

**Important Cash Card Business and Financial Information**

2007/2

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	217	30	52,488	52,488	29,328	2.455	1,965	0	0
Land Bank of Taiwan	80,470	14,368	6,272,631	6,272,631	2,741,981	1.916	22,598	23,930	59,528
First Commercial Bank	9,743	842	2,991,531	582,123	314,476	1.026	2,362	9,814	14,503
Hua Nan Commercial Bank	97,655	71,264	82,343,665	11,597,483	6,465,905	2.845	146,166	144,973	329,138
Taipei Fubon bank	64,386	2,941	53,814,390	765,442	900,317	1.769	21,635	22,133	62,162
Cathay United Bank	17,601	27,554	12,474,380	1,528,480	994,284	1.160	8,745	65,463	146,617
Bank of Kaohsiung	6,160	4,297	5,549,726	3,460,583	2,089,143	0.372	6,584	0	0
Hsinchu International Bank	1,109	436	116,280	116,280	56,605	4.618	0	2,777	7,287
Taichung Commercial Bank	10,147	1,738	653,212	653,212	425,722	0.157	24,384	29,807	55,114
Taitung Business Bank	3,346	6	524,085	42,784	121,164	23.469	27,698	0	28,638
Shin Kong Commercial Bank	1,735	0	155,310	0	93,386	0.620	290	3,348	8,375
Cota Commercial Bank	197	20	32,480	17,520	14,824	1.851	148	0	469
Union Bank of Taiwan	47,903	227,058	63,223,151	6,573,039	3,282,591	10.002	150,762	0	0
The Chinese Bank	158,485	63,708	22,555,572	22,555,572	18,908,891	15.804	217,764	133,812	133,812
Far Eastern International Bank	287	246	122,340	82,801	39,539	4.754	7,115	3,406	7,683
Fuhwa Commercial Bank	199	127	19,920	17,259	2,582	9.295	9,680	638	1,331
Cosmos Bank, Taiwan	725,419	458,462	598,455,351	107,261,707	46,652,421	3.253	1,387,266	0	0
Bowa Bank	37,167	19,860	8,226,883	8,226,883	4,895,592	36.186	900,094	0	0
Taishin International Bank	346,125	251,412	257,868,400	29,430,226	49,317,862	10.659	5,498,197	38,560	1,292,255
Ta Chong Bank Ltd.	175,547	139,465	94,503,600	16,878,577	8,937,759	2.485	7,762	174,634	348,273
Chinatrust Commercial Bank	200,875	50,535	121,308,200	26,126,398	19,288,660	2.652	1,743,445	506,655	1,044,925
Chinfon Commercial Bank	2,279	0	148,590	148,590	81,039	0.000	148	3,954	7,589
The Hongkong and Shanghai Banking Corp.Ltd.	8,860	12,913	8,092,654	8,092,654	1,521,492	2.613	69,798	7,793	15,705
The Sixth Credit Cooperation Of Changhua	1,125	302	56,406	28,751	27,655	0.376	277	274	606
Total	1,997,037	1,347,584	1,339,561,245	250,511,483	167,203,218	7.743	10,254,883	1,171,971	3,564,010

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.