

**Important Cash Card Business and Financial Information**

2007/12

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	22,649	0	2,171,882	2,171,882	1,702,265	2.482	23,557	20,707	332,485
First Commercial Bank	5,700	0	1,613,224	327,988	170,070	0.019	1,078	5,322	85,164
Hua Nan Commercial Bank	68,190	74,742	69,518,750	7,119,827	4,219,374	2.345	146,164	119,506	1,801,862
Taipei Fubon bank	11,678	2,778	50,055,670	385,184	399,444	0.000	33,688	16,142	322,647
Cathay United Bank	1,824	10,518	5,256,600	279,721	68,253	0.192	411	9,745	377,748
Bank of Kaohsiung	6,006	2,676	4,616,865	2,468,726	2,148,138	0.136	2,573	0	7,669
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	395	195	48,135	48,135	21,120	3.113	0	17	19,501
Taichung Commercial Bank	5,889	834	383,737	383,737	210,412	0.000	49,298	4,504	171,851
Shin Kong Commercial Bank	1,134	0	56,326	0	56,326	0.073	21	1,833	33,754
Cota Commercial Bank	150	19	28,870	13,350	11,780	1.256	118	197	1,325
Union Bank of Taiwan	29,799	228,100	58,575,502	5,183,804	2,113,454	4.285	142,693	20,320	796,996
The Chinese Bank	106,532	16,887	12,434,461	12,434,461	11,478,172	14.087	199,982	428,945	4,361,276
Yuanta Bank(former Fuhwa Commercial Bank )	0	0	0	0	0	0.000	647	0	2,616
Cosmos Bank, Taiwan	624,822	491,415	579,036,695	99,929,665	44,593,647	3.809	2,581,025	682,833	9,188,944
Bowa Bank	21,683	19,613	5,862,061	5,862,061	2,741,242	19.215	529,854	0	1,777,947
Taishin International Bank	184,441	157,328	145,977,524	21,037,890	32,699,343	9.890	1,380,364	636,243	12,035,041
Ta Chong Bank Ltd.	133,041	49,530	54,771,300	10,543,349	6,410,173	1.676	1,286,654	212,045	2,003,621
Chinatrust Commercial Bank	160,019	29,631	89,420,517	19,291,376	14,190,043	2.942	417,490	225,663	4,416,013
Chinfon Commercial Bank	1,693	0	111,990	111,990	49,237	0.659	89	1,976	30,773
ABN AMRO Bank(by merge of Taitung Business Bank )	1,215	1	480,865	19,604	46,938	0.000	0	1,832	74,601
The Hongkong and Shanghai Banking Corp.Ltd.	7,945	10,925	5,908,726	5,908,726	1,586,534	1.293	65,171	14,534	116,002
The Sixth Credit Cooperation Of Changhua	704	135	35,568	17,489	18,079	1.165	181	71	2,121
Total	1,395,509	1,095,327	1,086,365,268	193,538,965	124,934,044	6.290	6,861,058	2,402,435	37,959,957

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.