

Important Cash Card Business and Financial Information

2007/5

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	128	60	27,657	27,657	17,352	9.434	1,965	0	0
Land Bank of Taiwan	43,763	3,970	3,897,419	3,897,419	2,303,419	2.102	23,051	16,118	161,571
First Commercial Bank	8,409	581	2,550,341	502,117	266,344	1.565	2,712	7,833	38,304
Hua Nan Commercial Bank	88,046	72,378	78,158,869	10,825,591	5,729,919	2.937	146,166	140,854	809,718
Taipei Fubon bank	62,680	2,787	52,328,740	612,114	734,684	0.075	6,284	29,828	124,682
Cathay United Bank	8,539	14,391	9,735,600	719,920	386,762	1.565	4,949	30,299	254,720
Bank of Kaohsiung	6,090	3,531	5,104,103	3,024,962	2,079,141	0.091	2,761	0	5,811
Hsinchu International Bank	675	288	77,845	77,845	35,770	2.533	0	1,643	13,840
Taichung Commercial Bank	8,390	1,515	543,983	543,983	330,014	0.493	14,153	14,887	112,070
Taitung Business Bank	3,111	6	522,245	33,964	104,678	28.098	24,132	0	38,802
Shin Kong Commercial Bank	1,485	0	133,620	0	77,151	0.146	56	2,126	19,028
Cota Commercial Bank	188	15	31,430	15,820	13,951	1.542	140	77	697
Union Bank of Taiwan	42,840	227,562	61,874,387	6,072,646	2,958,112	10.306	140,212	39,112	138,101
The Chinese Bank	140,632	33,639	17,047,247	17,047,247	16,334,646	15.209	221,704	0	1,977,197
Far Eastern International Bank	15	3	14,360	12,094	2,266	0.000	2,758	6,703	24,011
Fuhwa Commercial Bank	71	101	9,800	9,353	443	0.000	8,879	156	2,571
Cosmos Bank, Taiwan	723,929	461,201	592,224,951	105,353,054	45,084,056	3.204	577,310	0	1,782,349
Bowa Bank	28,738	19,738	6,935,487	6,935,487	3,698,420	25.264	0	1,039,231	1,039,343
Taishin International Bank	324,709	240,663	243,597,400	27,056,720	42,764,567	9.791	2,690,832	1,113,254	5,578,346
Ta Chong Bank Ltd.	158,667	48,447	62,134,200	11,995,083	7,981,869	1.421	21,585	158,632	893,997
Chinatrust Commercial Bank	183,691	43,762	109,758,650	23,557,871	17,381,633	2.868	872,542	487,909	2,347,333
Chinfon Commercial Bank	2,078	0	136,610	136,610	69,976	0.000	95	2,370	16,153
The Hongkong and Shanghai Banking Corp.Ltd.	8,703	12,083	6,723,994	6,723,994	1,586,742	1.248	79,659	6,451	50,576
The Sixth Credit Cooperation Of Changhua	1,000	236	49,162	25,075	24,087	1.001	241	171	1,225
Total	1,846,577	1,186,957	1,253,618,100	225,206,626	149,966,002	6.835	4,842,186	3,097,654	15,430,445

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 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.