

Important Cash Card Business and Financial Information

2009/2

Unit : NT\$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 (overdue receivable included)	Delinquency Ratio (%)	Coverage balance	Monthly write-off amount	Annual write-off amount
Land Bank of Taiwan	14,608	0	1,511,066	1,511,066	945,232	1.997	15,481	9,251	17,513
First Commercial Bank	3,801	0	1,077,632	220,696	82,104	0.021	642	1,087	2,569
Hua Nan Commercial Bank	40,674	5,260	22,721,450	2,945,125	2,014,376	1.377	51,306	50,633	50,633
Taipei Fubon bank	5,278	2,751	47,987,752	179,853	149,629	0.000	34,334	4,699	13,106
Bank of Kaohsiung	4,880	2,449	3,917,210	2,194,723	1,722,487	0.074	1,143	0	0
Taichung Commercial Bank	3,474	781	259,670	259,670	106,777	1.815	18,876	0	2,195
Shin Kong Commercial Bank	901	0	36,151	0	36,151	0.000	0	201	394
Cota Commercial Bank	109	13	13,710	9,270	8,729	1.550	87	0	0
Union Bank of Taiwan	17,764	1,521	5,872,912	2,881,890	1,218,061	6.459	166,620	0	0
Cosmos Bank, Taiwan	578,649	475,567	550,897,871	90,842,627	35,612,529	4.525	2,154,269	349,533	711,626
Taishin International Bank	117,972	147,182	116,531,915	14,451,834	18,511,211	2.453	2,448,458	207,932	808,495
Ta Chong Bank Ltd.	93,889	52,862	44,025,300	7,851,838	4,030,236	0.060	292,294	70,122	145,697
Chinatrust Commercial Bank	115,695	24,098	65,072,528	13,875,604	9,371,473	2.902	290,053	101,410	207,529
Chinfon Commercial Bank	1,245	0	81,110	81,110	23,126	12.064	909	0	0
ABN AMRO Bank(by merge of Taitung Business Bank)	702	0	464,585	8,600	22,494	0.000	0	781	1,059
DBS bank Ltd.(by merge of Bowa Bank)	12,950	8,235	3,124,991	3,124,991	1,513,794	6.255	81,400	38,280	38,282
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	60,430	24,715	10,226,275	10,226,275	6,451,982	3.432	4,159,040	216,702	369,088
The Sixth Credit Cooperation Of Changhua	329	96	20,033	11,263	8,770	2.102	88	0	39
Total	1,073,350	745,530	873,842,161	150,676,435	81,829,161	3.407	9,715,000	1,050,631	2,368,225

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:

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

2.6 Delinquency Ratio :

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.