Important Cash Card Business and Financial Information

2007/8 Unit: NT\$1,000; %

Land Bank of Taiwan 27,230 239 2,302,224 2,200,475 1,997 17,451 22,878 250,8	T				2007/8				UIIII · NI	+-,
First Commercial Bank 6,540 0 1.880,304 383,268 222,406 0.720 1.626 5,539 58,1 Hua Nan Commercial Bank 78,447 73,380 73,911,185 10,005,117 5,004,603 2.997 146,166 167,109 1,320,4 Taipei Fubon bank 61,342 2.939 51,380,620 499,110 543,443 0.004 13,327 20,571 247,11 Cathay United Bank 4,720 12,921 7,539,500 461,437 191,246 1.110 2,363 18,343 318,00 Bank of Kaohsiung 6,144 3,104 4,916,999 2,766,678 2,150,320 0.073 2,070 1,857 7,6 Standard Chartered Bank Taiwan(former Hsinchu International Bank) 515 270 64,513 64,513 26,977 0.567 0 1,702 17,7 Taichung Commercial Bank 7,182 1,210 467,636 467,636 269,786 0.173 45,278 11,240 143,0 Taitung Business Bank 2,299 4 4496,375 29,134 87,557 32,272 26,005 0 338,8 Shin Kong Commercial Bank 1,307 0 67,720 0 67,720 0 1,44 49 1,552 25,5 Cota Commercial Bank 173 14 33,520 16,424 14,857 0.000 129 217 1.0 Union Bank of Taiwan 37,135 227,782 60,338,690 5,517,876 2,499,312 6,558 210,953 135,214 380,5 The Chinese Bank 125,092 20,739 14,559,805 14,559,805 14,079,776 14,740 234,128 29,377 2,549,	Issuer	with line	with line		available line of	balance (overdue receivable		_	write-off	Annual write-off amount
Hua Nan Commercial Bank 78,447 73,380 73,911,185 10,005,117 5,004,603 2,997 146,166 167,109 1,320,4 Taipei Fubon bank 61,342 2,939 51,380,620 499,110 543,443 0,004 13,327 20,571 247,1 Cathay United Bank 4,720 12,921 7,539,500 461,437 191,246 1,110 2,363 18,343 318,0 Bank of Kaohsiung 6,144 3,104 4,916,999 2,766,678 2,150,320 0,073 2,070 1,857 7,6 Standard Chartered Bank Taiwan(former Hsinchu International Bank) 515 270 64,513 64,513 26,977 0,567 0 1,702 17,7 Taichung Commercial Bank 7,182 1,210 467,636 467,636 269,786 0,173 45,278 11,240 143,0 Taitung Business Bank 2,299 4 496,375 29,134 87,557 32,272 26,005 0 38,8 Shin Kong Commercial Bank 1,307 0 67,720 0 67,720 0,144 49 1,552 255 Cota Commercial Bank 173 14 33,3520 16,424 14,857 0,000 129 217 1,0 Union Bank of Taiwan 37,135 227,782 60,338,669 5,517,876 2,499,312 6,558 210,953 135,214 380,5 The Chinese Bank 125,092 20,739 14,559,805 14,559,805 14,079,776 14,740 234,128 29,377 2,549,3 Far Eastern International Bank 0 0 0 0 0 0 0 0 0	Land Bank of Taiwan	27,230	239	2,302,224	2,302,224	2,010,475	1.997	17,451	22,878	250,859
Taipei Fubon bank 61,342 2,939 51,380,620 499,110 543,443 0,004 13,327 20,571 247,1 Cathay United Bank 4,720 12,921 7,539,500 461,437 191,246 1.110 2,363 18,343 318,0 Bank of Kaohsiung 6,144 3,104 4,916,999 2,766,678 2,150,320 0,073 2,070 1,857 7,6 Standard Chartered Bank Taiwan(former Hsinchu International Bank) 515 270 64,513 64,513 26,977 0,567 0 1,702 17,7 Taichung Commercial Bank 7,182 1,210 467,636 467,636 269,786 0,173 45,278 11,240 143,0 Taitung Business Bank 2,299 4 496,375 29,134 87,557 32,272 26,005 0 38,8 Shin Kong Commercial