

**Important Cash Card Business and Financial Information**

2007/1

Unit : NT\$1,000 ; %

Issuer	Card in force	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
Central Trust of China	251	2	62,750	62,750	37,604	1.920	1,965	0	0
Land Bank of Taiwan	87,659	14,919	7,089,540	7,089,540	2,886,819	1.804	23,529	35,598	35,598
First Commercial Bank	10,053	879	3,086,891	601,333	331,572	1.499	2,160	4,689	4,689
Hua Nan Commercial Bank	100,816	70,861	83,700,382	11,804,779	6,726,339	2.848	146,166	184,166	184,166
Taipei Fubon bank	64,930	2,997	54,292,350	815,451	956,425	1.950	21,203	40,028	40,028
Cathay United Bank	20,801	39,890	24,120,100	1,823,659	1,231,170	1.620	15,004	81,154	81,154
Bank of Kaohsiung	6,579	4,068	5,646,062	3,395,350	2,250,712	0.311	6,890	0	0
Hsinchu International Bank	1,337	490	136,994	136,994	69,265	3.282	0	4,509	4,509
Taichung Commercial Bank	10,855	1,799	698,919	698,919	466,655	0.416	52,929	25,307	25,307
Taitung Business Bank	3,356	6	524,905	46,474	123,388	20.964	27,698	28,638	28,638
Shin Kong Commercial Bank	1,851	9	166,290	126,560	100,341	0.580	291	5,027	5,027
Cota Commercial Bank	198	19	32,530	17,520	15,100	0.000	151	469	469
Union Bank of Taiwan	49,834	225,902	63,529,975	6,727,915	3,471,650	7.653	83,665	0	0
The Chinese Bank	160,887	70,977	23,841,270	23,841,270	19,198,215	12.927	227,318	0	0
Far Eastern International Bank	428	403	175,835	116,674	59,161	1.341	5,662	4,277	4,277
Fuhwa Commercial Bank	229	128	23,650	19,767	3,788	0.053	9,990	699	699
Cosmos Bank, Taiwan	725,901	457,845	600,526,141	107,552,058	47,343,681	2.141	1,387,266	0	0
Bowa Bank	37,943	19,722	9,352,086	9,352,086	5,054,225	33.282	900,094	0	0
Taishin International Bank	353,355	255,390	262,764,960	29,981,796	50,023,382	7.967	5,342,766	1,253,694	1,253,694
Ta Chong Bank Ltd.	179,437	138,025	95,238,600	17,059,186	9,216,751	2.042	5,053	173,639	173,639
Chinatrust Commercial Bank	207,208	50,540	124,366,900	26,818,472	20,095,729	2.858	2,081,694	538,271	538,271
Chinfon Commercial Bank	2,355	0	152,910	152,910	86,429	0.000	159	3,636	3,636
The Hongkong and Shanghai Banking Corp.Ltd.	9,241	12,840	8,284,729	8,284,729	1,614,481	2.512	69,263	7,912	7,912
The Sixth Credit Cooperation Of Changhua	1,204	277	57,805	27,161	30,644	0.288	306	333	333
Total	2,036,708	1,367,988	1,367,872,574	256,553,353	171,393,526	6.160	10,411,222	2,392,046	2,392,046

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 Card in force : 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.