

**Important Cash Card Business and Financial Information**

2007/9

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	26,458	237	2,301,698	2,301,698	1,935,357	2.120	19,958	20,200	271,060
First Commercial Bank	6,332	0	1,821,114	370,438	208,280	0.698	1,454	7,385	65,579
Hua Nan Commercial Bank	75,885	73,635	72,772,030	7,520,422	4,805,904	2.647	146,166	133,891	1,454,367
Taipei Fubon bank	60,958	3,025	51,142,220	473,434	501,356	0.000	15,900	24,055	271,249
Cathay United Bank	3,708	12,476	6,925,800	401,070	144,871	0.792	1,507	20,801	338,833
Bank of Kaohsiung	6,050	2,996	4,812,045	2,694,491	2,117,554	0.090	1,461	0	7,668
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	475	260	60,311	60,311	25,389	0.965	0	761	18,472
Taichung Commercial Bank	6,841	906	437,230	437,230	254,126	0.184	46,364	7,349	150,417
Shin Kong Commercial Bank	1,252	0	63,815	0	63,815	0.791	253	3,140	28,661
Cota Commercial Bank	168	14	29,920	14,860	12,659	0.256	127	0	1,096
Union Bank of Taiwan	32,076	227,877	59,021,789	5,062,594	2,265,555	0.647	147,784	261,358	641,885
The Chinese Bank	119,616	19,647	13,921,459	13,921,459	13,317,497	14.233	170,021	569,725	3,119,109
Far Eastern International Bank	0	0	0	0	0	0.000	0	0	26,959
Yuanta Bank(former Fuhwa Commercial Bank )	0	0	0	0	0	0.000	1,194	0	2,616
Cosmos Bank, Taiwan	723,415	462,454	585,289,213	102,503,350	47,341,321	5.054	3,411,570	496,213	6,647,942
Bowa Bank	24,305	19,766	6,264,261	6,264,261	3,083,218	20.451	779,027	487,675	1,528,604
Taishin International Bank	292,822	234,928	224,944,380	25,219,711	36,061,791	9.721	1,121,271	1,006,021	9,941,240
Ta Chong Bank Ltd.	145,360	48,341	58,110,300	11,234,060	7,169,392	2.077	4,117	141,720	1,513,753
Chinatrust Commercial Bank	167,497	33,163	96,725,917	20,779,944	15,430,892	2.855	357,014	286,275	3,659,154
Chinfon Commercial Bank	1,848	0	122,250	122,250	57,651	0.000	80	2,121	25,105
ABN AMRO Bank(by merge of Taitung Business Bank )	2,291	4	495,735	27,864	86,368	35.067	27,766	0	38,802
The Hongkong and Shanghai Banking Corp.Ltd.	8,255	11,445	6,256,329	6,256,329	1,588,188	1.614	71,183	11,124	81,731
The Sixth Credit Cooperation Of Changhua	798	203	40,463	21,049	19,414	1.003	194	22	1,736
Total	1,706,410	1,151,377	1,191,558,279	205,686,825	136,490,598	6.783	6,324,411	3,479,836	29,836,038

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.