

Important Cash Card Business and Financial Information

2005/06

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	852	322	279,465	279,465	146,363	0.534	15,340	0	0
Chiao Tung Bank	132	32	86,450	86,450	60,941	0.000	0	0	0
Land Bank of Taiwan	177,121	19,980	17,399,850	17,399,850	5,437,542	2.248	179,639	46	168,200
First Commercial Bank	21,890	2,294	7,107,625	1,455,122	797,155	0.000	0	0	23,523
Hua Nan Commercial Bank	165,517	66,098	16,445,250	16,445,250	10,323,464	2.591	178,641	208,501	208,501
Taipei Fubon bank	78,915	22,124	80,831,200	5,463,308	2,913,089	2.776	15,108	54,310	125,937
Cathay United Bank	199,649	139,839	135,080,200	26,719,943	12,606,234	0.000	244,405	71,056	318,368
Bank of Kaohsiung	8,819	6,501	7,965,583	7,965,583	2,916,277	0.813	28,476	0	6,609
Taiwan Business Bank	9,855	4,461	1,866,734	1,688,913	964,940	2.048	5,327	6,551	41,540
International Bank of Taipei	52,428	11,485	38,347,800	3,467,724	1,701,801	1.226	20,865	49,257	120,593
Hsinchu International Bank	12,719	6,460	1,836,704	1,836,704	932,841	0.000	0	8,433	57,922
Taichung Commercial Bank	116,784	75,717	8,177,532	8,177,532	2,677,143	0.410	29,035	34,488	59,096
Taitung Business Bank	13,704	3,685	979,750	885,270	682,050	0.491	8,689	3,689	3,689
Hwatai Bank	503	296	77,310	67,300	36,689	2.074	1,881	0	2,690
Macoto Bank	32,709	42,494	8,166,051	5,901,200	2,033,424	0.269	2,733	58,645	118,119
Sunny Bank	1,641	832	276,487	276,487	135,284	0.974	1,475	1,623	11,261
Bank of Panhsin	33,465	29,820	8,258,570	2,919,951	1,135,357	1.398	5,254	0	97,841
Cota Commercial Bank	344	308	62,170	60,473	27,836	0.718	278	0	889
Union Bank of Taiwan	193,529	212,119	109,799,168	42,788,255	14,150,692	2.782	141,570	149,535	761,009
The Chinese Bank	266,529	187,880	47,336,217	47,336,217	27,944,317	2.219	358,813	335,407	1,056,644
Far Eastern International Bank	9,082	1,507	1,641,042	1,641,042	1,047,583	2.771	5,133	7,117	70,035
Fuhwa Commercial Bank	4,991	7,356	723,398	492,398	229,024	0.713	1,535	2,823	17,828
E. Sun Commercial Bank, Ltd.	193,949	60,143	76,227,600	13,535,475	6,420,755	1.008	58,912	43,445	299,364
Cosmos Bank, Taiwan	881,958	476,777	632,693,742	156,530,016	70,446,009	1.132	704,460	0	805,270
Bowa Bank	77,415	20,034	13,428,535	13,428,535	9,464,907	1.062	230,545	0	60,404
Taishin International Bank	546,915	352,460	130,372,699	130,372,699	76,268,932	0.000	370,148	473,341	1,699,584
Ta Chong Bank Ltd.	276,351	129,770	23,625,049	23,625,049	14,419,906	0.729	50,000	37,813	199,204
Jih Sun International Bank	49,768	21,953	3,182,390	3,182,390	1,895,424	0.599	18,954	33,025	245,767
Chinatrust Commercial Bank	359,436	231,882	285,223,200	54,511,782	28,816,050	0.000	178,838	236,068	1,048,467
Chinfon Commercial Bank	5,752	17	353,970	353,970	239,768	0.012	241	26,532	64,598
American Express Bank Ltd.	10,766	1,356	2,283,210	2,112,996	1,491,292	1.709	51,002	8,457	67,417
The Hongkong and Shanghai Banking Corp.Ltd.	8,746	16,912	4,514,680	4,514,680	1,367,166	0.390	7,563	2,216	9,312
Tainan Sixth Credit Cooperative	468	215	54,420	29,640	15,285	0.196	10,726	441	2,313
Total	3,812,702	2,153,129	1,664,704,051	595,551,669	299,745,540	0.910	2,925,523	1,852,819	7,771,994

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.