

**Important Cash Card Business and Financial Information**

2006/9

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	331	46	89,855	89,855	45,613	1.366	1,965	181	1,074
Land Bank of Taiwan	128,017	17,104	11,943,899	11,943,899	3,595,846	2.370	40,418	46,161	763,260
First Commercial Bank	14,054	1,742	4,397,060	851,046	402,246	1.016	5,306	32,062	260,253
Hua Nan Commercial Bank	114,487	69,836	89,916,440	12,913,026	7,769,836	2.554	93,127	204,116	2,626,816
Taipei Fubon bank	67,510	5,960	58,704,230	1,317,775	1,446,627	2.918	44,103	85,182	1,144,888
Cathay United Bank	48,892	62,597	44,624,500	4,314,668	3,331,886	2.647	187,963	342,615	3,873,358
Bank of Kaohsiung	7,095	4,712	6,215,712	3,798,796	2,416,916	0.558	10,076	0	13,093
Hsinchu International Bank	3,434	823	392,395	392,395	225,377	2.392	0	12,136	166,270
Taichung Commercial Bank	15,505	2,342	968,139	968,139	694,312	1.952	180,343	38,237	1,021,046
Taitung Business Bank	5,356	6	532,505	66,997	239,576	53.502	60,239	49,772	152,322
Hwatai Bank	0	0	0	0	0	0.000	0	265	1,643
Shin Kong Commercial Bank	3,434	6,470	985,010	308,570	189,233	2.087	1,975	18,897	254,285
Sunny Bank	1,072	858	241,485	146,540	94,945	7.622	1,523	0	20,802
Cota Commercial Bank	233	50	37,520	23,920	18,383	1.235	184	339	3,178
Union Bank of Taiwan	60,116	221,963	65,783,138	7,728,390	4,230,231	0.859	37,456	0	0
The Chinese Bank	191,862	118,050	31,925,803	31,925,803	23,380,630	13.359	307,705	17,816	54,289
Far Eastern International Bank	1,374	908	526,884	323,658	203,226	1.348	1,414	10,939	169,465
Fuhwa Commercial Bank	356	176	34,360	25,303	8,954	1.106	8	395	61,072
Cosmos Bank, Taiwan	809,948	462,521	618,914,236	113,579,696	49,972,299	1.620	499,723	0	607,238
Bowa Bank	63,059	30,514	14,277,093	14,277,093	8,755,520	46.426	1,780,094	0	0
Taishin International Bank	391,390	284,645	291,741,270	44,010,016	59,234,295	7.864	990,560	30,079	14,522,489
Ta Chong Bank Ltd.	199,330	134,414	100,123,200	18,225,369	10,643,716	2.486	3,564	405,909	4,278,848
Jih Sun International Bank	0	0	0	0	0	0.000	0	0	428,828
Chinatrust Commercial Bank	235,401	60,869	144,783,800	32,128,307	23,036,982	2.888	763,980	350,831	6,872,017
Chinfon Commercial Bank	2,712	0	174,400	174,400	104,259	0.000	229	4,912	105,478
American Express Bank Ltd.	0	0	0	0	0	0.000	0	0	202,237
The Hongkong and Shanghai Banking Corp.Ltd.	10,190	14,320	9,581,578	9,581,578	1,657,729	2.699	90,107	16,766	79,264
The Sixth Credit Cooperation Of Changhua	1,542	294	67,761	28,162	39,599	2.960	493	1,773	8,001
Total	2,376,700	1,501,220	1,496,982,273	309,143,401	201,738,236	7.069	5,102,555	1,669,383	37,691,514

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.