

Important Cash Card Business and Financial Information

2008/10

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	16,634	0	1,691,282	1,691,282	1,112,033	1.977	12,632	13,696	162,223
First Commercial Bank	4,230	0	1,198,922	246,256	99,878	0.202	770	2,729	26,369
Hua Nan Commercial Bank	47,534	5,628	26,287,461	3,518,809	2,545,880	2.459	91,479	63,955	676,205
Taipei Fubon bank	6,469	2,692	48,318,342	211,202	193,806	0.000	34,846	7,754	110,146
Cathay United Bank	1	0	500	50	5	0.000	0	0	32,087
Bank of Kaohsiung	5,524	2,170	4,107,227	2,107,552	1,999,674	0.106	2,470	0	2,430
Taichung Commercial Bank	3,951	794	282,575	282,575	125,013	0.595	21,451	0	36,247
Shin Kong Commercial Bank	941	0	39,936	0	39,936	0.000	0	438	9,141
Cota Commercial Bank	120	9	14,590	9,520	9,181	0.000	92	440	1,233
Union Bank of Taiwan	20,541	5,841	7,856,732	3,810,388	1,459,151	3.685	176,937	0	185,543
Cosmos Bank, Taiwan	592,198	485,023	560,650,027	94,120,851	38,340,229	4.470	2,295,463	301,824	5,040,107
Taishin International Bank	134,538	149,543	123,349,794	16,155,458	21,845,763	6.418	1,229,496	270,394	5,231,558
Ta Chong Bank Ltd.	103,382	52,471	46,755,900	8,391,868	4,567,492	0.215	467,717	76,556	1,058,715
Chinatrust Commercial Bank	125,228	24,061	69,667,721	14,810,967	10,392,605	2.929	304,406	136,095	2,044,122
Chinfon Commercial Bank	1,327	0	86,180	86,180	27,048	3.062	114	0	9,914
ABN AMRO Bank (by merge of Taitung Business Bank)	849	1	469,555	11,624	26,603	0.855	0	689	10,335
DBS bank Ltd. (by merge of Bowa Bank)	14,664	18,377	4,584,093	4,584,093	1,781,760	9.424	150,000	0	196,996
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	72,465	26,900	10,154,782	10,154,782	7,768,791	3.184	4,379,276	157,942	2,233,443
The Sixth Credit Cooperation Of Changhua	412	95	23,381	12,572	10,809	1.410	108	4	522
Total	1,151,008	773,605	905,539,000	160,206,029	92,345,657	4.319	9,167,257	1,032,516	17,067,336

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.