

**Important Cash Card Business and Financial Information**

2005/04

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	819	366	279,845	279,845	141,486	0.338	1,889	0	0
Chiao Tung Bank	127	34	84,590	84,590	56,460	0.000	0	0	0
Land Bank of Taiwan	178,331	20,053	17,566,836	17,566,836	5,547,144	0.967	110,843	81,860	172,830
First Commercial Bank	22,531	2,353	7,104,295	1,427,421	792,420	0.000	0	0	23,523
Hua Nan Commercial Bank	163,356	62,106	15,333,911	15,333,911	9,762,676	1.239	259,532	0	0
Taipei Fubon bank	72,763	22,038	75,840,800	5,304,480	2,813,100	2.700	18,484	26,108	26,108
Cathay United Bank	196,270	145,220	137,893,600	27,024,218	12,236,185	0.000	233,378	50,020	180,919
Bank of Kaohsiung	8,831	6,984	8,226,358	8,226,358	2,902,883	0.688	26,398	0	6,609
Taiwan Business Bank	10,384	4,526	1,997,155	1,828,908	1,013,753	1.069	3,619	5,973	31,476
International Bank of Taipei	53,094	13,210	3,796,684	3,796,684	1,747,234	1.504	22,716	54,089	71,336
Hsinchu International Bank	13,461	6,316	1,885,994	1,885,994	970,096	0.000	0	9,592	39,494
Taichung Commercial Bank	114,701	78,929	8,007,712	8,007,712	2,476,988	1.026	42,112	0	24,608
Taitung Business Bank	12,857	4,174	954,951	862,851	598,404	0.264	5,474	0	0
Hwatai Bank	1,130	539	137,040	98,240	53,294	1.724	1,881	853	1,737
Macoto Bank	34,351	43,543	8,423,991	6,055,848	2,103,029	1.783	18,746	30,201	59,474
Sunny Bank	1,782	864	294,871	294,871	150,867	1.917	2,995	0	6,837
Bank of Panhsin	34,666	30,813	8,536,170	2,943,328	1,159,284	2.364	6,749	0	75,051
Cota Commercial Bank	346	311	64,790	61,053	27,950	2.225	280	0	313
Union Bank of Taiwan	196,859	208,142	109,040,431	41,699,951	13,777,195	2.185	137,772	159,906	611,474
The Chinese Bank	262,749	189,466	38,746,493	38,746,493	22,366,407	2.124	181,701	269,241	721,236
Far Eastern International Bank	9,607	1,551	1,669,107	1,669,107	1,083,660	2.234	6,068	21,246	51,230
Fuhwa Commercial Bank	5,192	7,548	745,746	482,637	251,909	0.680	1,271	3,814	12,076
E. Sun Commercial Bank, Ltd.	203,822	131,569	100,617,300	17,753,560	6,485,389	0.303	31,608	40,020	215,900
Cosmos Bank, Taiwan	904,250	480,809	636,259,417	158,975,127	70,883,005	1.435	708,830	201,325	805,270
Bowa Bank	78,593	19,930	12,908,715	12,908,715	8,859,620	1.900	215,545	0	60,404
Taishin International Bank	535,470	355,048	121,631,300	121,631,300	65,831,116	0.000	131,601	254,991	853,820
Ta Chong Bank Ltd.	270,314	121,946	22,492,543	22,492,543	13,607,033	0.904	40,000	37,601	126,179
Jih Sun International Bank	51,482	22,973	3,293,130	3,293,130	1,927,235	0.107	19,272	51,444	173,013
Chinatrust Commercial Bank	354,303	311,104	56,996,641	56,996,641	26,650,047	0.004	136,293	172,259	609,645
Chinfon Commercial Bank	6,472	19	388,490	388,490	264,509	0.096	7,454	7,035	32,394
American Express Bank Ltd.	11,330	1,428	2,397,168	2,228,899	1,549,705	1.521	50,985	13,440	47,104
The Hongkong and Shanghai Banking Corp.Ltd.	7,897	14,070	4,209,164	4,209,164	1,296,360	0.553	6,374	1,502	5,166
Tainan Sixth Credit Cooperative	518	222	57,420	31,190	16,278	1.794	9,389	230	923
Total	3,818,658	2,308,204	1,407,882,658	584,590,095	279,402,721	0.919	2,439,259	1,492,750	5,046,149

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 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 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.