

Important Cash Card Business and Financial Information

2005/03

In NTS1,000

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	847	357	285,815	285,815	144,498	0.334	1,922	0	0
Chiao Tung Bank	123	28	78,680	78,680	55,817	0.000	0	0	0
Land Bank of Taiwan	180,118	20,067	17,721,902	17,721,902	5,673,905	1.849	162,140	115	92,780
First Commercial Bank	22,748	2,371	7,123,795	1,421,531	792,681	0.000	0	23,523	23,523
Hua Nan Commercial Bank	158,726	59,216	14,671,089	14,671,089	9,429,309	0.759	203,610	0	0
Taipei Fubon bank	68,716	21,530	72,196,800	5,106,670	2,707,229	2.386	17,359	0	0
Cathay United Bank	186,992	147,663	135,693,900	26,580,269	11,784,881	0.002	187,738	52,961	130,899
Bank of Kaohsiung	8,852	7,272	8,395,552	8,395,552	2,904,610	0.664	35,105	6,609	6,609
Taiwan Business Bank	10,663	5,271	2,061,632	1,902,035	1,049,345	1.027	3,629	12,219	25,503
International Bank of Taipei	67,166	34,469	3,860,759	3,860,759	1,798,685	2.915	52,437	0	17,246
Hsinchu International Bank	13,914	6,229	1,914,333	1,914,333	1,000,777	0.000	0	9,040	29,901
Taichung Commercial Bank	113,491	80,023	7,752,550	7,752,550	2,204,574	0.818	10,197	0	24,608
Taitung Business Bank	11,617	4,171	879,410	790,510	522,572	0.038	4,748	0	0
Hwatai Bank	1,187	553	143,870	107,190	54,559	1.862	2,734	0	884
Macoto Bank	35,335	43,668	8,520,881	6,115,381	2,156,412	2.647	28,542	0	29,273
Sunny Bank	1,835	863	299,856	299,856	157,510	0.913	1,532	3,242	6,837
Bank of Panhsin	35,550	31,265	8,710,390	2,995,965	1,167,918	0.746	5,861	0	75,051
Cota Commercial Bank	357	301	64,890	61,133	28,858	2.155	289	153	313
Union Bank of Taiwan	200,745	204,208	108,684,052	41,177,641	13,783,054	2.532	137,831	99,513	451,568
The Chinese Bank	265,586	185,971	38,416,382	38,416,382	22,380,572	2.378	181,701	250,772	451,995
Far Eastern International Bank	9,970	1,668	1,706,232	1,706,232	1,127,615	2.167	6,653	24,788	29,984
Fuhwa Commercial Bank	5,316	7,681	761,426	492,650	266,592	0.871	1,332	3,259	8,262
E. Sun Commercial Bank, Ltd.	204,337	133,455	101,337,600	17,844,650	6,491,843	0.000	46,744	58,835	175,879
Cosmos Bank, Taiwan	901,799	480,827	627,889,070	157,989,644	70,336,615	1.083	703,366	251,495	603,945
Bowa Bank	77,542	19,430	12,455,495	12,455,495	8,461,503	1.164	215,545	0	60,404
Taishin International Bank	528,423	355,145	115,089,686	115,089,686	60,790,230	0.000	106,832	195,955	598,829
Ta Chong Bank Ltd.	275,896	122,199	21,857,018	21,857,018	13,250,559	1.056	37,000	30,011	88,578
Jih Sun International Bank	52,164	23,351	3,331,838	3,331,838	1,956,064	0.701	19,561	46,143	121,569
Chinatrust Commercial Bank	348,160	338,034	56,919,257	56,919,257	24,858,078	0.000	121,282	160,898	437,386
Chinfon Commercial Bank	6,633	23	391,120	391,120	265,888	0.088	7,454	12,236	25,359
American Express Bank Ltd.	11,515	1,573	2,455,134	2,277,456	1,590,874	1.827	52,499	12,860	33,664
The Hongkong and Shanghai Banking Corp.Ltd.	7,748	12,549	4,104,961	4,104,961	1,285,996	0.717	6,639	1,525	3,665
Tainan Sixth Credit Cooperative	535	216	57,890	31,450	16,685	1.624	9,190	181	693
Total	3,814,606	2,351,647	1,385,833,265	574,146,700	270,496,308	0.876	2,371,472	1,256,333	3,555,207

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 NTS1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NTS1,000.

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 NTS1,000.

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 NTS1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NTS1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NTS1,000.

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