

**Important Cash Card Business and Financial Information**

2008/3

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   | 20,683                       | 0                              | 2,015,709           | 2,015,709                           | 1,503,302   | 2.574                 | 23,481           | 18,731                   | 54,698                  |
| First Commercial Bank   | 5,241                        | 0                              | 1,483,094           | 302,597                             | 145,447   | 0.168                 | 1,002            | 3,180                    | 8,606                   |
| Hua Nan Commercial Bank   | 61,653                       | 76,187                         | 67,012,160          | 6,921,495                           | 3,706,804   | 2.492                 | 146,164          | 73,403                   | 252,314                 |
| Taipei Fubon bank   | 9,843                        | 2,885                          | 49,392,470          | 317,246                             | 324,242   | 0.000                 | 34,181           | 11,951                   | 35,868                  |
| Cathay United Bank  | 713                          | 9,638                          | 4,461,300           | 212,516                             | 25,974  | 0.067                 | 187              | 4,478                    | 17,561                  |
| Bank of Kaohsiung   | 5,565                        | 2,656                          | 4,373,381           | 2,400,964                           | 1,972,417   | 0.115                 | 1,959            | 505                      | 1,008                   |
| Taichung Commercial Bank  | 5,151                        | 819                            | 344,249             | 344,249                             | 175,829   | 0.033                 | 35,135           | 7,185                    | 17,016                  |
| Shin Kong Commercial Bank   | 1,069                        | 0                              | 50,462              | 0                                   | 50,462  | 0.000                 | 0                | 741                      | 3,450                   |
| Cota Commercial Bank  | 141                          | 5                              | 16,650              | 11,500                              | 11,249  | 0.892                 | 112              | 0                        | 211                     |
| Union Bank of Taiwan  | 26,030                       | 6,432                          | 9,552,349           | 4,526,394                           | 1,846,752   | 3.192                 | 153,451          | 25,563                   | 73,515                  |
| Cosmos Bank, Taiwan   | 614,027                      | 487,338                        | 571,626,605         | 97,903,974                          | 41,754,700  | 4.386                 | 2,577,977        | 574,196                  | 1,537,434               |
| Bowa Bank   | 18,426                       | 19,773                         | 5,417,882           | 5,417,882                           | 2,306,532   | 13.259                | 529,854          | 0                        | 0                       |
| Taishin International Bank  | 167,490                      | 155,634                        | 138,176,554         | 19,693,015                          | 29,135,408  | 9.792                 | 1,575,618        | 540,197                  | 1,631,874               |
| Ta Chong Bank Ltd.  | 120,089                      | 51,243                         | 51,399,600          | 9,808,210                           | 5,579,838   | 0.312                 | 813,658          | 192,460                  | 543,725                 |
| Chinatrust Commercial Bank  | 147,468                      | 29,039                         | 83,288,637          | 17,785,817                          | 12,827,713  | 2.923                 | 442,082          | 217,689                  | 689,536                 |
| Chinfon Commercial Bank   | 1,557                        | 0                              | 102,970             | 102,970                             | 40,653  | 0.227                 | 56               | 1,209                    | 3,542                   |
| ABN AMRO Bank(by merge of Taitung Business Bank )                         | 1,099                        | 1                              | 479,325             | 18,034                              | 40,109  | 0.000                 | 0                | 1,729                    | 3,571                   |
| The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank) | 101,545                      | 26,263                         | 16,725,703          | 16,725,703                          | 11,306,052  | 12.027                | 722,670          | 12,859                   | 29,061                  |
| The Sixth Credit Cooperation Of Changhua                                  | 553                          | 148                            | 31,281              | 17,371                              | 13,910  | 0.858                 | 139              | 131                      | 229                     |
| Total   | 1,308,343                    | 868,061                        | 1,005,950,381       | 184,525,646                         | 112,767,393                                       | 6.150                 | 7,057,726        | 1,686,207                | 4,903,219               |

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.