

Important Cash Card Business and Financial Information

2006/7

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	346	36	91,645	91,645	48,898	1.679	1,965	597	903
Land Bank of Taiwan	142,464	17,912	13,587,931	13,587,931	3,924,338	2.475	75,105	56,548	628,909
First Commercial Bank	15,320	1,946	4,796,935	925,423	448,439	0.654	6,058	11,199	220,851
Hua Nan Commercial Bank	123,253	69,370	93,969,634	13,856,994	8,407,770	2.473	49,864	286,610	2,185,963
Taipei Fubon bank	68,856	8,783	62,034,640	1,713,427	1,703,599	2.939	20,525	54,062	975,839
Cathay United Bank	75,573	82,427	63,599,600	6,908,708	5,552,772	2.619	365,439	345,689	3,321,228
Bank of Kaohsiung	7,456	4,970	6,512,985	6,512,985	2,534,409	0.543	9,621	0	8,118
Hsinchu International Bank	4,216	1,083	486,537	486,537	272,909	1.048	0	7,332	154,134
Taichung Commercial Bank	19,686	4,020	1,272,112	1,272,112	909,296	2.627	81,155	54,795	907,867
Taitung Business Bank	6,296	6	537,705	85,232	301,263	52.176	37,820	0	102,551
Hwatai Bank	20	4	2,430	200	1,123	2.850	66	361	1,232
Shin Kong Commercial Bank	6,105	10,695	1,679,300	541,265	334,832	18.745	31,382	0	182,329
Sunny Bank	1,198	928	266,282	266,282	101,890	3.283	2,213	0	20,802
Cota Commercial Bank	246	54	38,810	25,530	19,090	2.153	191	212	2,647
Union Bank of Taiwan	80,965	216,847	82,070,339	21,243,906	5,685,150	4.891	110,622	0	0
The Chinese Bank	204,730	146,526	36,408,628	36,408,628	25,012,514	17.107	452,555	9,360	36,473
Far Eastern International Bank	2,632	988	818,453	818,453	399,611	1.370	2,313	24,418	145,631
Fuhwa Commercial Bank	453	215	42,380	28,160	14,011	1.427	88	3,929	59,149
Cosmos Bank, Taiwan	835,097	465,446	621,413,856	117,487,383	53,544,065	2.085	535,441	19,533	607,238
Bowa Bank	66,928	27,310	14,391,911	14,391,911	9,430,869	40.352	1,779,101	0	0
Taishin International Bank	415,430	300,066	310,099,700	58,263,252	64,937,490	9.161	994,867	10,753	14,446,425
Ta Chong Bank Ltd.	211,877	133,335	103,563,600	19,014,217	11,505,942	2.256	180,000	428,759	3,475,286
Jih Sun International Bank	21,152	4,198	1,117,124	1,117,124	826,454	15.037	65,368	1,446	428,828
Chinatrust Commercial Bank	246,985	64,131	151,470,600	33,519,766	24,006,085	2.536	501,703	692,185	6,119,659
Chinfon Commercial Bank	2,960	0	189,270	189,270	117,067	0.000	297	13,950	93,126
American Express Bank Ltd.	0	0	0	0	0	0.000	0	110	202,237
The Hongkong and Shanghai Banking Corp.Ltd.	10,626	15,271	10,194,479	10,194,479	1,665,253	2.641	75,239	9,079	51,947
The Sixth Credit Cooperation Of Changhua	1,788	4,727	199,846	153,202	46,644	9.133	493	1,104	5,257
Total	2,572,658	1,581,294	1,580,856,732	359,104,022	221,751,783	7.776	5,379,491	2,032,031	34,384,629

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.