

Important Cash Card Business and Financial Information

2009/3

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	14,095	0	1,466,098	1,466,098	908,886	2.093	17,153	4,988	22,501
First Commercial Bank	3,727	0	1,056,862	216,351	77,808	0.171	619	1,252	3,820
Hua Nan Commercial Bank	39,268	5,149	21,976,340	2,827,230	1,901,488	1.871	51,306	29,823	80,456
Taipei Fubon bank	5,027	2,754	47,914,152	173,979	141,077	0.000	34,448	4,631	17,737
Bank of Kaohsiung	4,845	2,336	3,841,773	2,121,764	1,720,009	0.085	1,195	0	0
Taichung Commercial Bank	3,314	781	249,417	249,417	99,976	0.678	15,766	3,853	6,048
Shin Kong Commercial Bank	888	0	34,976	0	34,976	0.000	0	550	943
Cota Commercial Bank	108	0	11,710	7,420	8,596	0.318	86	108	108
Union Bank of Taiwan	17,310	1,469	5,726,307	2,815,668	1,185,178	7.580	182,745	8	8
Cosmos Bank, Taiwan	574,808	471,924	547,671,361	89,666,961	35,144,109	4.370	2,205,231	370,266	1,081,892
Taishin International Bank	115,331	146,305	114,857,330	14,229,529	17,962,908	2.358	2,323,940	211,767	1,020,263
Ta Chong Bank Ltd.	91,632	52,883	43,354,500	7,716,786	3,911,177	0.087	262,299	67,060	212,758
Chinatrust Commercial Bank	113,824	23,645	63,922,888	13,628,690	9,162,728	2.891	287,035	88,916	296,445
Chinfon Commercial Bank	1,226	0	79,970	79,970	22,156	15.254	1,125	0	0
ABN AMRO Bank(by merge of Taitung Business Bank)	682	0	463,045	8,360	21,132	0.000	0	388	1,447
DBS bank Ltd.(by merge of Bowa Bank)	12,544	8,324	3,067,932	3,067,932	1,462,067	7.209	87,845	11,947	50,230
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	57,663	24,594	9,854,951	9,854,951	6,134,972	2.629	3,994,368	183,167	552,255
The Sixth Credit Cooperation Of Changhua	325	89	19,731	10,758	8,973	1.773	90	17	56
Total	1,056,617	740,253	865,569,343	148,141,864	79,908,216	3.310	9,465,251	978,741	3,346,967

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.