

Important Cash Card Business and Financial Information

2006/6

Unit : 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	356	208	93,135	93,135	48,907	3.116	1,965	306	306
Land Bank of Taiwan	148,182	18,223	14,251,022	14,251,022	4,054,665	2.556	15,535	127,393	572,360
First Commercial Bank	15,632	1,963	4,892,545	943,778	458,088	1.541	3,151	50,702	209,652
Hua Nan Commercial Bank	127,927	70,083	96,615,313	14,239,521	8,703,247	2.423	49,865	397,300	1,899,353
Taipei Fubon bank	69,494	10,537	63,947,090	1,981,826	1,805,354	1.365	19,459	113,732	921,776
Cathay United Bank	89,623	91,768	72,731,300	8,434,969	6,659,824	2.085	259,861	355,811	2,975,539
Bank of Kaohsiung	7,494	5,096	6,597,379	6,597,379	2,535,400	0.380	7,161	0	8,118
Hsinchu International Bank	4,610	943	531,089	531,089	314,082	0.909	0	17,413	146,803
Taichung Commercial Bank	21,561	3,325	1,358,670	1,358,670	1,015,526	0.642	20,249	57,609	853,072
Taitung Business Bank	6,356	6	541,385	99,191	306,988	45.931	26,984	60,893	102,551
Hwatai Bank	28	7	4,130	1,230	1,868	2.302	32	100	871
Shin Kong Commercial Bank	7,199	15,048	2,258,796	697,501	394,457	8.265	16,301	17,883	182,329
Sunny Bank	1,213	975	274,100	274,100	104,401	2.460	2,623	10,330	20,802
Cota Commercial Bank	242	68	39,010	26,240	20,322	1.043	203	704	2,435
Union Bank of Taiwan	84,469	215,275	82,628,189	21,414,672	5,959,986	1.631	107,156	0	0
The Chinese Bank	205,977	159,895	37,967,212	37,967,212	25,131,567	13.709	442,979	0	27,114
Far Eastern International Bank	3,600	1,137	1,032,673	1,032,673	534,726	2.125	2,659	0	121,213
Fuhwa Commercial Bank	542	232	50,270	30,788	19,206	2.249	154	10,170	55,220
E. Sun Commercial Bank, Ltd.	23,813	13,224	11,111,100	1,827,065	730,915	2.181	8,711	104,818	878,346
Cosmos Bank, Taiwan	836,692	466,337	622,780,046	119,936,513	56,198,463	1.823	561,985	399,775	587,705
Bowa Bank	69,710	24,802	14,433,213	14,433,213	9,914,332	33.155	1,511,146	0	0
Taishin International Bank	428,425	307,152	319,707,590	66,485,857	68,683,306	9.290	947,986	1,411,834	14,435,672
Ta Chong Bank Ltd.	218,913	133,524	105,731,100	19,521,972	11,953,835	2.012	153,000	453,260	3,046,527
Jih Sun International Bank	22,846	4,212	1,192,379	1,192,379	892,398	9.012	43,410	0	427,382
Chinatrust Commercial Bank	249,436	67,325	153,903,900	34,475,348	24,704,815	2.929	543,098	688,499	5,427,474
Chinfon Commercial Bank	3,214	0	204,770	204,770	128,620	2.119	692	14,158	79,176
American Express Bank Ltd.	1,579	166	315,921	250,313	213,751	0.000	8,550	5,734	202,127
The Hongkong and Shanghai Banking Corp.Ltd.	10,690	15,893	5,330,652	5,330,652	1,636,958	2.412	67,727	10,331	42,868
The Sixth Credit Cooperation Of Changhua	1,883	5,308	222,261	172,920	49,341	9.471	493	786	4,153
Total	2,661,706	1,632,732	1,620,746,240	373,805,998	233,175,348	6.877	4,823,135	4,309,541	33,230,944

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.