

**Important Cash Card Business and Financial Information**

2007/6

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	100	60	22,757	22,757	12,267	9.636	1,965	768	768
Land Bank of Taiwan	35,034	1,512	2,303,419	2,303,419	2,207,932	2.734	33,941	14,481	176,052
First Commercial Bank	7,402	245	2,186,601	438,076	250,044	1.131	1,892	7,612	45,916
Hua Nan Commercial Bank	85,009	72,605	76,773,297	10,588,465	5,486,703	2.883	146,166	164,865	974,583
Taipei Fubon bank	62,232	2,833	52,007,140	571,265	650,942	0.063	6,432	60,490	185,172
Cathay United Bank	6,768	13,927	8,817,900	594,572	290,194	1.899	4,168	23,356	278,077
Bank of Kaohsiung	5,995	3,490	5,035,119	2,968,138	2,066,981	0.101	2,710	0	5,811
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	618	266	73,117	73,117	33,029	1.296	0	1,051	14,890
Taichung Commercial Bank	8,017	1,491	522,488	522,488	311,498	0.000	7,840	7,523	119,593
Taitung Business Bank	3,105	6	521,945	32,644	103,097	31.645	25,578	0	38,802
Shin Kong Commercial Bank	1,422	0	128,430	0	73,532	0.150	55	2,499	21,527
Cota Commercial Bank	183	15	31,330	15,820	14,004	1.152	140	143	840
Union Bank of Taiwan	41,877	227,764	61,628,600	5,975,157	2,875,497	12.097	161,902	0	138,101
The Chinese Bank	139,173	24,194	16,361,944	16,361,944	16,122,073	17.789	192,091	0	1,977,197
Far Eastern International Bank	3	1	8,420	6,009	2,411	0.000	170	2,948	26,959
Fuhwa Commercial Bank	67	101	9,190	9,052	136	0.000	9,146	0	2,571
Cosmos Bank, Taiwan	723,760	461,042	590,877,251	104,792,571	44,981,572	4.042	1,613,808	0	1,782,349
Bowa Bank	28,453	19,774	6,882,189	6,882,189	3,655,578	26.625	531,462	0	1,040,816
Taishin International Bank	312,966	239,747	237,132,500	26,562,270	41,211,786	9.921	2,385,471	971,276	6,549,622
Ta Chong Bank Ltd.	156,651	47,566	61,265,100	11,850,329	7,873,086	2.181	15,887	153,124	1,047,121
Chinatrust Commercial Bank	179,303	40,335	105,950,717	22,796,226	16,862,480	2.839	660,481	337,569	2,684,902
Chinfon Commercial Bank	2,024	0	133,050	133,050	66,430	0.212	97	2,642	18,795
The Hongkong and Shanghai Banking Corp.Ltd.	8,554	11,973	6,634,708	6,634,708	1,577,002	1.468	75,908	7,060	57,636
The Sixth Credit Cooperation Of Changhua	943	240	47,132	24,194	22,938	1.006	229	91	1,315
Total	1,809,659	1,169,187	1,235,354,344	220,158,460	146,751,212	7.519	5,877,539	1,757,498	17,189,415

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.