

Important Cash Card Business and Financial Information

2008/5

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	19,356	0	1,914,022	1,914,022	1,380,925	2.130	19,175	13,878	89,681
First Commercial Bank	4,963	0	1,404,634	287,737	132,251	0.140	977	1,998	12,699
Hua Nan Commercial Bank	57,718	77,253	65,601,210	6,734,342	3,400,364	2.406	91,479	55,230	363,600
Taipei Fubon bank	8,817	2,896	48,998,050	280,103	282,842	0.000	35,414	9,883	56,871
Cathay United Bank	241	4,518	1,796,300	178,559	8,735	1.110	268	3,242	24,463
Bank of Kaohsiung	5,518	2,496	4,257,129	2,292,600	1,964,529	0.041	1,292	465	1,922
Taichung Commercial Bank	4,716	819	322,668	322,668	157,470	0.192	29,103	7,812	24,828
Shin Kong Commercial Bank	1,027	0	47,220	0	47,220	0.000	0	902	5,278
Cota Commercial Bank	138	4	16,050	10,450	10,669	0.315	107	0	311
Union Bank of Taiwan	24,039	6,413	9,001,740	4,295,779	1,691,135	2.774	176,179	31,036	104,551
Cosmos Bank, Taiwan	608,167	487,668	569,325,966	96,913,559	40,621,693	4.687	2,560,013	429,551	2,465,506
Taishin International Bank	157,460	153,452	132,810,496	18,589,557	26,908,393	9.838	2,172,650	443,506	2,573,168
Ta Chong Bank Ltd.	115,121	51,978	50,129,700	9,546,534	5,265,510	0.198	676,600	78,417	694,832
Chinatrust Commercial Bank	140,279	27,335	78,782,129	16,852,913	12,019,052	2.895	355,273	184,397	1,160,532
Chinfon Commercial Bank	1,486	0	97,590	97,590	35,965	0.000	55	1,520	5,882
ABN AMRO Bank (by merge of Taitung Business Bank)	1,019	1	476,605	15,774	35,287	0.000	0	1,527	5,987
DBS bank Ltd. (by merge of Bowa Bank)	17,242	18,298	4,992,697	4,992,697	2,128,384	12.116	472,772	0	0
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	88,069	25,845	14,922,577	14,922,577	9,562,468	3.944	5,302,858	116,868	1,297,681
The Sixth Credit Cooperation Of Changhua	497	135	28,156	15,398	12,758	1.102	128	199	428
Total	1,255,873	859,111	984,924,939	178,262,859	105,665,650	5.398	11,894,343	1,380,431	8,888,220

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.