

**Important Cash Card Business and Financial Information**

2008/6

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	18,649	0	1,864,171	1,864,171	1,320,685	1.918	15,149	20,264	109,945
First Commercial Bank	4,793	0	1,356,294	278,222	125,608	0.200	934	2,685	15,384
Hua Nan Commercial Bank	55,569	77,838	64,830,010	6,619,778	3,215,343	2.526	91,479	59,562	423,162
Taipei Fubon bank	8,349	2,720	48,841,100	264,240	265,063	0.000	34,856	9,536	66,406
Cathay United Bank	74	4,505	1,720,900	168,121	2,536	0.000	47	5,414	29,877
Bank of Kaohsiung	5,644	2,297	4,221,326	2,181,133	2,040,193	0.040	808	0	1,922
Taichung Commercial Bank	4,595	800	316,903	316,903	152,120	1.724	29,847	0	24,828
Shin Kong Commercial Bank	1,021	0	46,085	0	46,085	0.000	0	189	5,467
Cota Commercial Bank	129	8	15,620	10,400	10,112	0.000	101	243	555
Union Bank of Taiwan	23,398	6,311	8,791,150	4,215,060	1,663,415	3.023	185,481	15,276	119,827
Cosmos Bank, Taiwan	605,214	487,736	567,920,073	96,382,699	40,200,784	4.577	2,430,717	573,191	3,038,697
Taishin International Bank	152,763	152,229	130,397,311	18,008,045	25,929,337	9.550	2,126,965	471,672	3,044,839
Ta Chong Bank Ltd.	112,720	52,246	49,491,200	9,264,330	5,116,883	0.111	628,612	80,273	775,105
Chinatrust Commercial Bank	137,136	26,596	76,833,175	16,398,951	11,684,090	2.941	343,966	188,288	1,348,821
Chinfon Commercial Bank	1,457	0	95,420	95,420	33,389	0.209	48	1,273	7,156
ABN AMRO Bank (by merge of Taitung Business Bank )	970	1	475,735	14,314	33,118	0.000	0	1,285	7,272
DBS bank Ltd. (by merge of Bowa Bank)	17,073	18,314	4,948,199	4,948,199	2,108,973	13.296	472,772	0	0
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	84,925	26,201	13,607,378	13,607,378	9,192,184	3.690	5,116,115	196,405	1,494,086
The Sixth Credit Cooperation Of Changhua	492	115	27,126	14,890	12,236	1.067	122	21	449
Total	1,234,971	857,917	975,799,176	174,652,254	103,152,154	5.280	11,478,019	1,625,577	10,513,798

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.