

Important Cash Card Business and Financial Information

2005/11

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	804	325	269,425	269,425	141,859	0.866	1,724	0	0
Chiao Tung Bank	101	19	59,500	59,500	43,044	0.000	0	0	0
Land Bank of Taiwan	167,721	19,495	16,383,490	16,383,490	4,996,336	2.509	52,493	0	471,439
First Commercial Bank	19,909	2,156	6,197,180	1,225,561	687,092	1.643	11,610	17,332	154,098
Hua Nan Commercial Bank	163,614	72,793	115,564,636	17,146,433	10,904,821	2.899	161,396	161,577	838,145
Taipei Fubon bank	86,723	18,694	84,333,600	5,100,971	2,970,217	4.541	24,870	38,726	425,097
Cathay United Bank	185,451	116,724	119,965,500	24,592,610	12,475,806	1.754	122,067	390,318	1,489,527
Bank of Kaohsiung	8,259	6,144	7,528,681	7,528,681	2,767,904	0.313	6,617	0	31,665
International Bank of Taipei	47,284	7,146	32,658,000	3,230,574	1,588,394	2.395	10,770	39,921	289,405
Hsinchu International Bank	11,280	5,471	1,601,057	1,601,057	858,884	1.598	0	9,454	106,957
Taichung Commercial Bank	114,398	35,772	6,655,916	6,655,916	2,490,014	2.181	59,056	68,877	207,291
Taitung Business Bank	11,116	2,893	843,130	583,430	564,605	11.170	426	40,516	59,661
Hwatai Bank	156	99	27,200	21,320	11,141	0.090	17	420	5,566
Macoto Bank	29,799	40,431	7,654,531	5,551,107	1,912,042	2.908	27,797	0	191,454
Sunny Bank	1,320	820	242,299	242,299	103,751	0.416	543	3,234	25,472
Bank of Panhsin	28,933	27,159	7,342,290	2,692,828	1,063,849	3.279	0	33,914	286,598
Cota Commercial Bank	317	184	54,040	47,206	25,273	1.274	253	576	2,176
Union Bank of Taiwan	163,156	211,655	103,192,407	41,854,930	12,245,816	2.725	122,458	129,823	1,571,964
The Chinese Bank	259,213	205,839	49,754,017	49,754,017	30,744,968	5.028	301,072	0	29,848
Far Eastern International Bank	8,037	2,787	1,677,598	1,677,598	976,049	2.133	4,880	21,012	137,999
Fuhwa Commercial Bank	4,262	6,871	641,370	454,131	185,615	2.672	1,129	3,254	37,072
E. Sun Commercial Bank, Ltd.	109,665	27,908	41,271,900	7,286,143	3,333,239	2.340	42,196	154,666	1,071,510
Cosmos Bank, Taiwan	868,772	479,188	639,554,397	148,913,288	70,128,759	2.385	701,288	301,261	1,183,693
Bowa Bank	74,916	22,430	14,866,040	14,866,040	10,713,895	4.504	230,545	0	60,404
Taishin International Bank	542,377	339,525	392,082,130	122,190,374	85,998,404	1.601	629,842	1,207,906	6,150,282
Ta Chong Bank Ltd.	273,533	135,664	122,759,100	25,004,504	15,485,061	2.209	100,000	77,396	453,440
Jih Sun International Bank	40,716	18,967	2,689,393	2,689,393	1,573,782	1.745	15,738	74,818	568,458
Chinatrust Commercial Bank	343,402	125,046	225,600,000	47,746,647	29,954,312	0.024	39,077	318,333	2,783,052
Chinfon Commercial Bank	4,909	1	305,080	305,080	214,223	0.023	513	8,944	102,886
American Express Bank Ltd.	9,719	1,097	2,044,451	1,864,076	1,419,112	2.759	50,095	15,996	126,846
The Hongkong and Shanghai Banking Corp.Ltd.	10,539	19,170	5,044,186	5,044,186	1,511,067	0.777	9,607	2,240	16,591
Tainan Sixth Credit Cooperative	385	118	39,060	22,660	14,349	3.533	12,272	0	3,934
Total	3,590,786	1,952,591	2,008,901,604	562,605,475	308,103,683	2.279	2,740,351	3,120,514	18,882,530

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.