

Important Cash Card Business and Financial Information

2008/2

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	21,339	0	2,050,802	2,050,802	1,570,371	2.688	25,700	13,450	35,968
First Commercial Bank	5,423	0	1,533,184	312,446	154,009	0.087	1,018	2,725	5,426
Hua Nan Commercial Bank	63,571	75,748	67,738,480	6,980,211	3,859,660	2.491	146,164	82,446	178,911
Taipei Fubon bank	10,446	2,840	49,607,670	338,922	349,381	0.000	33,570	11,392	23,917
Cathay United Bank	1,084	9,996	4,752,200	237,306	40,661	0.266	212	4,503	13,082
Bank of Kaohsiung	5,565	2,797	4,444,504	2,474,646	1,969,857	0.118	2,392	502	502
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	305	197	39,753	39,753	16,807	0.197	0	1,885	2,696
Taichung Commercial Bank	5,389	935	362,691	362,691	189,241	0.000	40,944	4,837	9,831
Shin Kong Commercial Bank	1,087	0	52,111	0	52,111	0.000	0	1,391	2,708
Cota Commercial Bank	141	19	17,750	12,540	11,274	0.000	113	0	211
Union Bank of Taiwan	27,346	228,411	57,784,579	4,606,313	1,923,968	4.081	153,778	23,974	47,952
The Chinese Bank	98,074	16,484	11,572,319	11,572,319	10,349,189	13.696	123,114	391,455	752,745
Cosmos Bank, Taiwan	618,011	489,424	574,306,225	98,639,450	42,448,882	4.513	2,677,916	407,473	963,238
Bowa Bank	18,598	19,778	5,453,725	5,453,725	2,321,458	11.528	529,854	0	0
Taishin International Bank	172,864	156,703	140,747,910	20,278,761	30,306,379	9.852	1,426,836	511,484	1,091,676
Ta Chong Bank Ltd.	124,360	50,904	52,579,200	10,069,708	5,870,298	0.247	993,211	126,344	351,265
Chinatrust Commercial Bank	151,074	29,923	85,391,207	18,463,705	13,227,170	2.914	394,146	250,804	471,846
Chinfon Commercial Bank	1,603	0	106,120	106,120	43,497	0.707	75	1,074	2,333
ABN AMRO Bank(by merge of Taitung Business Bank)	1,144	1	479,935	18,574	42,870	0.130	0	1,183	1,842
The Hongkong and Shanghai Banking Corp.Ltd.	7,501	10,875	5,673,251	5,673,251	1,496,252	1.322	63,843	4,518	16,202
The Sixth Credit Cooperation Of Changhua	595	155	32,709	18,437	14,272	1.738	143	80	98
Total	1,335,520	1,095,190	1,064,726,325	187,709,680	116,257,607	6.216	6,613,029	1,841,520	3,972,449

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.