

Important Cash Card Business and Financial Information

2009/7

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	12,289	0	1,283,769	1,283,769	781,425	2.302	18,218	3,406	43,022
First Commercial Bank	3,439	0	973,682	200,163	65,151	0.114	597	764	7,349
Hua Nan Commercial Bank	33,748	4,386	18,876,490	2,341,429	1,523,189	1.560	51,306	45,458	233,114
Taipei Fubon bank	4,221	0	45,366,552	49,251	113,031	0.000	32,859	2,267	31,542
Bank of Kaohsiung	4,907	2,002	3,694,793	1,957,210	1,737,583	0.099	1,450	0	0
Taichung Commercial Bank	2,959	827	233,478	233,478	86,077	0.422	15,191	1,473	9,834
Shin Kong Commercial Bank	860	0	32,112	0	32,112	0.000	0	127	1,598
Cota Commercial Bank	96	2	10,910	7,020	7,612	0.774	76	0	325
Union Bank of Taiwan	23,405	1,499	5,586,921	2,363,228	1,470,418	17.645	188,635	26,445	545,529
Cosmos Bank, Taiwan	550,330	418,938	511,248,450	80,614,370	33,257,782	3.151	1,845,026	250,547	2,131,751
Taishin International Bank	107,225	119,978	100,350,150	13,218,594	16,294,827	2.382	1,954,307	111,936	1,530,457
Ta Chong Bank Ltd.	83,141	52,531	40,701,600	7,202,054	3,499,637	0.000	605,731	44,189	419,901
Chinatrust Commercial Bank	106,828	20,496	59,088,685	12,669,848	8,394,523	2.869	266,207	73,303	587,036
Chinfon Commercial Bank	1,165	0	76,010	57,031	18,979	26.461	2,805	0	0
ABN AMRO Bank(by merge of Taitung Business Bank)	554	0	39,170	0	20,343	0.000	0	878	2,646
DBS bank Ltd.(by merge of Bowa Bank)	10,934	8,486	2,818,320	2,818,320	1,231,488	6.177	67,319	19,972	117,345
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	47,727	24,503	8,556,009	8,556,009	5,035,188	1.268	3,574,633	102,948	1,001,623
The Sixth Credit Cooperation Of Changhua	255	77	16,987	9,555	7,432	1.854	74	0	297
Total	994,083	653,725	798,954,088	133,581,329	73,576,797	2.889	8,624,434	683,713	6,663,369

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 Deliquency 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.