Bank 1,307 0 67,720 0 67,720 0,144 49 1,552 25,5 Cota Commercial Bank 173 14 33,520 16,424 14,857 0,000 129 217 1,0 Union Bank of Taiwan 37,135 227,782 60,338,669 5,517,876 2,499,312 6,558 210,953 135,214 380,55 The Chinese Bank 125,092 20,739 14,559,805 14,559,805 14,079,776 14,740 234,128 29,377 2,549,3 Far Eastern International Bank 0 0 0 0 0 0 0,000 0 0 0,000 979 28 2,6 Cosmos Bank, Taiwan 723,746 462,590 586,855,833 103,226,799 47,948,190 4,567 3,326,745 1,458,713 6,151,7 Bowa Bank 27,946 19,802 6,787,571 6,787,571 3,603,282 29,601 779,027 0 0,1040,88 Taishin International Bank 298,964 236,053 228,494,970 25,594,083 37,602,829 9,725 1,402,585 1,193,381 8,935,274 Chinatrust Commercial Bank 1,904 0 125,820 125,820 60,713 0,000 79 2,113 22,9 The Hongkong and Shanghai Banking Corp.Ltd. 8401 11,554 6,327,648 6,327,648 1,611,269 1,856 72,806 8,592 70,60 The Banking Corp.Ltd.	First Commercial Bank	6,540	0	1,880,304	383,268	222,406	0.720	1,626	5,539	58,194
Cathay United Bank 4,720 12,921 7,539,500 461,437 191,246 1.110 2,363 18,343 318,0 Bank of Kaohsiung 6,144 3,104 4,916,999 2,766,678 2,150,320 0.073 2,070 1,857 7,6 Standard Chartered Bank Taiwan (former Hsinchu 1 0 1,702 17,7 Taichung Commercial Bank 7,182 1,210 467,636 467,636 269,786 0,173 45,278 11,240 143,0 Taitung Business Bank 2,299 4 496,375 29,134 87,557 32,272 26,005 0 38,8 Shin Kong Commercial Bank 1,307 0 67,720 0 67,720 0,144 49 1,552 25,5 Cota Commercial Bank 173 14 33,520 16,424 14,857 0,000 129 217 1,0 Union Bank of Taiwan 37,135 227,782 60,338,669 5,517,876 2,499,312 6,558 210,953 135,214 38	Hua Nan Commercial Bank	78,447	73,380	73,911,185	10,005,117	5,004,603	2.997	146,166	167,109	1,320,476
Bank of Kaohsiung	Taipei Fubon bank	61,342	2,939	51,380,620	499,110	543,443	0.004	13,327	20,571	247,194
Standard Chartered Bank Taiwan(former Hsinchu International Bank) 515 270 64,513 64,513 26,977 0.567 0 1,702 17,7 17	Cathay United Bank	4,720	12,921	7,539,500	461,437	191,246	1.110	2,363	18,343	318,032
Taiwan(former Hsinchu International Bank) 515 270 64,513 64,513 26,977 0.567 0 1,702 17,77 Taichung Commercial Bank 7,182 1,210 467,636 467,636 269,786 0.173 45,278 11,240 143,0 Taitung Business Bank 2,299 4 496,375 29,134 87,557 32,272 26,005 0 38,8 Shin Kong Commercial Bank 1,307 0 67,720 0 67,720 0.144 49 1,552 25,5 Cota Commercial Bank 173 14 33,520 16,424 14,857 0.000 129 217 1,0 Union Bank of Taiwan 37,135 227,782 60,338,669 5,517,876 2,499,312 6,558 210,953 135,214 380,5 The Chinese Bank 125,092 20,739 14,559,805 14,559,805 14,079,776 14,740 234,128 29,377 2,549,3 Far Eastern International Bank 0 0 0 0	Bank of Kaohsiung	6,144	3,104	4,916,999	2,766,678	2,150,320	0.073	2,070	1,857	7,668
