

Important Cash Card Business and Financial Information

2009/1

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	15,160	0	1,550,717	1,550,717	987,128	1.819	17,657	8,262	8,262
First Commercial Bank	3,894	0	1,103,607	226,251	85,883	0.125	657	1,482	1,482
Hua Nan Commercial Bank	42,587	5,081	23,577,800	3,080,931	2,153,809	1.707	51,306	0	0
Taipei Fubon bank	5,522	2,737	48,074,982	188,223	158,531	0.000	34,523	8,407	8,407
Bank of Kaohsiung	4,939	2,510	3,981,032	2,247,907	1,733,125	0.073	1,248	0	0
Taichung Commercial Bank	3,582	778	263,649	263,649	110,230	0.709	18,106	2,195	2,195
Shin Kong Commercial Bank	905	0	36,775	0	36,775	0.000	0	193	193
Cota Commercial Bank	107	15	13,710	9,470	8,443	1.414	84	0	0
Union Bank of Taiwan	18,327	1,550	6,039,107	2,950,493	1,263,095	5.112	148,357	0	0
Cosmos Bank, Taiwan	583,076	479,557	554,414,441	91,916,257	36,405,078	4.780	2,103,541	362,093	362,093
Taishin International Bank	121,118	147,209	118,239,838	14,797,917	19,151,421	2.433	2,603,876	600,564	600,564
Ta Chong Bank Ltd.	96,441	52,526	44,690,100	7,983,124	4,168,918	0.134	328,327	75,576	75,576
Chinatrust Commercial Bank	118,103	24,058	66,189,391	14,115,062	9,642,434	2.897	293,692	106,120	106,120
Chinfon Commercial Bank	1,259	0	81,860	81,860	24,155	9.604	619	0	0
ABN AMRO Bank (by merge of Taitung Business Bank)	724	0	464,965	8,860	23,918	0.000	0	278	278
DBS bank Ltd. (by merge of Bowa Bank)	13,480	8,200	3,208,680	3,208,680	1,589,843	7.553	107,089	2	2
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	63,541	24,790	10,568,421	10,568,421	6,790,138	3.179	41,970	152,386	152,386
The Sixth Credit Cooperation Of Changhua	341	103	20,844	12,323	8,521	1.309	85	39	0
Total	1,093,106	749,114	882,519,919	153,210,145	84,341,445	3.499	5,751,137	1,317,597	1,317,558

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.