

Important Cash Card Business and Financial Information

2009/8

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	11,988	0	1,249,772	1,249,772	754,468	2.096	18,867	5,351	48,373
First Commercial Bank	3,376	0	955,562	197,107	62,527	0.000	580	534	7,883
Hua Nan Commercial Bank	32,399	4,154	18,095,080	2,236,157	1,442,104	1.287	51,306	44,708	277,822
Taipei Fubon bank	4,073	0	45,298,552	45,361	108,313	0.000	32,632	2,072	33,614
Bank of Kaohsiung	4,869	1,998	3,673,218	1,943,064	1,730,154	0.156	1,722	0	0
Taichung Commercial Bank	2,913	776	228,333	228,333	83,746	0.531	15,922	0	9,834
Shin Kong Commercial Bank	848	0	31,264	0	31,264	0.000	0	263	1,861
Cota Commercial Bank	92	3	10,760	6,970	7,411	0.000	74	59	384
Union Bank of Taiwan	22,748	1,533	5,406,409	2,274,288	1,397,334	19.070	194,836	5,174	550,703
Cosmos Bank, Taiwan	539,006	392,089	494,530,571	77,014,245	32,664,221	2.916	1,746,711	293,973	2,425,724
Taishin International Bank	105,559	110,748	95,711,860	12,943,119	15,941,129	2.384	1,811,136	105,654	1,636,111
Ta Chong Bank Ltd.	81,562	52,165	40,118,100	7,091,535	3,418,071	0.027	589,880	39,521	459,423
Chinatrust Commercial Bank	105,270	19,752	57,980,855	12,463,122	8,219,806	2.819	258,854	69,025	656,061
Chinfon Commercial Bank	1,156	0	75,550	57,349	18,201	28.431	3,529	0	0
ABN AMRO Bank (by merge of Taitung Business Bank)	537	0	38,130	0	19,516	0.000	0	298	2,944
DBS bank Ltd. (by merge of Bowa Bank)	10,657	8,561	2,779,015	2,779,015	1,186,836	6.189	73,910	11,362	128,707
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	45,550	24,466	8,255,745	8,255,745	4,779,589	1.072	3,510,622	80,512	1,082,135
The Sixth Credit Cooperation Of Changhua	254	70	16,744	9,455	7,289	1.563	73	24	321
Total	972,857	616,315	774,455,520	128,794,637	71,871,979	2.782	8,310,654	658,530	7,321,900

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.