

Important Cash Card Business and Financial Information

2007/8

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	27,230	239	2,302,224	2,302,224	2,010,475	1.997	17,451	22,878	250,859
First Commercial Bank	6,540	0	1,880,304	383,268	222,406	0.720	1,626	5,539	58,194
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
Taipei Fubon bank	61,342	2,939	51,380,620	499,110	543,443	0.004	13,327	20,571	247,194
Cathay United Bank	4,720	12,921	7,539,500	461,437	191,246	1.110	2,363	18,343	318,032
Bank of Kaohsiung	6,144	3,104	4,916,999	2,766,678	2,150,320	0.073	2,070	1,857	7,668
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	515	270	64,513	64,513	26,977	0.567	0	1,702	17,712
Taichung Commercial Bank	7,182	1,210	467,636	467,636	269,786	0.173	45,278	11,240	143,068
Taitung Business Bank	2,299	4	496,375	29,134	87,557	32.272	26,005	0	38,802
Shin Kong Commercial Bank	1,307	0	67,720	0	67,720	0.144	49	1,552	25,521
Cota Commercial Bank	173	14	33,520	16,424	14,857	0.000	129	217	1,096
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
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
Far Eastern International Bank	0	0	0	0	0	0.000	0	0	26,959
Fuhwa Commercial Bank	0	22	900	900	0	0.000	979	28	2,616
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
Bowa Bank	27,946	19,802	6,787,571	6,787,571	3,603,282	29.601	779,027	0	1,040,816
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
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
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
Chinfon Commercial Bank	1,904	0	125,820	125,820	60,713	0.000	79	2,113	22,984
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	70,607
The Sixth Credit Cooperation Of Changhua	851	202	41,939	21,118	20,821	1.111	208	155	1,713
Total	1,740,285	1,155,712	1,205,106,568	211,910,719	141,283,854	7.070	6,666,438	3,584,180	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 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.