

Important Cash Card Business and Financial Information

2010/1

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	10,573	0	1,098,697	1,098,697	635,135	1.896	18,605	1,938	1,938
First Commercial Bank	3,076	0	870,432	179,572	50,885	0.035	483	474	474
Hua Nan Commercial Bank	26,353	3,638	14,850,810	1,764,254	1,107,568	1.021	26,000	0	0
Taipei Fubon bank	3,432	0	44,880,772	31,104	86,723	0.000	35,021	1,033	1,033
Bank of Kaohsiung	4,608	1,952	3,516,524	1,871,563	1,644,960	0.189	3,270	0	0
Taichung Commercial Bank	2,543	789	209,770	209,770	70,186	0.700	16,405	2,130	2,130
Shin Kong Commercial Bank	819	0	27,644	0	27,644	0.000	0	163	163
Cota Commercial Bank	85	3	9,780	5,820	6,255	1.362	63	0	0
Union Bank of Taiwan	19,526	1,589	4,477,885	1,814,279	1,083,891	23.648	224,835	3,776	3,776
Bank Sinopac	2,566	209	590,978	513,522	253,653	0.656	4,977	4,584	4,584
Cosmos Bank, Taiwan	463,867	235,019	395,587,329	57,597,532	29,900,744	1.828	1,171,494	182,199	182,199
Taishin International Bank	96,338	69,293	76,585,030	11,832,454	14,091,282	1.753	1,427,320	87,223	87,223
Ta Chong Bank Ltd.	66,636	25,763	27,719,700	5,117,702	2,724,255	0.148	526,569	28,553	28,553
Chinatrust Commercial Bank	97,489	17,815	53,469,915	11,581,530	7,411,720	2.908	305,468	63,515	63,515
Chinfon Commercial Bank	823	0	53,150	38,882	14,268	47.661	6,047	0	0
ABN AMRO Bank (by merge of Taitung Business Bank)	296	0	19,220	0	6,858	0.000	0	0	0
DBS bank Ltd. (by merge of Bowa Bank)	8,833	8,790	2,524,442	2,524,442	971,793	2.642	25,748	5,965	5,965
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	38,965	11,298	7,214,597	7,214,597	3,982,508	1.331	2,981,755	30,500	30,500
The Sixth Credit Cooperation Of Changhua	210	74	15,050	8,986	6,064	1.422	61	0	0
Total	847,038	376,232	633,721,725	103,404,706	64,076,392	2.159	6,774,121	412,053	412,053

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.