

**Important Cash Card Business and Financial Information**

2005/02

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	853	372	291,185	291,185	147,930	0.132	1,673	0	0
Chiao Tung Bank	122	30	80,230	80,230	56,707	0.000	0	0	0
Land Bank of Taiwan	180,904	20,216	17,821,347	17,821,347	5,630,840	1.285	128,614	93,851	93,902
First Commercial Bank	22,959	2,403	7,270,689	1,457,646	774,303	0.000	0	0	0
Hua Nan Commercial Bank	153,090	55,669	13,965,112	13,965,112	8,908,131	0.528	148,663	0	0
Bank Of Overseas Chinese	3,224	1,176	1,308,305	255,390	71,455	0.777	3,157	4,604	9,595
Taipei Fubon bank	63,663	20,274	67,149,600	4,809,849	2,488,628	1.374	7,458	0	0
Cathay United Bank	186,726	140,702	133,757,000	24,758,257	10,377,067	0.000	169,897	41,266	77,938
Bank of Kaohsiung	8,932	7,507	8,569,115	8,569,115	2,919,679	0.868	59,200	0	0
Taiwan Business Bank	10,994	5,457	2,132,079	1,984,822	1,070,353	1.350	3,980	6,793	13,284
International Bank of Taipei	66,378	32,601	3,813,927	3,813,927	1,696,036	0.265	2,244	17,246	17,246
Hsinchu International Bank	20,523	0	1,943,980	1,943,980	1,013,118	0.000	0	10,204	20,862
Taichung Commercial Bank	111,311	81,294	7,411,722	7,411,722	1,843,819	0.559	10,197	12,640	24,608
Taitung Business Bank	10,081	3,872	714,160	666,580	399,764	0.000	3,413	0	0
Hwatai Bank	1,212	602	150,920	107,210	56,636	1.434	2,734	884	884
Macoto Bank	35,543	44,275	8,595,191	6,169,626	2,147,363	2.149	23,075	0	29,273
Sunny Bank	1,900	841	303,057	303,057	161,665	2.055	3,313	0	3,595
Bank of Panhsin	35,725	31,795	8,804,360	3,029,216	1,161,428	0.344	4,983	61,088	75,051
Cota Commercial Bank	366	297	61,683	61,683	29,371	0.310	294	160	160
Union Bank of Taiwan	198,078	206,343	108,338,308	40,288,234	12,738,044	2.659	127,380	209,147	352,055
The Chinese Bank	268,310	186,227	38,281,076	38,281,076	22,314,252	2.406	181,701	201,224	201,224
Far Eastern International Bank	10,453	1,670	1,744,095	1,744,095	1,160,776	2.747	6,849	5,196	5,196
Fuhwa Commercial Bank	5,451	7,814	778,196	485,608	284,358	1.445	4,048	2,322	5,003
E. Sun Commercial Bank, Ltd.	204,448	135,991	102,131,700	17,898,886	6,437,989	0.000	45,679	58,961	117,045
Cosmos Bank, Taiwan	899,948	473,476	615,672,097	157,182,480	69,161,193	0.708	691,612	151,599	352,451
Bowa Bank	80,206	19,536	12,272,011	12,272,011	8,183,845	2.894	133,664	49,849	60,404
Taishin International Bank	520,257	354,266	113,804,380	113,804,380	55,045,057	0.000	95,199	174,545	402,874
Ta Chong Bank Ltd.	272,635	118,250	21,019,608	21,019,608	12,519,061	1.169	30,000	28,585	58,567
Jih Sun International Bank	52,154	23,593	3,335,500	3,335,500	1,943,775	1.097	19,438	43,477	75,426
Chinatrust Commercial Bank	339,065	342,458	51,206,125	51,206,125	19,418,986	0.000	77,224	139,489	276,488
Chinfon Commercial Bank	6,780	32	380,810	380,810	268,462	2.428	7,454	0	13,123
American Express Bank Ltd.	11,903	1,562	2,516,855	2,346,935	1,622,137	1.827	52,233	8,325	20,803
The Hongkong and Shanghai Banking Corp.Ltd.	7,327	11,205	4,029,950	4,029,950	1,224,286	0.770	7,378	750	2,140
Tainan Sixth Credit Cooperative	534	222	58,210	31,270	16,495	1.673	9,164	514	514
Total	3,792,055	2,332,028	1,359,712,583	561,806,922	253,293,009	0.835	2,061,918	1,322,719	2,309,711

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 NTS\$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 NTS\$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 NTS\$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 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.