

Important Cash Card Business and Financial Information

2006/2

In 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	717	309	245,765	245,765	124,545	1.220%	1,965	0	0
Land Bank of Taiwan	161,618	19,079	15,771,194	15,771,194	4,623,961	2.260%	12,756	47,874	100,868
First Commercial Bank	18,419	2,057	5,741,040	1,128,740	610,308	1.596%	9,517	25,485	53,027
Hua Nan Commercial Bank	151,218	74,854	110,102,524	16,128,632	10,181,040	2.592%	102,776	273,894	534,542
Taipei Fubon bank	87,509	11,492	79,102,060	3,893,368	2,509,879	2.897%	28,346	218,338	339,910
Cathay United Bank	148,373	121,566	107,530,700	14,097,616	11,468,661	2.279%	165,233	432,935	800,385
Bank of Kaohsiung	7,666	5,999	7,125,095	7,125,095	2,591,072	0.282%	6,855	0	7,058
International Bank of Taipei	42,054	3,599	27,391,800	2,800,694	1,414,712	2.270%	32,107	52,808	94,644
Hsinchu International Bank	10,153	4,948	1,465,783	1,465,783	773,131	2.915%	0	18,188	46,791
Taichung Commercial Bank	36,989	23,315	3,332,218	3,332,218	2,092,280	1.054%	128,944	167,392	234,279
Taitung Business Bank	9,734	7	652,795	311,336	526,976	25.358%	57,037	0	0
Hwatai Bank	90	62	17,980	15,690	6,884	0.000%	122	298	298
Shin Kong Commercial Bank	15,725	31,048	4,937,726	3,532,665	912,781	2.691%	12,282	46,711	81,312
Sunny Bank	1,213	798	228,629	228,629	92,081	0.935%	605	0	2,645
Cota Commercial Bank	296	111	45,510	36,016	23,386	0.787%	234	0	301
Union Bank of Taiwan	135,908	195,223	79,943,370	35,430,010	8,814,241	3.534%	395,380	0	0
The Chinese Bank	245,075	174,983	45,784,110	45,784,110	29,749,092	7.023%	60,893	0	0
Far Eastern International Bank	6,576	1,481	1,525,318	1,525,318	869,803	0.005%	3,455	25,464	53,140
Fuhwa Commercial Bank	2,561	6,353	466,350	370,288	95,116	0.698%	505	8,529	23,294
E. Sun Commercial Bank, Ltd.	46,704	28,631	22,600,500	3,786,714	1,750,701	2.283%	21,672	171,996	341,819
Cosmos Bank, Taiwan	854,904	472,115	636,321,177	140,022,021	65,971,009	1.174%	659,710	0	0
Bowa Bank	76,005	20,720	14,768,006	14,768,006	10,948,463	16.150%	230,545	0	0
Taishin International Bank	502,758	331,173	368,148,830	100,308,365	77,504,148	2.262%	7,179,039	4,186,054	6,335,670
Ta Chong Bank Ltd.	255,203	137,146	117,704,700	23,923,629	14,348,920	2.215%	499,400	401,058	721,943
Jih Sun International Bank	33,907	4,220	1,666,558	1,666,558	1,323,198	0.024%	13,232	120,615	167,661
Chinatrust Commercial Bank	301,141	105,694	196,407,900	42,766,510	28,515,453	2.375%	502,561	844,140	1,161,437
Chinfon Commercial Bank	4,186	0	262,030	262,030	178,735	0.000%	627	12,926	27,569
American Express Bank Ltd.	8,909	966	1,807,053	1,549,677	1,316,415	4.095%	70,560	20,206	41,239
The Hongkong and Shanghai Banking Corp.Ltd.	10,990	18,421	5,220,089	5,220,089	1,561,915	1.578%	49,556	5,406	10,436
Total	3,176,601	1,796,370	1,856,316,810	487,496,766	280,898,906	3.122%	10,245,914	7,080,317	11,180,268

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 Deliquency 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.