

Important Cash Card Business and Financial Information

2008/11

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	16,164	0	1,642,557	1,642,557	1,071,633	1.912	17,559	9,793	172,015
First Commercial Bank	4,115	0	1,166,437	239,621	95,249	0.040	724	1,672	28,041
Hua Nan Commercial Bank	45,787	5,355	25,291,944	3,366,586	2,404,328	2.383	91,479	59,951	736,157
Taipei Fubon bank	6,132	2,737	48,235,942	203,770	181,639	0.000	34,550	6,888	117,034
Cathay United Bank	1	0	500	50	2	0.000	0	0	32,087
Bank of Kaohsiung	5,508	2,136	4,078,257	2,091,996	1,986,261	0.113	1,786	565	2,995
Taichung Commercial Bank	3,789	797	274,289	274,289	118,881	0.054	18,970	3,069	39,316
Shin Kong Commercial Bank	930	0	38,911	0	38,911	0.000	0	364	9,505
Cota Commercial Bank	118	10	14,540	9,470	9,050	0.723	91	0	1,233
Union Bank of Taiwan	20,038	1,794	6,597,201	3,204,681	1,412,775	4.908	183,677	0	185,543
Cosmos Bank, Taiwan	590,187	483,674	558,736,997	93,371,390	38,061,635	4.599	2,320,879	317,240	5,357,347
Taishin International Bank	131,668	149,059	121,841,341	15,563,530	21,209,287	6.278	1,472,202	253,611	5,485,169
Ta Chong Bank Ltd.	101,221	52,175	46,018,800	8,245,038	4,440,100	0.150	420,101	76,694	1,135,409
Chinatrust Commercial Bank	123,161	23,788	68,468,061	14,569,428	10,160,384	2.954	303,214	108,259	2,152,381
Chinfon Commercial Bank	1,304	0	84,560	84,560	26,041	5.365	163	0	9,914
ABN AMRO Bank (by merge of Taitung Business Bank)	823	1	468,895	11,204	25,668	0.886	0	313	10,962
DBS bank Ltd. (by merge of Bowa Bank)	14,476	18,370	4,541,086	4,541,086	1,741,744	10.102	163,382	0	196,996
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	69,705	24,640	11,142,854	11,142,854	7,487,977	2.891	4,236,849	161,016	2,394,459
The Sixth Credit Cooperation Of Changhua	389	94	22,777	12,516	10,261	1.096	103	71	593
Total	1,135,516	764,630	898,665,949	158,574,626	90,481,826	4.346	9,265,729	999,506	18,067,156

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.