

Important Cash Card Business and Financial Information

2007/11

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	23,513	1	2,300,739	2,300,739	1,775,290	2.493	22,190	21,389	311,778
First Commercial Bank	5,915	0	1,672,844	340,668	181,126	0.043	1,142	8,455	79,842
Hua Nan Commercial Bank	70,801	74,389	70,635,010	7,213,276	4,420,835	2.471	146,166	112,709	1,682,356
Taipei Fubon bank	12,417	3,081	50,581,270	417,185	430,429	0.016	33,282	15,963	306,506
Cathay United Bank	2,346	11,308	5,800,200	315,469	88,082	0.535	741	10,023	368,003
Bank of Kaohsiung	6,014	2,827	4,696,244	2,560,208	2,136,036	0.102	2,955	0	7,669
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	418	228	52,600	52,600	22,140	1.626	0	311	19,484
Taichung Commercial Bank	6,151	833	396,340	396,340	221,716	0.000	48,363	6,254	167,346
Shin Kong Commercial Bank	1,178	0	58,897	0	58,897	0.231	68	1,430	31,921
Cota Commercial Bank	157	18	29,320	13,650	12,372	1.621	124	32	1,129
Union Bank of Taiwan	30,523	228,048	58,600,347	4,896,584	2,163,563	2.949	133,608	134,791	776,676
The Chinese Bank	111,022	17,701	12,935,061	12,935,061	12,097,383	14.554	136,687	366,332	3,932,331
Far Eastern International Bank	0	0	0	0	0	0.000	0	0	26,959
Yuanta Bank(former Fuhwa Commercial Bank)	0	0	0	0	0	0.000	179	0	2,616
Cosmos Bank, Taiwan	627,971	491,649	581,003,539	100,608,410	45,390,098	4.291	2,685,416	695,586	8,506,111
Bowa Bank	21,917	19,596	5,906,348	5,906,348	2,769,876	17.448	529,854	249,343	1,777,947
Taishin International Bank	190,306	158,505	149,319,008	21,560,709	34,125,348	9.719	900,607	571,057	11,398,798
Ta Chong Bank Ltd.	137,962	49,147	56,132,700	10,825,262	6,705,703	2.219	7,057	135,082	1,791,576
Chinatrust Commercial Bank	163,789	30,656	91,718,117	19,768,366	14,592,897	2.853	416,308	275,863	4,190,350
Chinfon Commercial Bank	1,739	0	114,970	114,970	52,009	0.178	77	1,899	28,797
ABN AMRO Bank(by merge of Taitung Business Bank)	1,280	1	481,925	20,244	50,392	0.972	0	4,399	72,769
The Hongkong and Shanghai Banking Corp.Ltd.	8,104	11,045	6,008,277	6,008,277	1,611,347	1.830	65,298	10,525	101,468
The Sixth Credit Cooperation Of Changhua	734	155	37,191	17,871	19,320	0.571	193	104	2,049
Total	1,424,257	1,099,188	1,098,480,947	196,272,237	128,924,859	6.457	5,130,315	2,621,547	35,584,481

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.