

Important Cash Card Business and Financial Information

2005/10

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	821	318	271,195	271,195	146,003	0.742	1,753	0	0
Chiao Tung Bank	115	28	72,180	72,180	46,021	3.683	0	0	0
Land Bank of Taiwan	169,399	19,627	16,537,202	16,537,202	5,037,339	1.454	52,493	82,294	478,581
First Commercial Bank	20,371	2,191	6,336,710	1,251,647	700,553	1.313	0	21,755	136,767
Hua Nan Commercial Bank	165,801	71,589	116,183,163	17,215,419	10,985,363	2.850	162,333	134,467	676,568
Taipei Fubon bank	85,857	19,729	84,468,800	5,293,667	2,970,365	2.938	16,889	67,570	386,371
Cathay United Bank	190,190	118,748	122,557,800	25,212,850	12,800,601	2.473	171,023	278,926	1,099,209
Bank of Kaohsiung	8,383	6,214	7,618,432	7,618,432	2,802,816	0.225	3,938	0	31,665
Taiwan Business Bank	8,775	3,742	1,651,961	1,470,275	859,233	2.505	7,598	10,521	81,239
International Bank of Taipei	48,343	8,236	33,947,400	3,156,499	1,629,022	2.705	20,445	33,127	249,484
Hsinchu International Bank	11,576	5,779	1,660,639	1,660,639	876,421	1.030	0	10,193	97,503
Taichung Commercial Bank	116,613	69,279	7,948,987	7,948,987	2,582,526	2.674	72,933	39,020	138,414
Taitung Business Bank	12,023	3,001	854,760	630,358	609,293	13.373	426	0	19,145
Hwatai Bank	200	108	31,460	23,960	14,270	0.561	125	197	5,132
Macoto Bank	30,435	40,713	7,755,701	5,624,192	1,938,881	1.774	17,197	37,108	191,454
Sunny Bank	1,386	829	250,169	250,169	111,132	0.702	506	0	22,238
Bank of Panhsin	29,772	27,669	7,513,630	2,744,574	1,083,154	3.094	0	23,885	252,683
Cota Commercial Bank	319	209	55,200	50,976	25,223	2.351	252	258	1,600
Union Bank of Taiwan	177,221	214,315	106,590,953	42,922,485	13,640,262	2.799	136,403	129,990	1,442,141
The Chinese Bank	255,953	206,661	49,346,915	49,346,915	30,080,923	2.817	300,314	0	29,848
Far Eastern International Bank	8,346	1,667	1,665,218	1,665,218	1,004,207	2.491	5,121	0	116,987
Fuhwa Commercial Bank	4,475	7,026	668,050	471,374	195,009	1.657	1,014	2,449	33,818
E. Sun Commercial Bank, Ltd.	132,992	45,802	53,638,200	9,471,503	4,020,346	2.430	52,845	129,561	916,844
Cosmos Bank, Taiwan	869,494	476,836	638,298,042	150,908,406	70,630,840	2.018	706,308	23,452	882,432
Bowa Bank	74,632	21,590	14,571,430	14,571,430	10,523,757	2.925	230,545	0	60,404
Taishin International Bank	551,057	343,276	397,929,090	127,699,686	87,148,625	1.247	597,564	1,203,107	4,942,376
Ta Chong Bank Ltd.	277,088	133,732	123,246,000	25,174,872	15,654,522	2.454	80,000	37,633	376,044
Jih Sun International Bank	42,472	19,306	2,778,029	2,778,029	1,635,727	2.046	16,357	77,295	493,640
Chinatrust Commercial Bank	354,656	136,651	236,552,100	49,490,388	30,369,123	0.000	28,704	335,025	2,464,719
Chinfon Commercial Bank	5,114	4	317,190	317,190	221,404	0.000	423	7,366	93,942
American Express Bank Ltd.	9,856	1,170	2,082,128	1,902,443	1,423,496	2.394	52,242	9,817	110,850
The Hongkong and Shanghai Banking Corp.Ltd.	10,437	19,182	4,981,180	4,981,180	1,525,485	0.727	10,180	615	14,351
Tainan Sixth Credit Cooperative	403	196	49,300	27,000	14,225	0.000	12,282	398	3,934
Total	3,674,575	2,025,423	2,048,429,834	578,761,340	313,306,167	1.832	2,758,213	2,696,029	15,850,383

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.