

**Important Cash Card Business and Financial Information**

2008/4

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	20,015	0	1,954,975	1,954,975	1,438,295	2.229	17,587	21,105	75,803
First Commercial Bank	5,115	0	1,447,704	296,087	138,652	0.025	968	2,095	10,701
Hua Nan Commercial Bank	59,832	76,618	66,331,360	6,829,225	3,570,014	2.576	110,108	56,056	308,370
Taipei Fubon bank	9,277	2,896	49,183,620	295,766	302,446	0.000	34,767	11,121	46,988
Cathay United Bank	401	9,377	4,227,400	189,771	13,978	1.452	291	3,661	21,221
Bank of Kaohsiung	5,555	2,531	4,296,846	2,342,711	1,954,135	0.065	2,236	449	1,457
Taichung Commercial Bank	5,004	819	338,918	338,918	170,554	0.860	35,943	0	17,016
Shin Kong Commercial Bank	1,047	0	48,829	0	48,829	0.000	0	926	4,375
Cota Commercial Bank	135	7	16,050	10,450	10,778	0.312	108	100	311
Union Bank of Taiwan	24,919	6,404	9,243,755	4,397,798	1,754,990	2.645	181,778	0	73,515
Cosmos Bank, Taiwan	610,558	487,372	570,477,126	97,425,708	41,166,253	4.578	2,553,601	498,520	2,035,955
Bowa Bank	18,197	18,295	5,128,626	5,128,626	2,259,260	14.954	529,854	0	0
Taishin International Bank	162,438	154,791	135,629,360	19,147,311	27,963,388	9.786	1,537,610	497,788	2,129,662
Ta Chong Bank Ltd.	117,586	51,700	50,785,800	9,682,930	5,424,892	0.332	748,068	72,690	616,415
Chinatrust Commercial Bank	143,205	27,991	80,679,877	17,242,583	12,360,693	2.936	362,881	286,599	976,135
Chinfon Commercial Bank	1,529	0	100,860	100,860	38,508	0.031	61	820	4,362
ABN AMRO Bank(by merge of Taitung Business Bank )	1,060	1	478,095	16,924	37,809	0.000	0	889	4,460
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	91,578	25,727	15,521,319	15,521,319	9,977,595	4.673	5,517,482	1,151,752	1,180,813
The Sixth Credit Cooperation Of Changhua	529	130	30,083	16,431	13,652	2.332	137	0	229
Total	1,277,980	864,659	995,920,603	180,938,393	108,644,721	5.504	11,633,480	2,604,571	7,507,788

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.