

**Important Cash Card Business and Financial Information**

2006/4

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	457	187	113,295	113,295	55,733	2.959	1,965	0	0
Land Bank of Taiwan	156,506	18,712	15,192,425	15,192,425	4,378,481	2.644	17,657	84,547	275,214
First Commercial Bank	17,270	2,010	5,373,225	1,048,738	542,916	2.384	5,412	27,021	119,916
Hua Nan Commercial Bank	139,478	71,323	102,903,578	15,197,516	9,412,037	2.652	50,033	348,109	1,185,937
Taipei Fubon bank	87,698	79	70,131,960	2,815,271	2,109,855	2.990	16,638	178,953	694,779
Cathay United Bank	119,412	104,978	89,370,200	11,255,177	9,020,637	2.431	146,094	666,245	2,062,179
Bank of Kaohsiung	7,356	5,657	6,781,400	6,781,400	2,480,973	0.443	9,158	0	7,058
Hsinchu International Bank	9,033	4,778	1,359,226	1,359,226	691,863	2.596	0	33,104	113,667
Taichung Commercial Bank	30,595	24,939	2,754,585	2,754,585	1,481,697	2.031	40,644	160,577	612,579
Taitung Business Bank	7,826	6	561,885	158,816	395,147	41.163	41,652	0	41,658
Hwatai Bank	61	33	11,850	9,150	5,603	1.606	62	320	771
Shin Kong Commercial Bank	10,157	22,259	3,345,906	2,398,945	561,707	4.469	12,552	35,096	164,445
Sunny Bank	1,366	998	297,181	297,181	117,879	0.892	546	1,776	10,472
Cota Commercial Bank	273	68	41,870	28,966	21,582	0.913	216	1,049	1,534
Union Bank of Taiwan	127,325	190,102	87,308,776	36,306,357	7,454,278	6.724	785,395	0	0
The Chinese Bank	242,541	170,088	45,171,406	45,171,406	29,764,189	17.881	755,458	23,244	23,244
Far Eastern International Bank	5,317	1,325	1,365,203	1,365,203	752,109	0.033	3,157	21,875	104,994
Fuhwa Commercial Bank	1,448	4,215	281,120	232,288	48,212	1.224	551	1,154	33,397
E. Sun Commercial Bank, Ltd.	32,842	20,087	15,878,700	2,622,394	1,124,128	2.679	16,076	155,818	643,528
Cosmos Bank, Taiwan	843,255	466,672	628,953,136	126,128,537	61,789,984	1.194	617,900	0	102,857
Bowa Bank	74,650	20,927	14,591,128	14,591,128	10,892,223	26.704	332,545	0	0
Taishin International Bank	467,032	318,639	344,782,040	81,384,703	73,175,529	8.177	4,418,209	49	9,935,924
Ta Chong Bank Ltd.	236,340	135,090	111,429,000	21,480,157	13,093,252	2.202	240,000	616,893	1,918,023
Jih Sun International Bank	29,546	4,357	1,491,106	1,491,106	1,162,844	2.672	19,356	94,881	328,568
Chinatrust Commercial Bank	270,325	92,648	175,407,100	38,517,494	25,932,741	2.851	574,038	1,234,892	3,895,178
Chinfon Commercial Bank	3,613	0	227,940	227,940	147,178	0.000	578	14,861	58,124
American Express Bank Ltd.	7,020	842	1,484,696	1,032,488	1,000,006	0.000	157,901	87,038	183,100
The Hongkong and Shanghai Banking Corp.Ltd.	10,854	17,513	5,270,654	5,270,654	1,540,036	2.206	56,979	4,846	19,769
Total	2,939,596	1,698,532	1,731,880,591	435,232,546	259,152,819	6.75	8,320,772	3,792,348	22,536,915

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.