

Important Cash Card Business and Financial Information

2006/3

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	676	383	265,382	265,382	84,759	1.785	1,965	0	0
Land Bank of Taiwan	158,724	18,885	15,472,558	15,472,558	4,524,466	2.259	16,123	89,800	190,667
First Commercial Bank	17,757	2,034	5,526,300	1,081,236	569,837	1.132	5,425	39,869	92,896
Hua Nan Commercial Bank	145,335	72,227	106,222,711	15,673,677	9,812,125	2.756	88,142	303,287	837,828
Taipei Fubon bank	87,626	3,042	72,444,890	3,193,170	2,313,876	2.992	14,557	175,917	515,826
Cathay United Bank	133,215	106,357	95,207,600	12,587,868	10,241,377	2.406	151,169	595,549	1,395,934
Bank of Kaohsiung	7,458	5,830	6,921,606	6,921,606	2,500,122	0.386	8,936	0	7,058
Hsinchu International Bank	9,650	4,826	1,413,467	1,413,467	743,016	2.587	0	33,772	80,563
Taichung Commercial Bank	34,750	23,020	3,013,599	3,013,599	1,803,697	1.616	41,221	217,723	452,002
Taitung Business Bank	8,286	7	594,755	220,166	428,505	29.712	31,038	41,658	41,658
Hwatai Bank	81	52	16,810	14,290	6,423	1.666	122	153	450
Shin Kong Commercial Bank	12,196	27,220	4,114,506	2,942,825	687,547	3.095	10,640	48,038	129,349
Sunny Bank	1,164	780	221,522	221,522	88,675	1.542	780	6,051	8,696
Cota Commercial Bank	292	81	42,850	32,346	22,567	3.177	226	184	485
Union Bank of Taiwan	130,751	192,077	88,782,564	36,914,864	7,953,166	4.616	685,075	0	0
The Chinese Bank	243,796	172,140	45,484,289	45,484,289	29,866,940	13.264	265,024	0	0
Far Eastern International Bank	5,938	1,417	1,462,043	1,462,043	809,200	0.011	4,516	29,979	83,119
Fuhwa Commercial Bank	1,791	5,569	364,810	310,022	53,900	1.863	281	8,949	32,243
E. Sun Commercial Bank, Ltd.	38,986	23,746	18,819,600	3,125,435	1,398,788	2.705	20,342	145,891	487,711
Cosmos Bank, Taiwan	847,975	467,523	631,854,797	135,448,073	63,765,826	1.125	637,658	102,857	102,857
Bowa Bank	75,300	20,708	14,663,411	14,663,411	10,967,905	20.774	230,545	0	0
Taishin International Bank	480,121	324,449	353,832,410	89,653,072	73,581,892	3.573	4,485,247	3,600,205	9,935,876
Ta Chong Bank Ltd.	246,240	135,642	114,564,600	22,642,921	13,753,424	2.157	2,500,700	579,187	1,301,130
Jih Sun International Bank	32,292	4,284	1,591,757	1,591,757	1,256,743	1.946	12,567	66,026	233,687
Chinatrust Commercial Bank	286,322	98,206	185,678,200	40,727,292	27,174,417	1.751	419,774	1,498,849	2,660,286
Chinfon Commercial Bank	3,895	0	244,690	244,690	163,864	0.038	560	15,693	43,262
American Express Bank Ltd.	8,364	946	1,733,195	1,397,457	1,236,882	3.179	178,482	54,824	96,062
The Hongkong and Shanghai Banking Corp.Ltd.	11,270	11,836	5,285,604	5,285,604	1,576,948	1.800	56,979	4,487	14,923
Total	3,030,251	1,723,287	1,775,840,526	462,004,642	267,386,887	4.399	9,868,094	7,658,948	18,744,568

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.