

Important Cash Card Business and Financial Information

2009/11

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	11,155	0	1,164,745	1,164,745	679,535	1.864	18,923	3,511	58,845
First Commercial Bank	3,205	0	907,872	187,125	55,532	0.021	546	539	9,417
Hua Nan Commercial Bank	28,836	3,849	16,180,720	1,963,391	1,223,427	0.969	25,999	34,607	394,195
Taipei Fubon bank	3,660	0	45,073,652	36,516	94,588	0.000	33,166	1,691	39,017
Bank of Kaohsiung	4,713	1,978	3,582,012	1,907,932	1,674,080	0.189	1,945	0	0
Taichung Commercial Bank	2,696	768	216,838	216,838	75,927	1.008	16,867	0	11,450
Shin Kong Commercial Bank	828	0	28,933	0	28,933	0.000	0	197	2,574
Cota Commercial Bank	87	3	10,180	6,220	6,725	0.000	67	0	384
Union Bank of Taiwan	20,783	1,561	4,847,207	1,994,754	1,208,861	21.871	215,494	29	553,774
Cosmos Bank, Taiwan	496,220	300,549	439,579,631	65,917,040	30,937,755	2.315	1,356,476	199,558	3,091,127
Taishin International Bank	99,963	83,104	83,085,530	12,118,444	14,797,596	1.959	1,388,058	135,023	1,977,445
Ta Chong Bank Ltd.	72,578	41,365	34,182,900	6,089,359	2,986,424	0.048	540,809	38,347	573,293
Chinatrust Commercial Bank	100,367	18,459	55,074,175	11,915,864	7,708,184	2.873	272,686	55,106	831,365
Chinfon Commercial Bank	1,113	0	72,480	56,761	15,719	35.470	5,186	0	0
ABN AMRO Bank (by merge of Taitung Business Bank)	405	0	25,740	0	10,719	0.000	0	76	10,924
DBS bank Ltd. (by merge of Bowa Bank)	9,342	8,700	2,590,704	2,590,704	1,034,256	2.874	29,826	5,402	190,528
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	41,262	14,532	7,583,439	7,583,439	4,279,291	1.159	3,409,321	32,874	1,218,453
The Sixth Credit Cooperation Of Changhua	222	70	15,330	8,971	6,359	2.598	64	0	341
Total	897,435	474,938	694,222,088	113,758,103	66,823,911	2.405	7,315,433	506,960	8,963,132

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.