

### Important Cash Card Business and Financial Information

2009/6

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	12,631	0	1,325,568	1,325,568	809,019	2.117	18,588	4,960	39,616
First Commercial Bank	3,495	0	989,932	203,448	68,061	0.577	652	1,020	6,586
Hua Nan Commercial Bank	35,156	4,708	19,731,520	2,470,249	1,613,320	1.701	51,306	44,792	187,656
Taipei Fubon bank	4,406	0	45,644,202	59,459	118,589	0.000	32,661	3,484	29,275
Bank of Kaohsiung	4,933	2,043	3,729,875	1,973,597	1,756,278	0.098	1,258	0	0
Taichung Commercial Bank	3,080	771	237,255	237,255	90,125	1.136	15,912	0	8,362
Shin Kong Commercial Bank	866	0	32,733	0	32,733	0.000	0	127	1,471
Cota Commercial Bank	100	2	11,210	7,170	7,744	0.000	77	189	325
Union Bank of Taiwan	24,662	1,488	5,958,097	2,534,050	1,573,137	18.494	201,572	0	519,084
Cosmos Bank, Taiwan	560,152	441,671	525,706,751	83,929,276	33,880,069	3.843	1,906,069	251,511	1,881,204
Taishin International Bank	109,243	126,426	103,973,480	13,417,954	16,708,372	2.286	2,012,810	123,714	1,418,522
Ta Chong Bank Ltd.	85,035	52,499	41,260,200	7,310,431	3,597,697	0.031	621,287	46,820	375,713
Chinatrust Commercial Bank	108,766	21,268	60,339,688	12,897,380	8,591,418	2.917	276,537	79,166	513,733
Chinfon Commercial Bank	1,176	0	76,750	57,157	19,593	24.406	1,739	0	0
ABN AMRO Bank (by merge of Taitung Business Bank )	571	0	40,830	0	21,562	0.000	0	64	1,768
DBS bank Ltd. (by merge of Bowa Bank)	11,360	8,431	2,879,792	2,879,792	1,294,239	6.942	77,636	14,681	97,373
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	51,124	24,763	8,979,171	8,979,171	5,445,637	1.981	3,657,670	93,329	898,675
The Sixth Credit Cooperation Of Changhua	268	80	17,438	9,736	7,702	1.404	77	49	297
Total	1,017,024	684,150	820,934,492	138,291,693	75,635,295	3.275	8,875,851	663,906	5,979,660

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.