

Important Cash Card Business and Financial Information

2006/8

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	333	47	90,255	90,255	45,581	1.781	1,965	0	903
Land Bank of Taiwan	135,270	17,569	12,770,721	12,770,721	3,727,053	2.323	15,926	88,191	717,099
First Commercial Bank	14,928	1,875	4,666,426	901,939	437,391	1.003	1,006	7,340	228,191
Hua Nan Commercial Bank	118,534	69,853	91,914,263	13,257,460	8,074,421	2.929	93,128	236,736	2,422,700
Taipei Fubon bank	68,100	7,447	60,360,230	1,504,365	1,570,701	2.606	43,673	83,867	1,059,706
Cathay United Bank	61,440	73,740	54,312,200	5,583,075	4,394,325	2.515	325,563	301,619	3,530,743
Bank of Kaohsiung	7,294	4,930	6,420,150	6,420,150	2,466,319	0.474	7,991	4,975	13,093
Hsinchu International Bank	3,716	1,064	448,797	448,797	254,227	5.263	0	0	154,134
Taichung Commercial Bank	17,398	2,572	1,074,417	1,074,417	778,637	0.187	47,403	74,942	982,809
Taitung Business Bank	6,252	6	534,875	74,985	295,066	56.757	50,910	0	102,551
Hwatai Bank	9	1	730	20	425	5.176	13	146	1,378
Shin Kong Commercial Bank	4,291	8,402	1,263,730	393,805	232,841	2.289	2,664	53,059	235,387
Sunny Bank	1,137	893	253,943	155,913	98,030	5.750	1,751	0	20,802
Cota Commercial Bank	242	49	37,670	24,570	19,343	2.197	193	191	2,839
Union Bank of Taiwan	75,093	219,233	68,233,293	8,058,992	5,225,818	5.283	114,092	0	0
The Chinese Bank	200,299	132,370	34,331,167	34,331,167	24,503,631	13.727	447,163	0	36,473
Far Eastern International Bank	1,923	950	660,139	374,782	285,357	1.437	1,826	12,895	158,526
Fuhwa Commercial Bank	406	196	38,290	27,003	11,122	1.493	67	1,528	60,677
Cosmos Bank, Taiwan	834,167	463,898	619,995,176	115,403,877	50,338,716	2.264	503,387	0	607,238
Bowa Bank	64,789	29,076	14,328,096	14,328,096	9,063,154	43.079	1,779,101	0	0
Taishin International Bank	401,787	292,019	299,837,760	50,615,788	64,469,120	11.969	1,540,513	45,985	14,492,410
Ta Chong Bank Ltd.	205,072	133,695	101,630,100	18,571,087	11,061,676	1.738	298,529	397,653	3,872,939
Jih Sun International Bank	20,313	3,996	1,070,488	1,070,488	798,107	19.618	87,779	0	428,828
Chinatrust Commercial Bank	241,463	62,396	148,253,100	32,844,701	23,489,116	2.397	598,045	401,580	6,521,187
Chinfon Commercial Bank	2,819	0	180,510	180,510	109,501	0.000	271	7,441	100,566
American Express Bank Ltd.	0	0	0	0	0	0.000	0	0	202,237
The Hongkong and Shanghai Banking Corp.Ltd.	10,416	14,806	9,848,358	9,848,358	1,668,059	2.612	82,810	10,551	62,498
The Sixth Credit Cooperation Of Changhua	1,666	305	72,031	28,645	43,386	6.221	493	971	6,228
Total	2,499,157	1,541,388	1,532,626,915	328,383,966	213,461,123	8.455	6,046,262	1,729,670	36,022,142

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.