

Important Cash Card Business and Financial Information

2008/7

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	18,133	0	1,824,714	1,824,714	1,267,964	2.386	16,558	10,825	120,770
First Commercial Bank	4,644	0	1,314,804	269,472	118,981	0.291	1,221	2,955	18,340
Hua Nan Commercial Bank	53,532	78,009	63,909,220	6,520,974	3,042,661	2.541	91,479	59,427	482,589
Taipei Fubon bank	7,911	2,737	48,701,122	247,804	248,365	0.142	34,914	8,920	75,327
Cathay United Bank	2	3,503	1,263,500	118,832	172	0.000	0	2,210	32,087
Bank of Kaohsiung	5,679	2,204	4,196,517	2,136,279	2,060,238	0.131	2,659	413	2,336
Taichung Commercial Bank	4,312	802	300,739	300,739	140,542	0.332	23,233	7,339	32,168
Shin Kong Commercial Bank	991	0	44,071	0	44,071	0.000	0	1,389	6,856
Cota Commercial Bank	131	6	15,620	9,900	10,114	1.555	101	0	555
Union Bank of Taiwan	22,557	6,248	8,537,215	4,112,142	1,611,762	3.045	180,539	25,130	144,956
Cosmos Bank, Taiwan	602,041	487,779	566,071,350	95,931,206	39,596,055	4.758	2,311,950	577,999	3,616,696
Taishin International Bank	144,880	150,957	128,065,103	17,500,757	24,151,059	6.690	1,646,491	1,240,951	4,285,790
Ta Chong Bank Ltd.	110,298	52,526	48,848,600	8,815,173	4,930,012	0.068	490,771	69,187	844,292
Chinatrust Commercial Bank	133,417	25,794	74,614,308	15,842,281	11,282,461	2.946	332,436	234,764	1,583,585
Chinfon Commercial Bank	1,422	0	92,850	92,850	31,318	0.445	55	1,025	8,181
ABN AMRO Bank(by merge of Taitung Business Bank)	930	1	473,905	12,944	31,304	0.130	0	662	7,934
DBS bank Ltd.(by merge of Bowa Bank)	16,868	18,340	4,911,704	4,911,704	2,082,245	14.660	472,772	0	0
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	81,613	26,613	11,289,821	11,289,821	8,809,047	3.608	4,874,889	209,330	1,703,416
The Sixth Credit Cooperation Of Changhua	472	108	26,168	13,624	12,544	0.951	125	20	469
Total	1,209,833	855,627	964,501,331	169,951,216	99,470,915	4.644	10,480,193	2,452,546	12,966,347

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.