

**Important Cash Card Business and Financial Information**

2007/7

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	29,132	427	2,302,983	2,302,983	2,094,885	1.596	31,612	51,929	227,981
First Commercial Bank	6,852	72	1,988,121	402,921	235,860	0.959	1,764	6,739	52,655
Hua Nan Commercial Bank	81,641	73,089	75,344,185	10,291,513	5,244,221	2.904	146,166	178,785	1,153,367
Taipei Fubon bank	61,779	2,882	51,683,940	535,020	585,573	0.029	10,041	41,450	226,622
Cathay United Bank	5,535	13,317	8,037,000	511,880	231,426	1.827	3,195	21,613	299,689
Bank of Kaohsiung	6,149	3,219	4,974,513	2,819,311	2,155,203	0.119	2,324	0	0
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	562	263	68,263	68,263	29,904	1.632	0	1,119	16,010
Taichung Commercial Bank	7,599	1,436	497,539	497,539	290,170	0.084	44,063	12,235	131,828
Taitung Business Bank	3,101	6	521,725	32,114	101,311	37.917	30,563	0	38,802
Shin Kong Commercial Bank	1,344	0	121,840	0	70,097	0.087	31	2,442	23,969
Cota Commercial Bank	179	14	30,820	15,290	13,270	1.637	133	39	879
Union Bank of Taiwan	39,328	227,718	60,939,259	5,745,546	2,751,614	10.654	185,090	107,213	245,313
The Chinese Bank	133,918	22,093	15,665,888	15,665,888	15,360,093	17.777	185,172	542,810	2,520,007
Far Eastern International Bank	1	0	3,000	975	2,025	0.000	221	0	26,959
Fuhwa Commercial Bank	53	87	7,340	7,311	27	0.000	605	16	2,588
Cosmos Bank, Taiwan	723,707	462,145	588,804,031	104,024,588	44,607,716	4.087	1,960,806	641,902	2,424,251
Bowa Bank	28,185	19,774	6,832,959	6,832,959	3,635,916	28.108	671,060	0	1,040,816
Taishin International Bank	306,128	237,934	232,920,250	26,086,695	39,396,184	9.987	2,007,364	1,187,216	7,736,838
Ta Chong Bank Ltd.	153,212	48,085	60,628,309	12,026,499	7,799,366	1.843	3,058	162,871	1,209,992
Chinatrust Commercial Bank	175,935	37,268	102,800,017	22,029,996	16,395,203	2.847	441,520	349,421	3,034,322
Chinfon Commercial Bank	1,967	0	129,950	129,950	64,147	0.044	86	2,076	20,871
The Hongkong and Shanghai Banking Corp.Ltd.	8,497	11,732	6,523,013	6,523,013	1,621,801	1.684	73,645	4,379	62,015
The Sixth Credit Cooperation Of Changhua	904	227	45,270	22,654	22,616	0.926	226	243	1,558
Total	1,775,708	1,161,788	1,220,870,215	216,572,908	142,708,628	7.481	5,798,745	3,314,498	20,497,332

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.