

Important Cash Card Business and Financial Information

2008/12

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	15,595	0	1,604,136	1,604,136	1,024,913	1.988	17,737	8,454	180,469
First Commercial Bank	3,991	0	1,131,627	231,801	90,147	0.337	700	2,005	30,046
Hua Nan Commercial Bank	43,546	5,252	24,132,330	3,180,882	2,229,765	0.888	51,306	85,173	821,330
Taipei Fubon bank	5,852	2,698	48,139,782	194,883	171,189	0.000	34,556	5,419	122,453
Bank of Kaohsiung	5,439	2,117	4,035,306	2,077,230	1,958,076	0.065	1,724	464	3,459
Taichung Commercial Bank	3,717	781	271,052	271,052	115,566	0.870	19,717	0	39,316
Shin Kong Commercial Bank	914	0	37,657	0	37,657	0.000	0	617	10,121
Cota Commercial Bank	114	10	13,840	9,470	9,133	0.000	91	276	1,509
Union Bank of Taiwan	18,996	1,507	6,232,847	3,045,727	1,333,339	3.832	134,871	30,417	215,961
Cosmos Bank, Taiwan	585,627	482,764	556,540,441	92,529,603	37,573,110	4.021	2,119,458	582,733	5,940,081
Taishin International Bank	126,787	148,276	120,068,240	15,147,459	20,180,252	4.578	2,798,849	591,319	6,076,488
Ta Chong Bank Ltd.	98,981	52,100	45,324,300	8,109,406	4,315,485	0.106	371,881	73,602	1,209,011
Chinatrust Commercial Bank	120,768	23,516	67,182,931	14,315,300	9,901,691	2.903	295,640	129,531	2,281,912
Chinfon Commercial Bank	1,276	0	82,780	82,780	25,006	8.172	232	0	9,914
ABN AMRO Bank(by merge of Taitung Business Bank)	799	1	468,255	10,874	24,737	0.298	0	224	11,204
DBS bank Ltd.(by merge of Bowa Bank)	13,757	18,298	4,414,898	4,414,898	1,647,959	6.489	93,726	79,586	276,582
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	66,179	24,587	10,810,567	10,810,567	7,101,565	3.055	4,470,490	118,317	2,618,860
The Sixth Credit Cooperation Of Changhua	374	87	21,802	11,875	9,927	1.254	99	49	642
Total	1,112,712	761,994	890,512,791	156,047,943	87,749,517	3.586	10,411,077	1,708,186	19,849,358

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.