

**Important Cash Card Business and Financial Information**

2007/4

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	154	60	33,497	33,497	20,180	4.549	1,965	0	0
Land Bank of Taiwan	53,681	7,816	3,125,352	3,125,352	2,421,456	1.618	19,201	32,800	145,453
First Commercial Bank	9,036	715	2,754,871	538,379	281,509	1.572	2,009	10,663	30,471
Hua Nan Commercial Bank	91,032	72,072	79,475,850	11,059,295	5,958,033	2.878	146,166	168,508	668,864
Taipei Fubon bank	63,249	2,725	52,732,740	658,431	796,799	0.233	34,084	15,855	94,854
Cathay United Bank	11,027	14,826	10,932,100	921,962	527,454	1.634	5,750	36,142	224,421
Bank of Kaohsiung	6,064	3,746	5,202,736	3,138,294	2,064,443	0.092	2,063	5,811	5,811
Hsinchu International Bank	828	313	89,782	89,782	42,403	5.933	0	2,568	12,197
Taichung Commercial Bank	8,884	1,572	574,694	574,694	356,499	0.537	27,487	17,740	97,183
Taitung Business Bank	3,121	6	522,795	35,754	106,541	23.370	23,117	0	38,802
Shin Kong Commercial Bank	1,530	0	137,250	0	81,377	0.350	142	4,862	16,902
Cota Commercial Bank	192	16	32,080	16,170	14,611	1.501	146	103	621
Union Bank of Taiwan	43,955	227,560	62,199,951	6,184,554	3,032,596	8.863	150,181	98,989	98,989
The Chinese Bank	142,277	44,572	18,079,669	18,079,669	16,575,408	12.901	204,202	672,297	1,977,197
Far Eastern International Bank	93	4	35,590	23,548	12,042	0.000	2,871	3,901	17,307
Fuhwa Commercial Bank	147	111	15,570	14,892	670	1.642	8,695	393	2,415
Cosmos Bank, Taiwan	724,319	461,077	594,204,501	106,000,018	45,122,204	2.013	523,780	1,777,454	1,782,349
Bowa Bank	36,303	19,813	8,054,211	8,054,211	4,785,520	39.839	900,094	113	113
Taishin International Bank	331,092	242,057	247,373,660	27,744,169	44,666,999	9.535	3,408,399	1,382,096	4,465,091
Ta Chong Bank Ltd.	167,292	42,058	62,805,000	12,200,969	8,332,678	1.767	9,503	179,905	735,365
Chinatrust Commercial Bank	189,818	45,545	113,571,540	24,402,243	18,075,091	2.928	1,221,789	392,544	1,859,423
Chinfon Commercial Bank	2,136	0	140,380	140,380	72,689	0.000	116	2,731	13,783
The Hongkong and Shanghai Banking Corp.Ltd.	8,767	12,314	7,860,787	7,860,787	1,573,526	1.165	76,794	9,610	44,125
The Sixth Credit Cooperation Of Changhua	1,039	259	52,304	26,166	26,138	0.779	261	233	1,053
Total	1,896,036	1,199,237	1,270,006,910	230,923,216	154,946,866	6.734	6,768,815	4,815,318	12,332,789

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 Deliquency 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.