

Important Cash Card Business and Financial Information

2004/7

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	971	355	318,045	318,045	182,352	0.099	180	0	180
Chiao Tung Bank	15	61	47,130	47,130	29,865	0.000	0	0	0
Land Bank of Taiwan	183,739	19,894	18,405,953	18,405,953	6,560,173	1.288	145,731	0	231,987
First Commercial Bank	24,340	2,434	7,526,529	1,237,514	659,556	0.000	0	0	43,827
Hua Nan Commercial Bank	83,513	15,601	49,350,100	5,202,357	3,187,510	0.000	333	0	0
Bank Of Overseas Chinese	8,145	1,974	2,875,625	561,714	265,217	0.120	1,298	31,430	31,430
Taipeibank	24,059	12,120	28,943,200	2,021,910	960,721	0.000	382	0	0
Cathay United Bank	137,560	104,933	102,031,500	15,163,405	6,151,404	0.993	131,725	40,849	174,765
Bank of Kaohsiung	10,155	7,666	9,279,940	9,279,940	3,380,406	1.546	74,318	0	540
Taiwan Business Bank	14,299	7,286	2,851,870	2,761,460	1,433,192	2.692	13,407	0	134,683
International Bank of Taipei	61,491	34,957	3,922,863	3,922,863	1,758,899	1.946	15,543	0	142,573
Hsinchu International Bank	31,888	774	2,931,119	2,931,119	1,308,437	0.002	0	35,226	77,647
Taichung Commercial Bank	59,062	123,958	6,393,976	6,393,976	1,004,236	0.896	40,285	38,121	57,741
Taitung Business Bank	177	248	23	14	5	0.000	0	0	0
Hwatai Bank	2,255	2,089	288,750	234,920	108,219	4.617	7,732	0	5,540
Macoto Bank	43,120	42,641	9,094,571	6,279,051	2,462,311	1.251	0	56,000	56,000
Sunny Bank	2,047	802	315,494	315,494	188,587	2.320	5,325	0	5,504
Bank of Panhsin	36,070	30,265	8,594,165	2,967,213	1,182,453	2.224	52,797	4,283	15,167
Cota Commercial Bank	384	255	60,340	60,340	30,691	2.023	306	50	983
Union Bank of Taiwan	201,763	179,436	102,733,956	34,992,941	11,289,976	2.932	112,900	75,954	327,506
The Chinese Bank	270,320	161,607	199,921,460	32,469,504	18,824,210	4.248	181,701	0	0
Far Eastern International Bank	12,800	1,478	1,906,755	1,906,755	1,333,008	3.443	13,157	0	0
Fuhwa Commercial Bank	6,309	8,877	886,751	456,000	412,179	3.109	14,244	0	0
E. Sun Commercial Bank, Ltd.	184,437	120,966	91,620,900	15,029,069	5,702,980	0.880	64,125	0	183,526
Cosmos Bank, Taiwan	926,207	453,967	556,671,734	152,618,464	65,884,831	0.792	659,348	344,153	1,261,950
Bowa Bank	69,282	15,274	7,856,932	7,856,932	4,607,147	3.990	0	0	91,934
Taishin International Bank	470,153	325,606	64,406,324	64,406,324	29,101,908	0.000	78,470	160,769	877,814
Ta Chong Bank Ltd.	276,955	86,178	19,993,489	19,993,489	12,061,489	1.833	425	39,241	68,059
Jih Sun International Bank	46,649	19,161	2,896,071	2,896,071	1,727,903	1.308	25,919	49,712	102,210
Chinatrust Commercial Bank	278,799	296,122	39,630,415	39,630,415	14,251,818	1.829	290,066	64,443	360,719
Chinfon Commercial Bank	7,784	219	437,959	437,959	320,953	0.000	7,430	13,392	13,392
American Express Bank Ltd.	14,557	1,621	2,970,383	2,739,639	2,016,896	1.318	65,146	14,506	99,267
The Hongkong and Shanghai Banking Corp.Ltd.	6,782	6,033	3,157,041	3,157,041	1,110,010	0.372	4,058	320	5,544
Standard Chartered Bank	2,630	678	434,522	434,522	226,208	1.501	2,363	1,197	8,659
Tainan Sixth Credit Cooperative	706	219	67,180	34,320	19,551	5.672	6,328	0	5,600
Total	3,499,423	2,085,755	1,348,823,065	457,163,863	199,745,301	1.418	2,015,042	969,646	4,384,747

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.