

Important Cash Card Business and Financial Information

2007/3

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	174	30	40,912	40,912	23,471	3.911	1,965	0	0
Land Bank of Taiwan	61,159	10,381	4,079,339	4,079,339	2,554,038	1.198	22,608	53,125	112,653
First Commercial Bank	9,417	791	2,893,851	564,398	299,313	1.940	4,357	5,305	19,808
Hua Nan Commercial Bank	94,284	71,880	80,981,179	11,322,206	6,198,296	2.906	146,166	171,218	500,356
Taipei Fubon bank	63,766	2,707	53,131,290	701,776	845,088	0.472	26,012	16,837	78,999
Cathay United Bank	12,923	21,605	14,270,600	1,072,504	646,641	1.292	7,024	41,662	188,279
Bank of Kaohsiung	6,099	3,923	5,322,651	3,237,206	2,085,446	0.428	8,638	0	0
Hsinchu International Bank	986	381	104,006	104,006	49,829	2.412	0	2,342	9,628
Taichung Commercial Bank	9,466	1,656	608,479	608,479	386,281	0.548	26,850	24,330	79,443
Taitung Business Bank	3,128	6	523,175	37,874	108,418	19.618	22,923	10,164	38,802
Shin Kong Commercial Bank	1,638	0	146,580	0	87,556	0.203	89	3,665	12,040
Cota Commercial Bank	196	20	32,480	17,270	14,774	2.179	148	49	518
Union Bank of Taiwan	46,310	227,385	62,087,676	5,686,875	3,203,235	11.903	183,784	0	0
The Chinese Bank	148,566	54,902	19,953,656	19,953,656	17,460,033	12.864	225,460	1,171,087	1,304,900
Far Eastern International Bank	169	99	69,170	46,407	22,763	1.855	3,681	5,723	13,406
Fuhwa Commercial Bank	167	121	17,600	16,314	1,272	0.157	9,432	687	2,022
Cosmos Bank, Taiwan	722,910	459,723	596,132,671	106,687,850	46,726,122	4.628	1,387,266	4,896	4,896
Bowa Bank	36,600	19,854	8,120,099	8,120,099	4,829,865	38.144	900,094	0	0
Taishin International Bank	337,267	244,547	251,341,780	28,403,129	46,698,281	9.803	4,408,066	1,790,741	3,082,996
Ta Chong Bank Ltd.	170,809	140,153	93,288,600	16,599,682	8,597,754	1.887	7,000	207,187	555,461
Chinatrust Commercial Bank	194,491	48,126	117,080,730	25,177,552	18,646,882	2.876	1,467,275	421,954	1,466,879
Chinfon Commercial Bank	2,200	0	144,010	144,010	76,175	0.010	119	3,463	11,052
The Hongkong and Shanghai Banking Corp.Ltd.	8,815	12,505	7,947,242	7,947,242	1,561,548	1.548	67,208	18,809	34,515
The Sixth Credit Cooperation Of Changhua	1,060	291	53,975	28,235	25,740	0.492	257	214	821
Total	1,932,600	1,321,086	1,318,371,751	240,597,021	161,148,821	7.569	8,926,422	3,953,458	7,517,474

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.