

**Important Cash Card Business and Financial Information**

2004/6

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	988	360	323,244	323,244	184,817	0.097	180	0	0
Chiao Tung Bank	56	18	45,590	45,590	26,602	0.000	0	0	0
Land Bank of Taiwan	183,883	20,155	18,463,466	18,463,466	6,623,360	0.588	0	228,723	233,906
First Commercial Bank	24,562	2,447	7,494,729	1,217,553	672,450	0.000	0	21,580	43,827
Hua Nan Commercial Bank	64,506	10,641	36,971,040	3,720,764	2,343,856	0.000	119	0	0
Bank Of Overseas Chinese	9,089	2,065	3,111,575	590,658	306,489	8.443	14,930	0	0
Taipeibank	15,108	12,692	22,240,000	1,565,220	600,127	0.000	0	0	0
Cathay United Bank	131,396	97,434	96,574,000	14,343,520	5,891,984	1.447	105,672	30,630	133,916
Bank of Kaohsiung	10,200	7,827	9,386,376	9,386,376	3,393,109	1.502	57,916	0	540
Taiwan Business Bank	14,428	7,217	2,864,241	2,784,459	1,433,426	1.996	10,634	47,796	104,495
International Bank of Taipei	60,835	34,862	4,055,229	4,055,229	1,781,411	1.820	8,922	65,707	142,573
Hsinchu International Bank	32,301	1,073	2,978,803	2,978,803	1,373,157	1.816	0	0	42,421
Taichung Commercial Bank	53,935	127,918	6,373,585	6,373,585	1,019,767	2.468	78,406	0	19,620
Hwatai Bank	2,447	2,391	320,220	276,200	116,236	3.763	4,132	0	5,540
Macoto Bank	44,906	42,251	9,116,421	6,347,271	2,568,801	2.943	0	0	0
Sunny Bank	1,977	697	297,577	297,577	185,982	1.358	1,384	0	5,504
Bank of Panhsin	34,625	29,401	8,292,375	2,873,306	1,143,779	1.743	7,911	4,784	10,867
Cota Commercial Bank	389	243	60	60	30	0.000	0	0	1
Union Bank of Taiwan	192,739	179,951	101,349,576	29,455,863	11,015,031	2.913	110,150	0	251,552
The Chinese Bank	264,215	158,478	194,974,870	29,955,100	17,748,127	3.947	182	0	0
Far Eastern International Bank	12,419	1,483	1,574,002	1,574,002	1,242,852	3.283	8,700	0	0
Fuhwa Commercial Bank	5,941	9,341	891,641	461,900	428,354	3.018	14,515	0	0
E. Sun Commercial Bank, Ltd.	179,849	117,960	89,342,700	14,659,278	5,579,475	0.000	39,575	0	183,526
Cosmos Bank, Taiwan	925,716	455,767	555,816,874	153,463,163	65,626,002	0.717	656,733	0	917,797
Bowa Bank	67,978	2,419	7,256,162	7,256,162	4,410,997	3.022	0	0	91,934
Taishin International Bank	460,370	315,995	57,749,526	57,749,526	26,906,124	0.000	79,600	152,264	717,046
Ta Chong Bank Ltd.	281,575	81,619	16,842,730	16,842,730	11,997,898	1.784	4,501	0	28,818
Jih Sun International Bank	44,292	18,401	2,740,358	2,740,358	1,665,192	2.489	26,463	261	53,442
Chinatrust Commercial Bank	266,964	264,964	36,085,015	36,085,015	13,444,914	1.779	264,835	68,818	296,277
Chinfon Commercial Bank	7,703	391	443,709	443,709	320,674	2.217	7,430	0	0
American Express Bank Ltd.	15,007	1,580	3,042,136	2,796,697	2,082,783	1.336	33,500	14,020	84,761
The Hongkong and Shanghai Banking Corp.Ltd.	6,767	5,780	2,964,024	2,964,024	1,070,179	0.337	3,693	440	4,574
Standard Chartered Bank	2,677	659	438,322	438,322	232,612	1.263	2,086	1,536	7,462
Tainan Sixth Credit Cooperative	924	0	41,890	41,890	18,956	3.128	6,328	5,600	5,600
Total	3,420,767	2,014,480	1,300,462,066	432,570,620	193,455,553	1.360	1,548,497	642,159	3,385,999

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

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.