

Important Cash Card Business and Financial Information

2005/08

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	838	314	273,675	273,675	147,678	0.737	2,241	0	0
Chiao Tung Bank	128	23	77,510	77,510	54,964	1.445	0	0	0
Land Bank of Taiwan	172,191	19,826	16,962,778	16,962,778	5,146,541	1.430	61,205	130,149	406,459
First Commercial Bank	21,098	2,235	6,645,120	1,331,972	729,026	0.583	0	24,840	97,898
Hua Nan Commercial Bank	166,802	68,520	115,401,698	16,998,378	10,785,556	2.781	169,104	129,506	410,688
Taipei Fubon bank	82,961	20,873	83,067,200	5,448,937	2,964,281	2.907	15,643	69,092	250,596
Cathay United Bank	197,848	140,929	136,003,700	27,315,952	12,792,398	2.711	224,288	182,723	637,176
Bank of Kaohsiung	8,573	6,382	7,794,214	7,794,214	2,863,562	1.005	21,837	0	6,609
Taiwan Business Bank	9,234	4,043	1,743,844	1,561,940	910,516	2.398	5,908	9,700	60,108
International Bank of Taipei	50,610	10,619	36,779,400	3,546,408	1,697,822	4.364	66,522	24,121	162,057
Hsinchu International Bank	12,133	6,277	1,763,897	1,763,897	904,140	0.000	0	11,830	77,930
Taichung Commercial Bank	116,987	72,641	8,070,693	8,070,693	2,659,730	2.692	27,002	24,815	83,911
Taitung Business Bank	12,819	3,266	898,340	750,697	647,488	2.316	8,773	0	3,689
Hwatai Bank	292	186	48,560	42,080	21,477	0.703	521	520	4,469
Macoto Bank	31,622	41,376	7,942,101	5,754,860	2,001,715	1.906	19,077	36,228	154,346
Sunny Bank	1,476	850	261,994	261,994	119,881	0.577	636	0	17,647
Bank of Panhsin	30,931	28,768	7,802,800	2,831,832	1,100,569	2.351	0	26,480	202,571
Cota Commercial Bank	331	310	61,150	58,027	26,816	0.921	268	153	1,143
Union Bank of Taiwan	188,752	211,386	108,632,888	43,067,411	14,278,768	2.135	142,788	132,503	1,172,975
The Chinese Bank	258,342	199,085	48,555,657	48,555,657	29,374,964	2.555	359,230	1,360,491	2,417,135
Far Eastern International Bank	8,564	1,440	1,631,087	1,631,087	1,010,714	2.264	0	15,546	105,540
Fuhwa Commercial Bank	4,720	7,216	697,210	487,659	207,766	0.167	1,217	7,758	28,726
E. Sun Commercial Bank, Ltd.	166,874	52,247	65,736,300	11,673,274	5,285,490	2.217	58,500	119,580	667,586
Cosmos Bank, Taiwan	875,506	477,128	636,268,118	154,244,654	70,659,046	1.541	706,590	17,136	858,980
Bowa Bank	77,362	20,669	14,156,985	14,156,985	10,195,372	4.917	230,545	0	60,404
Taishin International Bank	557,014	351,751	403,183,450	134,865,546	85,198,870	0.827	382,976	782,118	2,968,252
Ta Chong Bank Ltd.	276,480	132,374	122,656,200	24,659,633	15,147,273	1.967	65,000	63,518	317,018
Jih Sun International Bank	46,338	20,324	2,976,363	2,976,363	1,765,963	4.402	17,660	114,907	406,002
Chinatrust Commercial Bank	360,331	173,475	257,098,600	52,032,201	30,214,867	0.000	19,072	382,219	1,747,869
Chinfon Commercial Bank	5,443	8	336,080	336,080	231,012	0.000	334	6,693	78,234
American Express Bank Ltd.	10,351	1,150	2,165,358	1,995,780	1,485,029	1.596	50,194	12,046	90,151
The Hongkong and Shanghai Banking Corp.Ltd.	9,668	18,687	4,772,589	4,772,589	1,483,918	0.451	9,043	1,029	11,370
Tainan Sixth Credit Cooperative	435	203	51,560	28,200	14,730	0.407	11,467	444	3,075
Total	3,763,054	2,094,581	2,100,517,119	596,328,963	312,127,942	1.597	2,677,641	3,686,145	13,510,614

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 Jan. 6, 2004, Ref. No. Tai-Tsai-Rong-0928011826).

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.