

Important Cash Card Business and Financial Information

2005/07

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	836	335	278,115	278,115	146,479	0.491	1,853	0	0
Chiao Tung Bank	131	31	84,750	84,750	58,517	0.000	0	0	0
Land Bank of Taiwan	174,640	19,910	17,179,230	17,179,230	5,285,686	3.302	48,882	114,724	280,736
First Commercial Bank	21,400	2,261	6,795,690	1,374,062	749,939	1.954	0	49,534	73,057
Hua Nan Commercial Bank	166,672	67,131	16,806,485	16,806,485	10,566,526	2.862	203,564	72,682	281,182
Taipei Fubon bank	81,092	21,389	81,984,800	5,472,074	2,937,540	2.993	15,623	55,566	181,504
Cathay United Bank	198,845	139,246	134,881,700	26,635,638	12,619,213	2.977	265,160	136,085	454,453
Bank of Kaohsiung	8,774	6,351	7,869,754	7,869,754	2,921,939	0.920	28,555	0	6,609
Taiwan Business Bank	9,485	3,911	1,803,879	1,610,107	923,804	1.916	5,004	8,868	50,408
International Bank of Taipei	51,866	11,234	37,860,000	3,642,720	1,693,086	4.290	26,858	17,343	137,937
Hsinchu International Bank	12,386	6,496	1,813,673	1,813,673	909,589	0.000	0	8,178	66,100
Taichung Commercial Bank	117,057	74,019	8,128,423	8,128,423	2,675,371	2.418	29,035	0	59,096
Taitung Business Bank	13,724	3,487	968,085	851,635	692,761	1.141	8,734	0	3,689
Hwatai Bank	385	234	63,130	56,430	29,011	0.538	622	1,259	3,949
Macoto Bank	32,382	42,072	8,088,341	5,855,090	2,031,410	2.681	27,236	0	118,119
Sunny Bank	1,503	852	265,536	265,536	124,726	0.362	529	6,386	17,647
Bank of Panhsin	31,559	29,389	7,965,010	2,879,485	1,092,335	2.417	0	78,250	176,091
Cota Commercial Bank	331	317	61,710	59,783	26,536	0.754	265	101	990
Union Bank of Taiwan	190,196	212,033	109,038,855	42,914,920	14,139,207	1.419	141,392	279,463	1,040,472
The Chinese Bank	270,828	183,942	47,942,593	47,942,593	29,432,059	6.089	359,230	0	1,056,644
Far Eastern International Bank	8,793	1,475	1,629,557	1,629,557	1,029,321	2.417	5,352	19,959	89,994
Fuhwa Commercial Bank	4,893	7,290	713,070	490,169	221,044	0.696	1,279	3,140	20,968
E. Sun Commercial Bank, Ltd.	183,230	56,003	71,769,900	12,775,975	5,965,711	2.113	68,728	248,643	548,007
Cosmos Bank, Taiwan	882,319	476,574	634,469,842	155,488,689	70,663,833	1.942	706,638	36,573	841,844
Bowa Bank	78,500	20,200	13,836,645	13,836,645	9,879,055	6.165	230,545	0	60,404
Taishin International Bank	551,676	352,293	132,775,700	132,775,700	80,447,165	0.762	479,132	486,551	2,186,134
Ta Chong Bank Ltd.	276,981	131,208	24,170,381	24,170,381	14,810,481	2.800	50,000	54,296	253,499
Jih Sun International Bank	49,012	21,328	3,128,756	3,128,756	1,863,523	7.627	18,635	45,327	291,094
Chinatrust Commercial Bank	359,177	197,321	268,114,800	53,155,856	29,595,689	0.000	62,220	317,183	1,365,650
Chinfon Commercial Bank	5,595	10	344,630	344,630	233,890	0.000	327	6,943	71,541
American Express Bank Ltd.	10,584	1,226	2,223,158	2,062,337	1,499,209	1.622	52,023	10,688	78,105
The Hongkong and Shanghai Banking Corp.Ltd.	9,127	18,004	4,637,221	4,637,221	1,417,804	0.373	8,502	1,029	10,342
Tainan Sixth Credit Cooperative	454	203	52,530	28,820	15,038	0.080	11,033	319	2,632
Total	3,804,433	2,107,775	1,647,745,949	596,245,239	306,697,497	2.137	2,856,956	2,059,090	9,828,897

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.