

Important Cash Card Business and Financial Information

2006/12

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	291	2	79,080	79,080	41,498	1.335	1,965	210	1,265
Land Bank of Taiwan	100,097	15,799	8,556,251	8,556,251	3,069,505	1.851	23,127	47,574	922,009
First Commercial Bank	10,690	990	3,296,913	638,892	342,599	0.739	1,949	7,847	296,392
Hua Nan Commercial Bank	104,482	70,626	85,388,392	12,093,550	6,995,458	2.806	146,166	125,128	3,103,467
Taipei Fubon bank	65,592	3,100	54,898,700	897,923	1,051,622	2.778	60,641	70,952	1,425,702
Cathay United Bank	25,873	40,273	26,385,200	2,296,479	1,611,066	1.393	14,980	105,344	4,480,232
Bank of Kaohsiung	6,748	4,176	5,789,075	3,467,005	2,322,070	0.289	6,105	8,888	21,981
Hsinchu International Bank	1,659	528	170,703	170,703	89,253	2.459	0	9,796	194,882
Taichung Commercial Bank	11,738	1,876	751,888	751,888	511,046	0.337	76,861	23,436	1,122,926
Taitung Business Bank	3,945	6	526,105	50,189	154,496	31.533	31,545	20,613	224,945
Shin Kong Commercial Bank	2,119	181	208,670	157,645	113,347	0.694	393	7,130	281,485
Cota Commercial Bank	212	24	34,240	19,180	16,270	2.099	163	185	3,667
Union Bank of Taiwan	52,377	225,744	63,127,258	6,072,303	3,630,868	4.045	265,389	0	0
The Chinese Bank	161,982	82,570	25,148,661	25,148,661	19,334,179	10.063	238,132	18,232	81,317
Far Eastern International Bank	585	610	237,748	151,352	86,396	1.423	700	4,007	189,248
Fuhwa Commercial Bank	266	130	26,760	21,232	5,413	0.610	10,169	302	62,184
Cosmos Bank, Taiwan	726,793	457,240	601,982,056	108,749,631	47,392,458	1.552	473,925	25,863	656,647
Bowa Bank	38,875	32,958	11,120,032	11,120,032	5,212,974	30.552	900,094	0	0
Taishin International Bank	362,560	260,985	269,133,660	30,795,655	51,861,548	7.333	3,706,929	1,285,508	20,232,690
Ta Chong Bank Ltd.	183,513	138,348	96,558,300	17,332,316	9,470,560	1.255	18,145	372,262	5,294,974
Chinatrust Commercial Bank	214,516	52,021	128,610,800	27,824,242	20,820,991	2.975	2,441,478	560,730	8,830,331
Chinfon Commercial Bank	2,427	0	157,280	157,280	90,058	0.000	174	4,431	119,649
The Hongkong and Shanghai Banking Corp.Ltd.	9,395	13,954	8,699,336	8,699,336	1,623,415	2.515	122,343	16,348	120,078
The Sixth Credit Cooperation Of Changhua	1,271	290	59,877	27,798	32,079	0.000	321	269	10,740
Total	2,088,006	1,402,431	1,390,946,985	265,278,623	175,879,169	5.329	8,541,694	2,715,055	47,676,811

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.