Taichung Commercial Bank 7,182 1,210 467,636 467,636 269,786 0.173 45,278 11,240 143,0 Taitung Business Bank 2,299 4 496,375 29,134 87,557 32,272 26,005 0 38,8 Shin Kong Commercial Bank 1,307 0 67,720 0 67,720 0.144 49 1,552 25,5 Cota Commercial Bank 173 14 33,520 16,424 14,857 0.000 129 217 1,0 Union Bank of Taiwan 37,135 227,782 60,338,669 5,517,876 2,499,312 6.558 210,953 135,214 380,5 The Chinese Bank 125,092 20,739 14,559,805 14,079,776 14,740 234,128 29,377 2,549,3 Far Eastern International Bank 0 0 0 0 0 0 0 0 0 26,9 Fuhwa Commercial Bank 0 22 900 900 0 0 0,000	Taiwan(former Hsinchu	515	270	64,513	64,513	26,977	0.567	0	1,702	17,712
Taitung Business Bank 2,299 4 496,375 29,134 87,557 32.272 26,005 0 38,8 Shin Kong Commercial Bank 1,307 0 67,720 0 67,720 0.144 49 1,552 25,5 Cota Commercial Bank 173 14 33,520 16,424 14,857 0.000 129 217 1,0 Union Bank of Taiwan 37,135 227,782 60,338,669 5,517,876 2,499,312 6,558 210,953 135,214 380,5 The Chinese Bank 125,092 20,739 14,559,805 14,559,805 14,079,776 14,740 234,128 29,377 2,549,3 Far Eastern International Bank 0 0 0 0 0 0 0 0 0 0 26,9 Fuhwa Commercial Bank 0 22 900 900 0 0.000 979 28 2,6 Cosmos Bank, Taiwan 723,746 462,590 586,855,833 103,226,799 47,948,190<	Taichung Commercial Bank	7,182	1,210					45,278		
Shin Kong Commercial Bank 1,307 0 67,720 0 67,720 0.144 49 1,552 25,5 Cota Commercial Bank 173 14 33,520 16,424 14,857 0.000 129 217 1,0 Union Bank of Taiwan 37,135 227,782 60,338,669 5,517,876 2,499,312 6.558 210,953 135,214 380,5 The Chinese Bank 125,092 20,739 14,559,805 14,559,805 14,079,776 14.740 234,128 29,377 2,549,3 Far Eastern International Bank 0 0 0 0 0 0 0 0 0 20,379 2,549,3 Far Eastern International Bank 0 22 900 900 0 0.000 979 28 2,6 Cosmos Bank, Taiwan 723,746 462,590 586,855,833 103,226,799 47,948,190 4.567 3,326,745 1,458,713 6,151,7 Bowa Bank 27,946 19,802 6,787,571 6,787		2,299								38,802
Union Bank of Taiwan 37,135 227,782 60,338,669 5,517,876 2,499,312 6.558 210,953 135,214 380,5 The Chinese Bank 125,092 20,739 14,559,805 14,559,805 14,079,776 14.740 234,128 29,377 2,549,3 Far Eastern International Bank 0 0 0 0 0 0.000 0 0 26,9 Fuhwa Commercial Bank 0 22 900 900 0 0.000 979 28 2,6 Cosmos Bank, Taiwan 723,746 462,590 586,855,833 103,226,799 47,948,190 4.567 3,326,745 1,458,713 6,151,7 Bowa Bank 27,946 19,802 6,787,571 6,787,571 3,603,282 29,601 779,027 0 1,040,8 Taishin International Bank 298,964 236,053 228,494,970 25,594,086 37,602,829 9.725 1,402,585 1,198,381 8,935,2 Ta Chong Bank Ltd. 149,034 48,009 59,112,900	Shin Kong Commercial Bank	1,307	0	67,720		67,720	0.144	49	1,552	25,521
The Chinese Bank 125,092 20,739 14,559,805 14,559,805 14,079,776 14.740 234,128 29,377 2,549,3 Far Eastern International Bank 0 0 0 0 0 0.000 0 0 0 0 26,9 Fuhwa Commercial Bank 0 22 900 900 0 0.000 979 28 2,6 Cosmos Bank, Taiwan 723,746 462,590 586,855,833 103,226,799 47,948,190 4.567 3,326,745 1,458,713 6,151,7 Bowa Bank 27,946 19,802 6,787,571 6,787,571 3,603,282 29.601 779,027 0 1,040,8 Taishin International Bank 298,964 236,053 228,494,970 25,594,086 37,602,829 9.725 1,402,585 1,198,381 8,935,2 Ta Chong Bank Ltd. 149,034 48,009 59,112,900 11,431,159 7,380,373 1.745 3,799 162,042 1,372,0 Chinatrust Commercial Bank 1,904 0	Cota Commercial Bank	173	14	33,520	16,424	14,857	0.000	129	217	1,096
