

Important Cash Card Business and Financial Information

2006/5

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	376	208	97,275	97,275	51,908	3.348	1,965	0	0
Land Bank of Taiwan	153,354	18,587	14,826,126	14,826,126	4,199,642	1.971	11,034	169,753	444,967
First Commercial Bank	16,571	1,987	5,160,205	1,002,244	506,052	2.157	3,146	39,034	158,950
Hua Nan Commercial Bank	134,415	70,547	100,025,584	14,748,590	9,104,925	2.387	50,035	316,116	1,502,053
Taipei Fubon bank	70,248	14,252	67,517,850	2,383,794	1,967,944	1.169	17,922	113,265	808,044
Cathay United Bank	104,730	106,530	84,164,600	10,004,609	7,879,999	2.320	133,161	557,549	2,619,728
Bank of Kaohsiung	7,455	5,365	6,690,347	6,690,347	2,501,032	0.268	5,484	1,060	8,118
International Bank of Taipei	22,987	0	13,792,200	1,044,403	1,044,403	2.312	5,542	52,876	273,909
Hsinchu International Bank	7,159	4,595	1,177,296	1,177,296	543,428	0.088	0	15,723	129,390
Taichung Commercial Bank	24,448	4,180	1,557,234	1,557,234	1,160,091	1.548	7,759	182,885	795,464
Taitung Business Bank	7,555	6	548,605	121,356	376,569	49.133	71,067	0	41,658
Hwatai Bank	40	11	6,300	2,530	3,057	0.000	32	0	771
Shin Kong Commercial Bank	8,780	18,026	2,741,096	1,965,433	483,241	5.388	13,020	0	164,445
Sunny Bank	1,351	991	292,710	292,710	116,508	1.669	906	0	10,472
Cota Commercial Bank	264	63	39,910	27,440	20,864	3.384	209	197	1,731
Union Bank of Taiwan	123,606	190,472	86,331,862	32,720,241	7,124,883	7.968	785,395	0	0
The Chinese Bank	240,826	166,254	44,154,826	44,154,826	29,997,569	23.211	756,291	3,869	27,114
Far Eastern International Bank	4,607	1,147	1,213,971	1,213,971	679,267	0.203	3,085	16,219	121,213
Fuhwa Commercial Bank	746	305	37,570	43,435	32,737	0.999	279	11,653	45,050
E. Sun Commercial Bank, Ltd.	27,918	16,071	13,196,700	2,171,169	902,775	1.032	5,396	130,000	773,529
Cosmos Bank, Taiwan	840,074	465,196	625,130,726	122,745,963	60,159,629	1.856	601,596	85,073	187,930
Bowa Bank	73,840	21,357	14,528,371	14,528,371	10,824,658	31.482	668,467	0	0
Taishin International Bank	446,691	314,616	322,272,380	74,971,133	70,163,296	8.116	1,330,295	3,087,914	13,023,839
Ta Chong Bank Ltd.	226,396	133,968	108,109,200	20,222,268	12,413,947	2.853	132,000	675,244	2,593,267
Jih Sun International Bank	25,375	4,257	1,305,769	1,305,769	991,170	2.061	3,511	98,815	427,382
Chinatrust Commercial Bank	259,544	84,617	166,903,300	35,758,128	25,268,511	2.824	648,499	843,744	4,738,975
Chinfon Commercial Bank	3,459	0	219,820	219,820	141,638	2.771	1,029	6,894	65,018
American Express Bank Ltd.	3,832	271	742,667	506,829	529,854	0.000	41,382	13,293	196,394
The Hongkong and Shanghai Banking Corp.Ltd.	10,844	16,312	5,304,877	5,304,877	1,586,839	2.030	56,413	12,768	32,537
Total	2,847,491	1,660,191	1,688,089,377	411,808,187	250,776,436	7.842	5,354,920	6,433,944	29,191,948

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.