

Important Cash Card Business and Financial Information

2009/4

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	13,482	0	1,410,951	1,410,951	872,042	2.236	16,715	6,923	29,424
First Commercial Bank	3,664	0	1,039,212	212,736	74,344	0.123	623	858	4,678
Hua Nan Commercial Bank	38,001	4,893	21,222,540	2,711,509	1,799,399	1.772	51,306	27,659	108,115
Taipei Fubon bank	4,826	328	45,898,602	72,690	133,758	0.000	34,363	3,584	21,321
Bank of Kaohsiung	4,833	2,259	3,789,668	2,073,466	1,716,202	0.059	1,271	0	0
Taichung Commercial Bank	3,250	779	247,245	247,245	97,362	1.987	16,770	0	6,048
Shin Kong Commercial Bank	883	0	34,328	0	34,328	0.000	0	91	1,034
Cota Commercial Bank	106	2	11,710	7,420	8,671	0.315	87	0	108
Union Bank of Taiwan	26,275	1,491	6,535,733	2,826,290	1,704,179	17.212	195,109	42,910	517,891
Cosmos Bank, Taiwan	572,038	471,037	545,824,691	88,787,756	34,691,416	3.814	1,762,389	257,677	1,339,569
Taishin International Bank	113,072	139,678	111,148,540	13,989,154	17,512,635	2.410	2,281,199	143,935	1,164,198
Ta Chong Bank Ltd.	88,990	52,633	42,486,900	7,545,942	3,795,628	0.095	233,465	65,067	277,825
Chinatrust Commercial Bank	112,224	22,903	62,750,528	13,386,527	8,974,079	2.900	284,532	58,163	354,608
Chinfon Commercial Bank	1,213	0	79,150	79,150	21,326	19.000	1,357	0	0
ABN AMRO Bank (by merge of Taitung Business Bank)	654	0	461,425	7,510	20,444	0.000	0	215	1,662
DBS bank Ltd. (by merge of Bowa Bank)	12,140	8,422	3,010,147	3,010,147	1,399,787	7.165	86,713	15,086	65,316
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	55,383	24,647	9,539,919	9,539,919	5,857,741	2.985	3,890,323	141,302	693,556
The Sixth Credit Cooperation Of Changhua	311	75	18,907	10,510	8,397	0.452	84	189	246
Total	1,051,345	729,147	855,510,196	145,918,922	78,721,738	3.349	8,856,306	763,659	4,585,599

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.