

Important Cash Card Business and Financial Information

2006/1

In 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	715	374	258,815	258,815	123,515	1.239	1,610	0	0
Land Bank of Taiwan	163,994	19,234	16,016,113	16,016,113	4,700,950	1.614	20,192	52,994	52,994
First Commercial Bank	18,923	2,081	5,891,810	1,159,451	634,496	1.118	8,442	27,541	27,541
Hua Nan Commercial Bank	156,094	74,750	112,524,132	16,615,606	10,445,728	2.703	141,670	260,648	260,648
Taipei Fubon bank	87,400	14,590	81,488,860	4,258,372	2,742,472	4.773	27,597	121,571	121,571
Cathay United Bank	157,532	131,076	114,630,000	23,460,155	11,963,728	2.275	158,871	367,450	367,450
Bank of Kaohsiung	7,516	6,430	7,286,078	7,286,078	2,490,299	0.233	4,788	7,058	7,058
International Bank of Taipei	43,766	4,237	28,801,800	2,927,854	1,459,415	1.982	20,144	41,837	41,837
Hsinchu International Bank	10,458	5,118	1,510,059	1,510,059	793,255	2.140	0	28,603	28,603
Taichung Commercial Bank	102,477	45,030	6,466,954	6,466,954	2,271,712	3.567	86,335	66,887	66,887
Taitung Business Bank	9,781	7	656,335	356,664	536,665	19.699	57,037	0	0
Hwatai Bank	109	80	21,810	16,440	7,756	0.000	122	0	0
Shin Kong Commercial Bank	19,377	35,460	5,857,441	4,202,265	1,144,813	2.981	17,062	34,601	34,601
Sunny Bank	1,225	811	230,851	230,851	94,018	0.879	244	2,645	2,645
Cota Commercial Bank	300	139	51,410	38,856	23,122	0.000	231	301	301
Union Bank of Taiwan	140,545	200,437	93,582,159	38,703,733	9,488,055	2.865	250,221	0	0
The Chinese Bank	245,156	176,495	45,806,789	45,806,789	29,526,086	3.231	61,563	0	0
Far Eastern International Bank	6,986	1,648	1,599,568	1,599,568	893,938	0.000	3,492	27,676	27,676
Fuhwa Commercial Bank	3,469	6,584	564,500	404,471	158,641	0.434	1,452	14,765	14,765
E. Sun Commercial Bank, Ltd.	76,750	17,258	28,202,400	4,816,082	2,116,227	2.366	27,033	169,824	169,824
Cosmos Bank, Taiwan	858,789	475,324	639,974,597	143,670,578	66,636,622	0.974	666,366	0	0
Bowa Bank	76,255	20,748	14,809,722	14,809,722	10,917,200	11.241	230,545	0	0
Taishin International Bank	520,458	333,520	378,444,890	106,226,031	81,672,443	2.421	10,449,093	2,149,616	2,149,616
Ta Chong Bank Ltd.	261,537	138,264	119,940,300	24,412,394	14,742,337	1.658	394,763	320,820	320,820
Jih Sun International Bank	36,999	4,125	1,790,450	1,790,450	1,440,203	2.223	14,402	47,046	47,046
Chinatrust Commercial Bank	314,994	109,842	204,992,200	44,306,601	29,207,429	2.222	452,106	317,297	317,297
Chinfon Commercial Bank	4,434	0	276,250	276,250	191,038	0.000	583	14,643	14,643
American Express Bank Ltd.	9,270	1,005	1,932,823	1,715,442	1,353,874	3.321	61,601	21,033	21,033
The Hongkong and Shanghai Banking Corp.Ltd.	10,638	19,043	5,165,176	5,165,176	1,447,017	1.163	10,324	5,030	5,030
Total	3,345,947	1,843,710	1,918,774,292	518,507,820	289,223,054	2.476	13,167,889	4,099,886	4,099,886

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.