

Important Cash Card Business and Financial Information

2010/Feb.

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	10,342	0	1,072,267	1,072,267	618,700	2.194	27,629	1,735	3,673
First Commercial Bank	3,026	0	855,982	176,572	48,948	0.013	466	350	824
Hua Nan Commercial Bank	25,501	3,642	14,434,030	1,710,560	1,072,146	1.865	33,000	0	0
Taipei Fubon bank	3,344	0	44,794,372	28,491	84,302	0.000	35,870	849	1,883
Bank of Kaohsiung	4,349	2,195	3,513,339	1,967,316	1,546,023	0.200	3,144	0	0
Taichung Commercial Bank	2,501	750	206,064	206,064	68,427	1.134	17,177	0	2,130
Shin Kong Commercial Bank	814	0	26,983	0	26,983	0.000	0	153	316
Cota Commercial Bank	84	1	9,500	5,540	6,348	1.349	63	0	0
Union Bank of Taiwan	19,080	1,619	4,354,570	1,755,766	1,038,325	25.139	230,234	0	3,776
Bank Sinopac	2,523	215	586,088	510,211	248,983	0.848	5,981	1	4,585
Cosmos Bank, Taiwan	458,207	225,199	386,009,409	55,921,244	29,193,043	2.011	1,165,303	101,787	283,986
Taishin International Bank	94,537	64,758	74,166,870	11,730,844	13,746,001	1.662	1,370,940	85,085	172,309
Ta Chong Bank Ltd.	65,160	23,503	26,598,900	4,949,326	2,650,202	0.201	521,208	26,755	55,308
Chinatrust Commercial Bank	95,811	18,075	52,807,755	11,449,212	7,238,019	2.930	300,741	53,595	117,109
Chinfon Commercial Bank	795	0	51,430	37,628	13,802	52.059	6,448	0	0
ABN AMRO Bank(by merge of Taitung Business Bank)	280	0	18,310	0	6,334	0.000	0	313	313
DBS bank Ltd.(by merge of Bowa Bank)	8,632	8,865	2,507,233	2,507,233	934,484	2.832	26,545	4,838	10,803
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	37,839	11,100	7,052,845	7,052,845	3,818,842	1.290	2,874,429	24,147	54,647
The Sixth Credit Cooperation Of Changhua	200	82	14,990	9,365	5,625	1.414	56	0	0
Total	833,025	360,004	619,080,937	101,090,484	62,365,537	2.271	6,619,234	299,608	711,662

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.