

**Important Cash Card Business and Financial Information**

2009/10

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	11,482	0	1,194,590	1,194,590	703,188	1.992	18,454	3,560	55,334
First Commercial Bank	3,266	0	924,912	190,935	57,903	0.027	564	578	8,878
Hua Nan Commercial Bank	30,079	3,701	16,722,720	2,047,820	1,288,159	1.040	51,306	41,078	359,587
Taipei Fubon bank	3,769	0	45,149,652	39,289	98,991	0.000	32,679	1,886	37,325
Bank of Kaohsiung	4,723	2,012	3,602,260	1,924,388	1,677,872	0.173	1,564	0	0
Taichung Commercial Bank	2,757	777	219,213	219,213	77,855	0.579	16,086	1,616	11,450
Shin Kong Commercial Bank	835	0	29,646	0	29,646	0.000	0	298	2,377
Cota Commercial Bank	91	3	10,710	6,920	7,260	0.000	73	0	384
Union Bank of Taiwan	21,368	1,556	5,021,495	2,081,395	1,263,035	20.722	207,220	1,878	553,744
Cosmos Bank, Taiwan	507,547	329,243	457,513,456	69,509,447	31,403,978	2.510	1,555,020	214,836	2,891,569
Taishin International Bank	101,962	94,114	87,785,080	12,433,654	15,186,061	2.268	1,547,661	106,098	1,842,422
Ta Chong Bank Ltd.	77,514	51,669	38,754,900	6,845,724	3,229,151	0.042	558,685	37,650	534,946
Chinatrust Commercial Bank	102,029	18,749	55,984,755	12,082,973	7,870,916	2.843	255,578	54,833	776,259
Chinfon Commercial Bank	1,127	0	73,590	56,899	16,691	32.096	4,621	0	0
ABN AMRO Bank (by merge of Taitung Business Bank )	408	0	25,850	0	10,978	0.000	0	1,648	10,848
DBS bank Ltd. (by merge of Bowa Bank)	9,564	8,696	2,628,401	2,628,401	1,061,374	2.672	28,440	19,182	185,126
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	42,427	14,575	7,776,079	7,776,079	4,416,160	1.083	3,427,380	43,885	1,185,579
The Sixth Credit Cooperation Of Changhua	225	75	15,534	8,707	6,827	1.201	68	20	341
Total	921,173	525,170	723,432,843	119,046,434	68,406,045	2.532	7,705,399	529,046	8,456,169

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.