Far Eastern International Bank 0 0 0 0 0 0 0 0.000 0 0 0 26,9 Fuhwa Commercial Bank 0 22 900 900 0 0.000 979 28 2,6 Cosmos Bank, Taiwan 723,746 462,590 586,855,833 103,226,799 47,948,190 4.567 3,326,745 1,458,713 6,151,7 Bowa Bank 27,946 19,802 6,787,571 6,787,571 3,603,282 29.601 779,027 0 1,040,8 Taishin International Bank 298,964 236,053 228,494,970 25,594,086 37,602,829 9.725 1,402,585 1,198,381 8,935,2 Ta Chong Bank Ltd. 149,034 48,009 59,112,900 11,431,159 7,380,373 1.745 3,799 162,042 1,372,0 Chinatrust Commercial Bank 171,313 34,878 99,399,917 21,322,396 15,887,899 2.848 380,665 338,557 3,372,8 Chinfon Commercial Bank 1,904 0 125,820 125,820 60,713 0.000 79 2,113 22,9 The Hongkong and Shanghai Banking Corp.Ltd. 8,401 11,554 6,327,648 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Union Bank of Taiwan	37,135	227,782	60,338,669	5,517,876	2,499,312	6.558	210,953	135,214	380,527
Fuhwa Commercial Bank 0 22 900 900 0 0.000 979 28 2,6 Cosmos Bank, Taiwan 723,746 462,590 586,855,833 103,226,799 47,948,190 4.567 3,326,745 1,458,713 6,151,7 Bowa Bank 27,946 19,802 6,787,571 6,787,571 3,603,282 29.601 779,027 0 1,040,8 Taishin International Bank 298,964 236,053 228,494,970 25,594,086 37,602,829 9.725 1,402,585 1,198,381 8,935,2 Ta Chong Bank Ltd. 149,034 48,009 59,112,900 11,431,159 7,380,373 1.745 3,799 162,042 1,372,0 Chinatrust Commercial Bank 171,313 34,878 99,399,917 21,322,396 15,887,899 2.848 380,665 338,557 3,372,8 Chinfon Commercial Bank 1,904 0 125,820 60,713 0.000 79 2,113 22,9 The Hongkong and Shanghai 8,401 11,554 6,327,648 <td>The Chinese Bank</td> <td>125,092</td> <td>20,739</td> <td>14,559,805</td> <td>14,559,805</td> <td>14,079,776</td> <td>14.740</td> <td>234,128</td> <td>29,377</td> <td>2,549,384</td>	The Chinese Bank	125,092	20,739	14,559,805	14,559,805	14,079,776	14.740	234,128	29,377	2,549,384
Cosmos Bank, Taiwan 723,746 462,590 586,855,833 103,226,799 47,948,190 4.567 3,326,745 1,458,713 6,151,7 Bowa Bank 27,946 19,802 6,787,571 6,787,571 3,603,282 29,601 779,027 0 1,040,8 Taishin International Bank 298,964 236,053 228,494,970 25,594,086 37,602,829 9.725 1,402,585 1,198,381 8,935,2 Ta Chong Bank Ltd. 149,034 48,009 59,112,900 11,431,159 7,380,373 1.745 3,799 162,042 1,372,0 Chinatrust Commercial Bank 171,313 34,878 99,399,917 21,322,396 15,887,899 2.848 380,665 338,557 3,372,8 Chinfon Commercial Bank 1,904 0 125,820 125,820 60,713 0.000 79 2,113 22,9 The Hongkong and Shanghai 8,401 11,554 6,327,648 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changh	Far Eastern International Bank	0	0	0	0	0	0.000	0	0	26,959
