

Important Cash Card Business and Financial Information

2007/10

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	24,748	27	2,301,446	2,301,446	1,853,584	2.336	21,695	19,330	290,389
First Commercial Bank	6,101	0	1,755,544	357,074	195,369	0.390	1,338	5,808	71,387
Hua Nan Commercial Bank	73,314	74,088	71,725,760	7,347,189	4,613,866	2.494	146,166	115,280	1,569,647
Taipei Fubon bank	60,571	3,010	50,821,270	441,672	463,216	0.017	32,412	19,294	290,543
Cathay United Bank	2,876	11,440	6,093,800	343,570	110,199	1.293	1,355	19,147	357,980
Bank of Kaohsiung	6,009	2,931	4,755,911	2,634,006	2,121,906	0.091	2,690	1	7,669
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	445	247	56,168	56,168	23,627	0.924	0	700	19,173
Taichung Commercial Bank	6,453	862	413,336	413,336	235,712	0.075	47,381	10,675	161,092
Shin Kong Commercial Bank	1,214	0	61,155	0	61,155	0.225	69	1,831	30,491
Cota Commercial Bank	165	14	29,620	14,150	12,699	0.256	127	0	1,096
Union Bank of Taiwan	31,316	6,224	12,442,619	4,976,482	2,224,203	1.876	193,987	0	641,885
The Chinese Bank	114,853	18,581	13,381,745	13,381,745	12,655,393	14.110	155,684	446,890	3,565,999
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	1,441	0	2,616
Cosmos Bank, Taiwan	722,805	461,954	582,953,359	101,492,708	46,124,572	4.357	2,834,407	1,162,584	7,810,525
Bowa Bank	24,108	19,544	6,198,767	6,198,767	3,053,814	22.293	779,027	0	1,528,604
Taishin International Bank	231,907	99,465	149,923,550	18,931,941	34,361,530	9.639	923,792	886,502	10,827,742
Ta Chong Bank Ltd.	141,641	48,666	57,092,100	11,023,805	6,930,952	2.182	4,262	142,741	1,656,494
Chinatrust Commercial Bank	163,480	31,753	94,099,817	20,246,454	15,023,244	2.857	474,101	255,333	3,914,486
Chinfon Commercial Bank	1,790	0	118,340	118,340	55,290	0.000	81	1,794	26,899
ABN AMRO Bank(by merge of Taitung Business Bank)	1,672	4	495,345	24,604	55,118	4.379	0	29,569	68,371
The Hongkong and Shanghai Banking Corp.Ltd.	8,144	11,263	6,098,018	6,098,018	1,600,560	1.729	67,081	9,211	90,943
The Sixth Credit Cooperation Of Changhua	776	170	38,383	19,068	19,315	0.778	193	210	1,946
Total	1,624,388	790,243	1,060,856,053	196,420,543	131,795,324	6.528	5,687,289	3,126,900	32,962,936

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.