

Important Cash Card Business and Financial Information

2009/9

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	11,741	0	1,222,351	1,222,351	728,084	2.032	18,633	3,401	51,774
First Commercial Bank	3,324	0	941,412	194,552	60,206	0.009	570	417	8,300
Hua Nan Commercial Bank	31,198	3,893	17,372,850	2,139,758	1,364,781	1.186	51,306	40,687	318,509
Taipei Fubon bank	3,905	0	45,224,052	41,968	103,607	0.000	32,768	1,825	35,439
Bank of Kaohsiung	4,800	2,016	3,648,401	1,954,575	1,693,826	0.160	2,364	0	0
Taichung Commercial Bank	2,866	779	226,018	226,018	81,781	1.105	16,701	0	9,834
Shin Kong Commercial Bank	842	0	30,515	0	30,515	0.000	0	218	2,079
Cota Commercial Bank	94	0	10,710	6,920	7,584	0.000	76	0	384
Union Bank of Taiwan	22,033	1,554	5,205,170	2,169,631	1,327,707	19.766	200,264	1,163	551,866
Cosmos Bank, Taiwan	519,557	361,170	476,023,856	73,239,119	32,101,929	2.700	1,640,166	251,009	2,676,733
Taishin International Bank	103,857	102,565	91,676,850	12,689,574	15,570,751	2.339	1,682,171	100,213	1,736,324
Ta Chong Bank Ltd.	79,436	52,008	39,433,200	6,968,943	3,324,857	0.038	575,169	37,873	497,296
Chinatrust Commercial Bank	103,702	19,105	56,934,015	12,265,089	8,049,630	2.815	255,112	65,365	721,426
Chinfon Commercial Bank	1,138	0	74,260	56,885	17,375	30.840	4,180	0	0
ABN AMRO Bank (by merge of Taitung Business Bank)	446	0	28,670	0	12,908	0.000	0	6,256	9,200
DBS bank Ltd. (by merge of Bowa Bank)	9,975	8,650	2,688,421	2,688,421	1,119,079	3.792	42,679	37,237	165,944
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	43,849	14,596	7,985,726	7,985,726	4,590,571	0.900	3,457,208	59,559	1,141,694
The Sixth Credit Cooperation Of Changhua	243	66	16,164	8,841	7,323	1.396	73	0	321
Total	943,006	566,402	748,742,641	123,858,371	70,192,514	2.628	7,979,440	605,223	7,927,123

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.