

**Important Cash Card Business and Financial Information**

2008/9

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	17,127	0	1,736,374	1,736,374	1,163,093	2.264	14,255	15,121	148,527
First Commercial Bank	4,373	0	1,239,194	254,312	106,197	0.189	808	2,935	23,639
Hua Nan Commercial Bank	49,504	5,816	27,351,470	3,689,441	2,709,556	2.500	91,479	64,519	612,251
Taipei Fubon bank	6,846	2,702	48,456,742	224,456	207,935	0.077	35,028	16,834	102,391
Cathay United Bank	1	16	8,500	582	7	0.000	0	0	32,087
Bank of Kaohsiung	5,573	2,204	4,144,516	2,118,504	2,026,013	0.127	1,900	0	2,430
Taichung Commercial Bank	4,029	795	285,513	285,513	128,409	0.111	20,753	4,080	36,247
Shin Kong Commercial Bank	951	0	40,996	0	40,996	0.000	0	875	8,703
Cota Commercial Bank	123	9	15,190	9,520	9,597	0.000	96	82	794
Union Bank of Taiwan	21,036	5,893	8,011,282	3,881,185	1,506,681	2.675	175,860	701	185,543
Cosmos Bank, Taiwan	595,989	488,390	563,625,547	95,142,791	38,658,675	4.668	2,269,427	556,565	4,738,283
Taishin International Bank	137,687	149,891	124,816,847	16,589,511	22,561,862	6.490	1,245,717	301,624	4,961,164
Ta Chong Bank Ltd.	105,870	52,901	47,631,300	8,578,718	4,704,555	0.125	513,428	72,847	982,159
Chinatrust Commercial Bank	127,780	24,442	71,151,151	15,101,131	10,667,654	2.915	310,919	105,200	1,908,027
Chinfon Commercial Bank	1,353	0	87,850	87,850	28,084	0.000	40	1,091	9,914
ABN AMRO Bank(by merge of Taitung Business Bank )	873	1	471,735	11,864	27,992	0.551	0	662	9,646
DBS bank Ltd.(by merge of Bowa Bank)	14,860	18,364	4,621,668	4,621,668	1,815,087	8.615	150,000	196,996	196,996
The Hongkong and Shanghai Banking Corp.Ltd.(by merge of The Chinese Bank)	75,453	26,252	10,503,802	10,503,802	8,099,569	3.315	4,565,657	166,017	2,075,501
The Sixth Credit Cooperation Of Changhua	425	105	24,261	13,081	11,180	1.281	112	33	518
Total	1,169,853	777,781	914,223,938	162,850,303	94,473,142	4.391	9,395,479	1,506,182	16,034,820

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.