

Important Cash Card Business and Financial Information

2005/01

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	878	365	297,105	297,105	159,967	0.171	1,871	0	0
Chiao Tung Bank	121	32	82,340	82,340	54,097	0.000	0	0	0
Land Bank of Taiwan	182,780	20,363	17,973,642	17,973,642	5,906,926	2.410	198,001	51	51
First Commercial Bank	23,175	2,430	7,268,279	1,443,323	791,294	0.000	0	0	0
Hua Nan Commercial Bank	148,286	54,842	100,336,860	13,515,341	8,607,209	0.313	107,911	0	0
Bank Of Overseas Chinese	3,534	1,198	1,392,475	272,120	86,047	0.572	2,437	4,992	4,992
Taipei Fubon bank	58,631	19,985	62,892,800	4,495,888	2,307,476	0.615	7,464	0	0
Cathay United Bank	183,011	141,584	133,192,300	23,784,741	10,126,517	0.000	102,733	36,672	36,672
Bank of Kaohsiung	9,157	7,464	8,658,187	8,658,187	3,013,842	0.787	33,040	0	0
Taiwan Business Bank	11,367	5,667	2,203,182	2,059,631	1,109,444	0.845	3,886	6,491	6,491
International Bank of Taipei	66,752	31,815	3,703,392	3,703,392	1,717,293	1.254	10,764	0	0
Hsinchu International Bank	20,808	0	1,963,351	1,963,351	1,062,993	0.000	0	10,657	10,657
Taichung Commercial Bank	110,146	81,824	7,399,543	7,399,543	1,635,099	0.774	22,836	11,968	11,968
Taitung Business Bank	9,190	3,775	678,570	595,510	344,769	0.000	2,724	0	0
Hwatai Bank	1,266	617	154,670	110,930	64,915	1.944	2,734	0	0
Macoto Bank	36,672	43,433	8,617,021	6,182,466	2,211,572	1.515	16,749	29,273	29,273
Sunny Bank	1,957	831	307,617	307,617	165,893	1.195	1,968	3,595	3,595
Bank of Panhsin	37,129	31,887	8,989,650	3,084,694	1,240,182	2.891	65,187	13,964	13,964
Cota Commercial Bank	362	301	61,783	61,783	28,996	0.876	290	0	0
Union Bank of Taiwan	203,150	203,818	108,934,413	40,178,449	12,913,819	2.537	129,138	142,908	142,908
The Chinese Bank	269,916	182,078	37,916,019	37,916,019	22,171,834	2.641	181,701	0	0
Far Eastern International Bank	10,754	1,705	1,753,450	1,753,450	1,189,051	2.413	7,134	0	0
Fuhwa Commercial Bank	5,537	7,900	788,466	491,932	294,188	1.396	4,205	2,681	2,681
E. Sun Commercial Bank, Ltd.	204,195	137,332	102,458,100	17,812,855	6,398,684	0.000	45,804	58,084	58,084
Cosmos Bank, Taiwan	910,024	472,942	608,655,457	157,538,511	69,585,034	0.446	695,850	200,852	200,852
Bowa Bank	80,083	19,033	11,967,941	11,967,941	7,970,901	2.854	110,196	10,554	10,554
Taishin International Bank	516,008	354,809	109,699,599	109,699,599	51,534,259	0.000	113,395	228,329	228,329
Ta Chong Bank Ltd.	273,355	113,516	20,544,557	20,544,557	12,515,115	1.167	30,000	29,982	29,982
Jih Sun International Bank	52,432	23,734	3,349,091	3,349,091	1,962,117	1.283	19,621	31,949	31,949
Chinatrust Commercial Bank	335,835	342,254	49,419,819	49,419,819	18,630,618	0.000	74,184	136,999	136,999
Chinfon Commercial Bank	6,931	37	388,190	388,190	274,260	0.131	7,454	13,123	13,123
American Express Bank Ltd.	12,373	1,443	2,575,177	2,390,684	1,678,847	1.455	54,395	12,478	12,478
The Hongkong and Shanghai Banking Corp.Ltd.	7,410	10,371	3,966,702	3,966,702	1,264,897	0.670	7,374	1,390	1,390
Tainan Sixth Credit Cooperative	558	225	60,350	32,090	16,943	1.995	8,651	0	0
Total	3,793,783	2,319,610	1,428,650,098	553,441,493	249,035,098	0.808	2,069,697	986,992	986,992

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: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NT\$1,000.

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 (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NT\$1,000.

2.6 Delinquency Ratio : Ratio of past-due loan to loan outstanding at the end of base date month (loan outstanding is determined per instructions in MOF letter dated Feb. 16, 1994, Ref. No. Tai-Tsai-Rong-832292834).

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.