

**Important Cash Card Business and Financial Information**

2005/05

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	830	338	278,705	278,705	143,477	0.545	2,209	0	0
Chiao Tung Bank	128	31	83,540	83,540	58,734	0.000	0	0	0
Land Bank of Taiwan	177,733	20,018	17,481,891	17,481,891	5,490,068	1.618	144,921	0	171,154
First Commercial Bank	22,169	2,327	7,133,295	1,449,436	797,739	0.000	0	0	23,523
Hua Nan Commercial Bank	166,938	63,916	15,882,870	15,882,870	10,155,015	1.665	342,416	0	0
Taipei Fubon bank	75,986	22,669	78,924,000	5,426,910	2,874,909	2.862	15,633	45,519	71,627
Cathay United Bank	199,012	142,636	136,922,800	26,919,386	12,553,060	0.000	206,908	66,393	247,312
Bank of Kaohsiung	8,821	6,742	8,098,821	8,098,821	2,909,316	0.743	27,363	0	6,609
Taiwan Business Bank	10,176	4,731	1,917,966	1,750,421	997,169	1.640	4,467	3,512	34,988
International Bank of Taipei	53,146	12,627	39,463,800	3,578,324	1,762,433	1.494	26,337	0	71,336
Hsinchu International Bank	13,145	6,329	1,860,528	1,860,528	960,619	0.000	0	9,995	49,489
Taichung Commercial Bank	115,924	77,302	8,134,403	8,134,403	2,632,798	1.322	42,112	0	24,608
Taitung Business Bank	13,481	3,873	952,650	881,750	652,459	0.565	9	0	0
Hwatai Bank	580	947	119,600	81,920	44,477	0.322	1,881	953	2,690
Macoto Bank	34,112	43,017	8,346,071	6,015,388	2,114,475	2.383	25,199	0	59,474
Sunny Bank	1,709	847	284,990	284,990	141,596	1.293	1,886	2,801	9,638
Bank of Panhsin	34,022	30,428	8,403,650	2,902,153	1,137,069	2.187	4,380	22,790	97,841
Cota Commercial Bank	353	301	64,490	60,773	28,680	0.345	287	576	889
Union Bank of Taiwan	197,517	209,869	110,029,702	42,567,639	14,178,346	2.913	141,783	0	611,474
The Chinese Bank	267,354	184,467	45,409,708	45,409,708	25,831,850	2.785	258,591	0	721,236
Far Eastern International Bank	9,295	1,391	1,649,612	1,649,612	1,067,048	2.252	5,655	11,688	62,918
Fuhwa Commercial Bank	5,076	7,452	734,236	484,656	241,261	0.797	1,331	2,929	15,005
E. Sun Commercial Bank, Ltd.	202,509	128,808	99,395,100	17,564,968	6,477,207	0.675	45,926	40,019	255,919
Cosmos Bank, Taiwan	905,267	459,992	634,917,861	157,994,611	71,211,092	0.404	712,111	0	805,270
Bowa Bank	79,844	19,982	13,267,715	13,267,715	9,289,984	2.695	230,545	0	60,404
Taishin International Bank	542,316	353,267	126,719,385	126,719,385	71,764,917	0.000	180,959	372,423	1,226,243
Ta Chong Bank Ltd.	276,591	126,863	22,895,803	22,895,803	14,007,086	0.804	45,000	35,212	161,391
Jih Sun International Bank	50,526	22,455	3,234,079	3,234,079	1,911,902	0.498	19,119	39,729	212,742
Chinatrust Commercial Bank	358,516	283,116	56,861,707	56,861,707	27,837,581	0.000	173,539	202,754	812,399
Chinfon Commercial Bank	6,317	16	381,440	381,440	262,607	0.051	7,454	5,672	38,066
American Express Bank Ltd.	11,017	1,397	2,337,064	2,174,117	1,529,885	1.419	51,557	11,856	58,960
The Hongkong and Shanghai Banking Corp.Ltd.	8,308	15,595	4,341,743	4,341,743	1,344,043	0.452	6,536	1,930	7,096
Tainan Sixth Credit Cooperative	483	220	55,580	30,100	15,374	0.670	10,315	949	1,872
Total	3,849,201	2,253,969	1,456,584,805	596,749,492	292,424,276	0.825	2,736,429	877,700	5,922,173

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.