

Important Cash Card Business and Financial Information

2009/5

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 | 13,060 | 0 | 1,361,114 | 1,361,114 | 841,438 | 2.120 | 18,353 | 5,231 | 34,655 |
| First Commercial Bank | 3,591 | 0 | 1,017,832 | 209,128 | 71,118 | 0.098 | 583 | 888 | 5,566 |
| Hua Nan Commercial Bank | 36,635 | 4,798 | 20,503,200 | 2,597,810 | 1,708,931 | 1.784 | 51,306 | 34,748 | 142,864 |
| Taipei Fubon bank | 4,598 | 184 | 45,708,202 | 63,797 | 125,715 | 0.000 | 34,469 | 4,470 | 25,791 |
| Bank of Kaohsiung | 4,856 | 2,185 | 3,765,527 | 2,043,642 | 1,721,885 | 0.042 | 788 | 0 | 0 |
| Taichung Commercial Bank | 3,133 | 777 | 240,851 | 240,851 | 92,628 | 0.383 | 15,177 | 2,314 | 8,362 |
| Shin Kong Commercial Bank | 873 | 0 | 33,473 | 0 | 33,473 | 0.000 | 0 | 310 | 1,344 |
| Cota Commercial Bank | 103 | 2 | 11,460 | 7,170 | 8,042 | 2.355 | 80 | 27 | 135 |
| Union Bank of Taiwan | 25,686 | 1,496 | 6,266,006 | 2,675,946 | 1,653,568 | 17.084 | 188,390 | 1,194 | 519,084 |
| Cosmos Bank, Taiwan | 561,704 | 442,743 | 529,772,796 | 85,332,752 | 34,229,672 | 3.826 | 1,866,159 | 290,123 | 1,629,693 |
| Taishin International Bank | 111,238 | 133,954 | 107,897,410 | 13,795,624 | 17,116,815 | 2.354 | 2,148,376 | 130,609 | 1,294,807 |
| Ta Chong Bank Ltd. | 87,043 | 52,593 | 41,881,800 | 7,430,363 | 3,694,794 | 0.032 | 208,917 | 51,068 | 328,892 |
| Chinatrust Commercial Bank | 110,577 | 22,349 | 61,660,238 | 13,162,155 | 8,784,302 | 2.906 | 278,462 | 79,959 | 434,567 |
| Chinfon Commercial Bank | 1,198 | 0 | 78,090 | 57,553 | 20,537 | 21.441 | 1,548 | 0 | 0 |
| ABN AMRO Bank(by merge of Taitung Business Bank) | 584 | 0 | 41,460 | 0 | 22,117 | 0.000 | 0 | 43 | 1,705 |
| DBS bank Ltd.(by merge of Bowa Bank) | 11,783 | 8,453 | 2,952,183 | 2,952,183 | 1,341,319 | 7.191 | 84,726 | 17,375 | 82,691 |
| The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank) | 53,368 | 24,553 | 9,300,634 | 9,300,634 | 5,634,294 | 2.671 | 3,729,294 | 111,790 | 805,346 |
| The Sixth Credit Cooperation Of Changhua | 289 | 78 | 18,006 | 10,457 | 7,549 | 0.868 | 75 | 2 | 248 |
| Total | 1,030,319 | 694,165 | 832,510,282 | 141,241,179 | 77,108,197 | 3.310 | 8,626,703 | 730,151 | 5,315,750 |

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.