

Important Cash Card Business and Financial Information

2005/09

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	820	326	273,065	273,065	145,494	0.746	1,979	0	0
Chiao Tung Bank	120	26	74,210	74,210	51,266	1.557	0	0	0
Land Bank of Taiwan	171,149	19,719	16,856,227	16,856,227	5,125,503	2.157	54,787	879	401,369
First Commercial Bank	20,760	2,224	6,478,905	1,280,408	713,681	0.124	0	17,114	115,011
Hua Nan Commercial Bank	166,721	70,677	116,287,296	17,197,532	10,920,070	2.691	135,789	131,413	542,101
Taipei Fubon bank	84,566	20,401	83,973,600	5,390,458	2,965,777	2.758	16,430	68,205	318,801
Cathay United Bank	196,013	120,361	125,470,800	25,793,011	12,851,990	2.658	237,474	183,107	820,283
Bank of Kaohsiung	8,484	6,302	7,710,363	7,710,363	2,831,177	0.143	2,086	25,056	31,665
Taiwan Business Bank	8,998	3,855	1,703,033	1,524,198	888,432	2.198	5,862	10,609	70,717
International Bank of Taipei	49,741	9,223	35,378,400	3,265,942	1,651,415	2.812	37,381	54,300	216,357
Hsinchu International Bank	11,779	6,160	1,717,265	1,717,265	881,276	1.173	0	9,379	87,309
Taichung Commercial Bank	116,777	70,515	7,958,941	7,958,941	2,640,090	2.706	40,521	15,482	99,394
Taitung Business Bank	12,117	3,106	867,560	692,052	613,374	9.774	426	15,490	19,179
Hwatai Bank	243	147	39,750	33,720	18,501	0.162	122	480	4,949
Macoto Bank	31,236	41,263	7,892,171	5,722,917	1,973,383	2.623	25,883	0	154,346
Sunny Bank	1,396	842	253,329	253,329	111,565	0.314	423	4,590	22,238
Bank of Panhsin	30,379	28,152	7,651,600	2,787,457	1,092,604	2.182	0	26,227	228,798
Cota Commercial Bank	331	238	59,440	55,096	26,419	1.105	264	200	1,342
Union Bank of Taiwan	183,878	213,949	108,135,117	43,198,248	13,986,445	2.476	139,864	139,175	1,312,150
The Chinese Bank	262,484	198,089	48,998,683	48,998,683	30,209,673	4.013	306,292	0	0
Far Eastern International Bank	8,355	1,631	1,642,762	1,642,762	994,420	1.284	4,773	11,448	116,987
Fuhwa Commercial Bank	4,604	7,124	683,720	481,444	200,537	1.236	1,106	2,643	31,369
E. Sun Commercial Bank, Ltd.	148,113	48,622	59,020,500	10,465,748	4,599,165	2.316	57,907	119,697	787,283
Cosmos Bank, Taiwan	877,386	477,750	638,469,882	152,753,973	71,125,671	2.505	711,257	0	858,980
Bowa Bank	78,631	21,245	14,656,360	14,656,360	10,620,881	6.196	230,545	0	60,404
Taishin International Bank	557,985	348,492	403,464,660	132,117,245	87,238,474	1.169	403,822	771,016	3,739,269
Ta Chong Bank Ltd.	277,211	133,241	123,135,600	25,048,191	15,481,797	2.045	70,000	52,031	338,410
Jih Sun International Bank	44,187	19,934	2,872,612	2,872,612	1,690,636	2.538	16,906	10,343	416,345
Chinatrust Commercial Bank	358,854	159,389	249,617,100	51,197,607	30,395,223	0.000	24,487	381,825	2,129,694
Chinfon Commercial Bank	5,281	8	326,740	326,740	226,990	0.000	349	8,343	86,577
American Express Bank Ltd.	10,101	1,142	2,119,342	1,946,115	1,450,791	1.879	53,389	10,882	101,033
The Hongkong and Shanghai Banking Corp.Ltd.	10,021	19,265	4,887,249	4,887,249	1,498,658	0.461	9,378	2,365	13,735
Tainan Sixth Credit Cooperative	420	198	50,360	27,560	14,188	0.000	11,898	462	3,537
Total	3,739,141	2,053,616	2,078,726,642	589,206,728	315,235,566	2.110	2,601,400	2,072,761	13,129,632

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.