

Important Cash Card Business and Financial Information

2006/11

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	305	41	83,250	83,250	44,074	1.774	1,965	0	1,074
Land Bank of Taiwan	113,508	16,423	10,029,077	10,029,077	3,252,618	1.858	27,701	54,766	874,435
First Commercial Bank	11,862	1,220	3,655,273	705,069	362,077	0.496	1,681	16,247	288,545
Hua Nan Commercial Bank	107,387	70,249	86,631,396	12,332,139	7,238,588	2.877	93,123	171,217	2,978,339
Taipei Fubon bank	66,224	3,161	55,448,120	987,280	1,158,320	2.923	50,795	82,175	1,354,750
Cathay United Bank	31,429	47,053	31,318,600	2,745,512	1,996,509	1.810	22,681	206,708	4,374,888
Bank of Kaohsiung	6,819	4,369	5,923,112	3,572,404	2,350,708	0.659	13,682	0	13,093
Hsinchu International Bank	2,182	538	220,966	220,966	124,225	1.993	0	9,275	185,086
Taichung Commercial Bank	12,871	2,585	827,890	827,890	557,245	0.269	98,923	42,897	1,105,065
Taitung Business Bank	4,343	6	527,295	54,304	178,242	36.394	35,787	25,000	204,332
Shin Kong Commercial Bank	2,526	312	256,320	194,900	134,922	2.547	1,718	7,672	274,355
Cota Commercial Bank	220	37	35,940	21,110	17,103	2.195	171	304	3,481
Union Bank of Taiwan	55,327	224,289	64,574,306	7,227,811	3,864,054	2.709	11,412	0	0
The Chinese Bank	172,334	92,751	27,177,858	27,177,858	20,747,104	12.630	309,071	8,795	63,084
Far Eastern International Bank	771	725	355,954	245,250	110,704	1.210	874	5,744	185,241
Fuhwa Commercial Bank	295	135	29,160	22,051	6,973	7.171	9,442	418	61,882
Cosmos Bank, Taiwan	787,317	460,317	608,933,686	110,262,913	48,939,047	2.088	489,390	14,898	630,784
Bowa Bank	39,728	32,284	11,176,420	11,176,420	5,371,948	27.126	900,094	0	0
Taishin International Bank	372,246	268,328	276,415,300	32,380,441	53,762,595	7.091	3,867,402	1,850,038	18,947,182
Ta Chong Bank Ltd.	189,349	136,553	97,770,600	17,677,402	9,907,714	2.216	1,479	314,613	4,922,712
Chinatrust Commercial Bank	221,096	58,986	r 135,234,030	r 29,242,739	r 21,605,186	2.951	r 789,804	r 590,450	r 8,269,602
Chinfon Commercial Bank	2,527	0	162,830	162,830	94,772	0.000	189	4,464	115,219
The Hongkong and Shanghai Banking Corp.Ltd.	9,721	13,553	8,941,912	8,941,912	1,645,439	1.968	122,813	11,465	103,731
The Sixth Credit Cooperation Of Changhua	1,343	281	61,818	27,751	34,067	0.596	493	1,622	10,471
Total	2,211,730	1,434,196	1,425,791,113	r 276,319,279	r 183,504,234	r 5.633	r 6,850,690	r 3,418,768	r 44,967,351

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.