

Important Cash Card Business and Financial Information

2004/5

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	997	401	335,734	335,734	185,407	0.000	0	0	0
Chiao Tung Bank	45	18	39,835	39,835	22,335	0.000	0	0	0
Land Bank of Taiwan	187,294	20,397	18,757,374	18,757,374	6,902,175	3.493	0	3,398	5,187
First Commercial Bank	27,035	9,317	7,649,539	1,256,760	670,983	3.321	0	0	22,247
Hua Nan Commercial Bank	42,465	7,864	24,622,190	2,316,358	1,490,145	0.000	0	0	0
Bank Of Overseas Chinese	9,114	2,169	3,171,895	595,059	308,016	5.270	13,478	0	0
Taipeibank	2,610	5,689	9,632,000	720,257	108,257	0.000	0	0	0
Cathay United Bank	124,539	93,630	92,016,500	13,662,635	5,598,878	0.859	70,479	32,220	103,286
Bank of Kaohsiung	10,129	8,105	9,499,294	9,499,294	3,332,648	0.742	0	0	0
Taiwan Business Bank	15,020	7,363	2,882,197	2,813,993	1,503,312	4.400	20,535	18,357	56,747
International Bank of Taipei	60,933	34,927	4,316,833	4,316,833	1,763,802	5.230	46,864	0	76,866
Hsinchu International Bank	32,730	1,341	3,029,576	3,029,576	1,385,928	0.865	0	0	0
Taichung Commercial Bank	50,728	127,809	6,287,155	6,287,155	980,259	1.790	48,721	19,620	19,620
Hwatai Bank	2,614	2,655	349,020	340,140	125,888	2.780	4,132	5,540	5,540
Macoto Bank	45,533	41,923	6,344,316	3,755,113	2,589,203	2.449	0	0	0
Sunny Bank	1,943	690	295,311	295,311	184,649	0.820	1,003	5,504	5,504
Bank of Panhsin	32,229	28,420	7,843	2,740	1,079	1.640	16	4	6
Cota Commercial Bank	392	230	59	59	30	0.310	0	1	1
Union Bank of Taiwan	195,651	165,480	99,121,437	28,250,837	10,533,218	2.873	105,332	51,978	251,552
The Chinese Bank	257,752	154,787	189,489,220	29,116,057	16,676,917	3.460	181,701	0	0
Far Eastern International Bank	11,976	1,653	1,497,100	334,842	1,162,258	2.650	8,252	0	0
Fuhwa Commercial Bank	5,823	9,328	884,771	449,836	434,436	0.007	13,363	0	0
E. Sun Commercial Bank, Ltd.	173,435	114,367	86,340,600	14,175,931	5,382,455	0.185	37,794	139,177	183,526
Cosmos Bank, Taiwan	923,966	465,982	558,992,528	154,834,002	64,805,225	3.490	650,641	204,646	917,797
Bowa Bank	65,242	2,884	6,713,497	6,713,497	4,164	2.136	0	79,183	91,934
Taishin International Bank	451,006	306,639	52,998,069	52,998,069	25,486,701	1.490	306,180	144,653	564,782
Ta Chong Bank Ltd.	288,164	80,632	17,644,171	6,196,043	11,487,077	1.620	0	0	0
Jih Sun International Bank	42,625	15,919	2,507,192	2,507,192	1,542,079	1.510	29,452	43,900	53,182
Chinatrust Commercial Bank	256,992	230,217	32,255,885	32,255,885	12,570,464	1.580	196,960	77,926	227,459
Chinfon Commercial Bank	7,639	735	460,749	460,749	329,006	0.920	228	0	0
American Express Bank Ltd.	15,259	1,722	3,108,752	3,108,752	2,109,545	1.550	37,733	15,448	70,741
The Hongkong and Shanghai Banking Corp.Ltd.	6,757	5,700	2,845,946	1,794,631	1,051,315	0.290	3,693	440	4,574
Standard Chartered Bank	2,745	639	443,821	443,821	237,932	1.080	2,046	1,881	6,731
Tainan Sixth Credit Cooperative	1,166	0	41,030	41,030	24,425	22.700	728	0	0
Total	3,352,548	1,949,632	1,244,581,439	401,705,400	180,990,211	2.843	1,779,331	843,876	2,667,282

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.