

Important Cash Card Business and Financial Information

2005/12

In NTS\$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	769	350	267,655	267,655	138,421	0.886	1,792	0	0
Chiao Tung Bank	11	2	5,560	5,560	4,914	0.000	0	0	0
Land Bank of Taiwan	166,015	19,358	16,207,644	16,207,644	4,882,616	1.464	20,192	102,440	610,645
First Commercial Bank	19,444	2,102	6,054,330	1,195,291	664,900	1.666	11,694	22,805	176,903
Hua Nan Commercial Bank	160,750	73,139	114,245,634	16,927,705	10,762,562	2.975	187,595	183,461	1,021,606
Taipei Fubon bank	87,180	16,653	82,963,422	4,547,740	2,891,309	4.876	26,127	90,019	515,115
Cathay United Bank	181,594	114,421	117,522,500	24,095,077	12,273,426	2.195	152,535	264,146	1,753,673
Bank of Kaohsiung	8,174	6,030	7,421,821	7,421,821	2,752,002	0.437	10,248	0	31,665
International Bank of Taipei	45,722	5,466	30,712,800	3,088,649	1,539,946	1.721	9,088	50,409	339,814
Hsinchu International Bank	10,864	5,295	1,549,183	1,549,183	841,952	3.304	0	0	106,957
Taichung Commercial Bank	113,964	34,404	6,589,094	6,589,094	2,392,216	2.802	75,223	53,833	261,125
Taitung Business Bank	10,688	2,796	834,300	545,705	542,258	13.244	0	19,623	79,284
Hwatai Bank	121	85	23,560	18,760	9,326	0.000	122	444	6,010
Shin Kong Commercial Bank	24,116	38,245	6,716,931	4,850,557	1,477,028	3.065	22,636	34,423	225,877
Sunny Bank	1,264	827	236,719	236,719	98,382	0.577	646	2,596	28,068
Bank of Panhsin	27,500	26,657	7,096,210	2,616,203	1,020,385	2.529	0	55,344	341,942
Cota Commercial Bank	310	163	51,470	43,506	24,062	0.000	241	529	2,705
Union Bank of Taiwan	148,865	203,923	96,630,709	39,768,869	10,580,300	2.491	105,803	249,924	1,821,888
The Chinese Bank	244,992	177,558	45,585,059	45,585,059	29,130,715	2.116	60,564	27,772	57,619
Far Eastern International Bank	7,627	1,781	1,653,588	1,653,588	943,204	0.872	4,429	28,029	166,028
Fuhwa Commercial Bank	3,955	7,159	629,490	443,193	184,746	3.872	1,334	5,016	42,088
E. Sun Commercial Bank, Ltd.	90,937	21,191	33,638,400	5,799,491	2,654,484	2.336	33,549	136,589	1,208,099
Cosmos Bank, Taiwan	859,862	479,613	642,145,587	146,442,669	68,147,400	0.732	681,474	0	1,183,693
Bowa Bank	76,719	20,595	14,861,851	14,861,851	11,002,571	6.577	230,545	0	60,404
Taishin International Bank	532,362	336,452	385,735,900	114,239,874	84,176,205	2.135	803,709	1,628,664	7,778,946
Ta Chong Bank Ltd.	268,845	137,939	122,035,200	24,865,672	15,208,273	2.305	121,000	42,171	495,610
Jih Sun International Bank	38,429	17,908	2,546,783	2,546,783	1,488,289	0.024	14,883	102,337	670,794
Chinatrust Commercial Bank	329,827	115,908	214,956,300	45,972,103	29,502,410	0.002	116,321	676,968	3,460,020
Chinfon Commercial Bank	4,701	0	292,220	292,220	204,432	0.051	564	11,345	114,231
American Express Bank Ltd.	9,512	1,052	1,999,616	1,798,459	1,391,696	2.982	53,024	17,492	144,337
The Hongkong and Shanghai Banking Corp.Ltd.	10,725	18,937	5,100,681	5,100,681	1,524,098	1.067	10,503	1,634	18,225
Total	3,485,844	1,886,009	1,966,310,217	539,577,381	298,454,528	1.835	2,755,841	3,808,013	22,723,371

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 NTS\$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 NTS\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NTS\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NTS\$1,000.

3. "The end of base date month" means the end of month prior to the date of reporting.