

**Important Cash Card Business and Financial Information**

2008/1

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   | 21,893                       | 0                              | 2,103,778           | 2,103,778                           | 1,626,514   | 2.407                 | 19,730           | 22,518                   | 22,518                  |
| First Commercial Bank   | 5,531                        | 0                              | 1,563,514           | 318,681                             | 161,657   | 0.012                 | 1,065            | 2,700                    | 2,700                   |
| Hua Nan Commercial Bank   | 65,815                       | 75,207                         | 68,577,340          | 7,043,037                           | 4,026,783   | 2.560                 | 146,164          | 96,464                   | 96,464                  |
| Taipei Fubon bank   | 10,994                       | 2,814                          | 49,809,270          | 358,578                             | 371,999   | 0.000                 | 33,846           | 12,525                   | 12,525                  |
| Cathay United Bank  | 1,369                        | 10,209                         | 4,949,000           | 253,144                             | 51,513  | 0.196                 | 438              | 8,579                    | 8,579                   |
| Bank of Kaohsiung   | 5,663                        | 2,819                          | 4,506,002           | 2,483,070                           | 2,022,932   | 0.192                 | 3,840            | 0                        | 0                       |
| Standard Chartered Bank Taiwan(former Hsinchu International Bank) | 361                          | 196                            | 45,496              | 45,496                              | 19,495  | 6.051                 | 0                | 811                      | 811                     |
| Taichung Commercial Bank  | 5,609                        | 828                            | 370,494             | 370,494                             | 199,296   | 0.006                 | 45,205           | 4,995                    | 4,995                   |
| Shin Kong Commercial Bank   | 1,110                        | 0                              | 54,288              | 0                                   | 54,288  | 0.328                 | 89               | 1,317                    | 1,317                   |
| Cota Commercial Bank  | 144                          | 20                             | 18,230              | 12,970                              | 11,304  | 0.000                 | 113              | 211                      | 211                     |
| Union Bank of Taiwan  | 28,986                       | 228,173                        | 58,177,829          | 4,747,919                           | 2,047,381   | 5.156                 | 148,593          | 23,978                   | 23,978                  |
| The Chinese Bank  | 102,536                      | 16,451                         | 12,008,691          | 12,008,691                          | 10,908,799  | 13.973                | 124,802          | 361,290                  | 361,290                 |
| Cosmos Bank, Taiwan   | 620,186                      | 490,810                        | 576,967,855         | 99,200,116                          | 43,555,022  | 4.014                 | 2,562,219        | 555,765                  | 555,765                 |
| Bowa Bank   | 21,386                       | 19,679                         | 5,816,544           | 5,816,544                           | 2,690,061   | 20.774                | 529,854          | 0                        | 0                       |
| Taishin International Bank  | 178,055                      | 156,366                        | 142,915,540         | 20,540,656                          | 31,397,307  | 9.690                 | 1,466,554        | 580,192                  | 580,192                 |
| Ta Chong Bank Ltd.  | 127,989                      | 50,148                         | 53,441,100          | 10,250,469                          | 6,088,544   | 0.405                 | 1,090,471        | 224,921                  | 224,921                 |
| Chinatrust Commercial Bank  | 155,638                      | 29,506                         | 87,325,537          | 18,865,762                          | 13,723,467  | 2.962                 | 407,335          | 221,042                  | 221,042                 |
| Chinfon Commercial Bank   | 1,645                        | 0                              | 108,710             | 108,710                             | 46,540  | 0.000                 | 53               | 1,259                    | 1,259                   |
| ABN AMRO Bank(by merge of Taitung Business Bank )                 | 1,181                        | 1                              | 480,325             | 18,704                              | 45,094  | 0.000                 | 0                | 659                      | 659                     |
| The Hongkong and Shanghai Banking Corp.Ltd.                       | 7,711                        | 10,875                         | 5,750,307           | 5,750,307                           | 1,543,101   | 1.186                 | 63,069           | 11,684                   | 11,684                  |
| The Sixth Credit Cooperation Of Changhua                          | 646                          | 147                            | 33,933              | 17,569                              | 16,364  | 1.815                 | 164              | 18                       | 18                      |
| Total   | 1,364,448                    | 1,094,249                      | 1,075,023,783       | 190,314,695                         | 120,607,461                                       | 6.282                 | 6,643,604        | 2,130,928                | 2,130,928               |

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.