Bowa Bank 27,946 19,802 6,787,571 6,787,571 3,603,282 29.601 779,027 0 1,040,8 Taishin International Bank 298,964 236,053 228,494,970 25,594,086 37,602,829 9.725 1,402,585 1,198,381 8,935,2 Ta Chong Bank Ltd. 149,034 48,009 59,112,900 11,431,159 7,380,373 1.745 3,799 162,042 1,372,0 Chinatrust Commercial Bank 171,313 34,878 99,399,917 21,322,396 15,887,899 2.848 380,665 338,557 3,372,8 Chinfon Commercial Bank 1,904 0 125,820 125,820 60,713 0.000 79 2,113 22,9 The Hongkong and Shanghai 8,401 11,554 6,327,648 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Fuhwa Commercial Bank	0	22	900	900	0	0.000	979	28	2,616
Taishin International Bank 298,964 236,053 228,494,970 25,594,086 37,602,829 9.725 1,402,585 1,198,381 8,935,2 Ta Chong Bank Ltd. 149,034 48,009 59,112,900 11,431,159 7,380,373 1.745 3,799 162,042 1,372,0 Chinatrust Commercial Bank 171,313 34,878 99,399,917 21,322,396 15,887,899 2.848 380,665 338,557 3,372,8 Chinfon Commercial Bank 1,904 0 125,820 125,820 60,713 0.000 79 2,113 22,9 The Hongkong and Shanghai 8,401 11,554 6,327,648 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Cosmos Bank, Taiwan	723,746	462,590	586,855,833	103,226,799	47,948,190	4.567	3,326,745	1,458,713	6,151,729
Ta Chong Bank Ltd. 149,034 48,009 59,112,900 11,431,159 7,380,373 1.745 3,799 162,042 1,372,0 Chinatrust Commercial Bank 171,313 34,878 99,399,917 21,322,396 15,887,899 2.848 380,665 338,557 3,372,8 Chinfon Commercial Bank 1,904 0 125,820 125,820 60,713 0.000 79 2,113 22,9 The Hongkong and Shanghai Banking Corp.Ltd. 8,401 11,554 6,327,648 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Bowa Bank	27,946	19,802	6,787,571	6,787,571	3,603,282	29.601	779,027	0	1,040,816
Chinatrust Commercial Bank 171,313 34,878 99,399,917 21,322,396 15,887,899 2.848 380,665 338,557 3,372,8 Chinfon Commercial Bank 1,904 0 125,820 125,820 60,713 0.000 79 2,113 22,9 The Hongkong and Shanghai Banking Corp.Ltd. 8,401 11,554 6,327,648 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Taishin International Bank	298,964	236,053	228,494,970	25,594,086	37,602,829	9.725	1,402,585	1,198,381	8,935,219
Chinfon Commercial Bank 1,904 0 125,820 125,820 60,713 0.000 79 2,113 22,9 The Hongkong and Shanghai Banking Corp.Ltd. 8,401 11,554 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Ta Chong Bank Ltd.	149,034	48,009	59,112,900	11,431,159	7,380,373	1.745	3,799	162,042	1,372,034
The Hongkong and Shanghai Banking Corp.Ltd. 8,401 11,554 6,327,648 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Chinatrust Commercial Bank	171,313	34,878	99,399,917	21,322,396	15,887,899	2.848	380,665	338,557	3,372,879
Banking Corp.Ltd. 8,401 11,554 6,327,648 6,327,648 1,611,269 1.856 72,806 8,592 70,6 The Sixth Credit Cooperation Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Chinfon Commercial Bank	1,904	0	125,820	125,820	60,713	0.000	79	2,113	22,984
Of Changhua 851 202 41,939 21,118 20,821 1.111 208 155 1,7	Banking Corp.Ltd.	8,401	11,554	6,327,648	6,327,648	1,611,269	1.856	72,806	8,592	70,607
	^	851	202	41.939	21,118	20,821	1,111	208	155	1,713
1,740,203	Total	1,740,285		,	211,910,719	141,283,854	7.070			26,356,089

- 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 Deliquence 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.