

**Important Cash Card Business and Financial Information**

2008/8

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	17,673	0	1,777,325	1,777,325	1,218,413	2.403	16,858	12,636	133,406
First Commercial Bank	4,505	0	1,275,924	261,942	112,795	0.206	1,068	2,365	20,705
Hua Nan Commercial Bank	51,507	5,947	28,404,810	2,447,316	2,875,946	2.555	91,479	65,143	547,732
Taipei Fubon bank	7,456	2,762	48,573,572	236,448	230,979	0.000	34,859	10,230	85,557
Cathay United Bank	1	3,491	1,257,400	118,470	9	0.000	0	0	32,087
Bank of Kaohsiung	5,593	2,230	4,166,600	2,155,862	2,010,738	0.110	2,328	94	2,430
Taichung Commercial Bank	4,218	803	296,313	296,313	136,212	0.951	23,924	0	32,168
Shin Kong Commercial Bank	970	0	42,453	0	42,453	0.000	0	972	7,828
Cota Commercial Bank	128	6	15,370	9,800	10,057	0.816	101	157	712
Union Bank of Taiwan	21,708	6,308	8,313,937	4,016,419	1,532,342	2.485	157,983	39,886	184,843
Cosmos Bank, Taiwan	598,780	487,897	564,990,107	95,615,709	38,850,608	4.791	2,380,098	565,023	4,181,719
Taishin International Bank	140,967	150,436	126,309,514	17,035,408	23,283,976	6.590	1,495,526	373,750	4,659,540
Ta Chong Bank Ltd.	107,930	52,808	48,222,800	8,707,606	4,819,257	0.071	555,860	65,020	909,312
Chinatrust Commercial Bank	129,807	25,331	72,671,971	15,407,686	10,898,665	2.866	312,325	219,242	1,802,827
Chinfon Commercial Bank	1,389	0	90,620	90,620	29,430	0.164	48	642	8,823
ABN AMRO Bank (by merge of Taitung Business Bank )	894	1	472,715	12,254	29,507	0.272	0	1,050	8,984
DBS bank Ltd. (by merge of Bowa Bank)	16,653	18,380	4,876,108	4,876,108	2,046,373	16.696	472,772	0	0
The Hongkong and Shanghai Banking Corp. Ltd. (by merge of The Chinese Bank)	78,343	26,986	10,814,041	10,814,041	8,400,238	3.526	4,703,797	206,068	1,909,484
The Sixth Credit Cooperation Of Changhua	451	101	24,970	12,725	12,245	0.974	122	17	485
Total	1,188,973	783,487	922,596,550	163,892,052	96,540,243	4.655	10,249,148	1,562,295	14,528,642

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.