

Important Cash Card Business and Financial Information

2009/12

Unit : 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 (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write-off Amount
Land Bank of Taiwan	10,833	0	1,132,610	1,132,610	655,009	1.842	18,456	3,354	62,199
First Commercial Bank	3,134	0	887,292	183,110	52,993	0.041	535	804	10,221
Hua Nan Commercial Bank	27,296	3,786	15,387,860	1,847,734	1,151,217	0.318	26,000	26,398	420,593
Taipei Fubon bank	3,542	0	44,983,172	33,644	90,501	0.000	34,066	1,229	40,245
Bank of Kaohsiung	4,649	1,979	3,552,493	1,885,835	1,666,657	0.188	3,292	0	0
Taichung Commercial Bank	2,657	761	214,855	214,855	74,047	1.684	17,657	0	11,450
Shin Kong Commercial Bank	824	0	28,320	0	28,320	0.000	0	122	2,695
Cota Commercial Bank	88	1	9,880	5,920	6,655	0.000	67	0	384
Union Bank of Taiwan	20,087	1,582	4,646,933	1,894,468	1,140,466	22.713	221,032	213	553,987
Cosmos Bank, Taiwan	475,704	263,498	413,667,263	61,094,563	30,456,860	2.075	1,259,034	199,914	3,291,041
Taishin International Bank	98,140	74,593	79,295,460	11,977,444	14,426,098	1.867	1,508,548	105,173	2,082,618
Ta Chong Bank Ltd.	68,443	40,122	32,569,500	5,819,597	2,815,053	0.044	529,090	28,977	602,271
Chinatrust Commercial Bank	98,942	18,005	54,231,385	11,740,635	7,565,937	2.866	307,536	125,280	956,645
Chinfon Commercial Bank	1,017	0	65,590	50,589	15,001	37.120	5,558	0	0
ABN AMRO Bank(by merge of Taitung Business Bank)	303	0	19,440	0	7,043	0.000	0	3,453	14,377
DBS bank Ltd.(by merge of Bowa Bank)	9,083	8,736	2,556,907	2,556,907	1,007,135	2.634	26,596	8,182	198,710
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	40,105	11,295	7,393,990	7,393,990	4,120,957	1.252	3,154,028	30,233	1,248,686
The Sixth Credit Cooperation Of Changhua	221	67	15,200	8,602	6,598	1.224	66	34	375
Total	865,068	424,425	660,658,150	107,840,503	65,286,547	2.271	7,111,561	533,366	9,496,497

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.