

Important Cash Card Business and Financial Information

2006/10

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	323	27	87,995	87,995	45,007	1.749	1,965	0	1,074
Land Bank of Taiwan	121,078	16,811	11,069,371	11,069,371	3,447,772	2.391	28,927	56,409	819,669
First Commercial Bank	13,256	1,520	4,105,253	793,079	383,601	0.889	1,998	12,045	272,298
Hua Nan Commercial Bank	110,913	69,900	88,193,389	12,616,390	7,516,940	2.732	93,127	180,306	2,807,122
Taipei Fubon bank	66,888	4,388	56,958,050	1,134,898	1,277,823	2.825	44,342	127,687	1,272,575
Cathay United Bank	39,067	54,130	37,271,500	3,419,575	2,564,583	2.720	111,290	294,822	4,168,180
Bank of Kaohsiung	7,003	4,499	6,072,813	3,684,418	2,388,394	0.615	12,360	0	13,093
Hsinchu International Bank	2,761	708	301,645	301,645	168,349	1.185	0	9,540	175,811
Taichung Commercial Bank	14,231	2,151	887,784	887,784	623,234	2.329	140,466	41,122	1,062,168
Taitung Business Bank	4,823	6	529,025	59,740	207,648	40.762	47,425	27,010	179,332
Shin Kong Commercial Bank	2,974	4,278	724,200	239,165	157,842	2.293	1,810	12,398	266,683
Cota Commercial Bank	227	40	36,820	21,540	17,706	1.997	177	0	3,178
Union Bank of Taiwan	57,298	223,903	65,091,521	7,437,558	4,026,347	1.446	33,685	0	0
The Chinese Bank	182,768	103,548	29,456,120	29,456,120	22,144,660	12.000	311,517	0	54,289
Far Eastern International Bank	1,040	814	429,524	279,512	150,012	1.482	1,111	102,032	179,497
Fuhwa Commercial Bank	314	146	30,740	22,571	7,990	1.615	79	392	61,464
Cosmos Bank, Taiwan	794,255	461,141	613,164,956	111,942,435	49,519,377	1.925	495,194	8,648	615,886
Bowa Bank	61,841	31,469	14,231,113	14,231,113	8,556,338	49.924	1,780,094	0	0
Taishin International Bank	383,513	276,734	285,015,560	37,391,826	56,215,745	7.040	5,487,440	2,574,655	17,097,144
Ta Chong Bank Ltd.	194,398	135,144	98,862,600	17,929,002	10,259,522	2.466	597	329,251	4,608,099
Jih Sun International Bank	0	0	0	0	0	0.000	0	0	428,828
Chinatrust Commercial Bank	228,553	59,904	141,284,300	30,384,613	22,392,733	2.944	758,171	807,135	7,679,152
Chinfon Commercial Bank	2,617	0	168,160	168,160	99,036	0.000	220	5,276	110,754
American Express Bank Ltd.	0	0	0	0	0	0.000	0	0	202,237
The Hongkong and Shanghai Banking Corp.Ltd.	9,967	13,857	9,183,335	9,183,335	1,652,712	2.329	115,546	13,247	79,264
The Sixth Credit Cooperation Of Changhua	1,464	277	65,316	27,914	37,402	1.992	493	848	8,849
Total	2,301,572	1,465,395	1,463,221,090	292,769,759	193,860,773	6.897	9,468,034	4,602,823	42,166,646

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.