,055
Chinatrust Commercial Bank	85,860	15,025	46,787,957	10,281,130	6,139,302	2.483	303,645	26,052	471,085
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	209	0	14,400	0	4,344	0.000	0	0	898
DBS bank Ltd.(by merge of Bowa Bank)	7,342	9,076	2,315,846	2,315,846	768,222	2.377	18,292	4,332	43,959
The Sixth Credit Cooperation Of Changhua	154	70	12,358	8,043	4,315	1.608	43	0	108
Total	748,468	276,702	521,634,212	85,608,917	53,785,391	1.932	5,868,059	177,169	2,621,083

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 cash card 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.