

Important Cash Card Business and Financial Information

2004/8

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	980	347	317,745	317,745	181,113	0.151	180	0	0
Chiao Tung Bank	76	13	52,010	52,010	33,837	0.000	0	0	0
Land Bank of Taiwan	183,085	19,854	18,325,849	18,325,849	6,514,805	1.882	190,171	1,700	231,430
First Commercial Bank	24,302	2,419	7,540,729	1,244,544	660,130	0.000	0	0	43,827
Hua Nan Commercial Bank	98,582	18,605	58,297,580	6,257,520	3,912,854	0.000	589	0	0
Bank Of Overseas Chinese	8,119	1,948	2,861,290	568,585	269,089	0.235	20,161	192	31,621
Taipeibank	29,891	11,189	32,864,000	2,275,620	1,189,591	0.000	1,429	0	0
Cathay United Bank	168,628	87,491	107,426,700	15,973,341	6,622,360	0.478	93,468	60,853	235,618
Bank of Kaohsiung	10,074	7,577	9,197,997	9,197,997	3,369,439	1.605	56,818	0	540
Taiwan Business Bank	14,250	7,094	2,797,589	2,698,569	1,401,115	3.105	14,663	2,486	106,981
International Bank of Taipei	63,097	33,506	3,900,629	3,900,629	1,771,394	1.467	8,742	13,518	156,091
Hsinchu International Bank	30,856	613	2,820,782	2,820,782	1,289,600	0.000	0	14,059	91,706
Taichung Commercial Bank	61,805	123,516	6,450,865	6,450,865	1,037,102	1.516	40,513	0	57,741
Taitung Business Bank	1,215	1,761	187,315	98,191	39,788	0.000	0	0	0
Hwatai Bank	2,108	1,899	266,870	211,910	97,705	4.393	8,254	2,775	8,295
Macoto Bank	42,421	42,403	9,022,391	6,224,091	2,437,030	1.639	19,966	0	56,000
Sunny Bank	2,019	835	314,172	314,172	184,639	0.460	1,793	4,377	9,881
Bank of Panhsin	37,436	31,595	8,939,615	3,076,352	1,228,624	2.378	47,131	5,878	21,046
Cota Commercial Bank	387	256	60,753	60,753	30,686	1.489	307	306	1,292
Union Bank of Taiwan	207,457	183,037	101,729,097	36,454,701	11,826,539	2.859	118,265	22,654	350,160
The Chinese Bank	266,574	181,683	208,372,180	32,796,593	19,046,352	2.787	181,701	450,065	450,065
Far Eastern International Bank	12,028	1,524	1,833,000	1,833,000	1,309,508	1.420	7,988	34,000	34,000
Fuhwa Commercial Bank	6,272	8,754	877,681	475,399	398,612	4.912	15,077	0	0
E. Sun Commercial Bank, Ltd.	188,687	123,598	93,685,500	15,346,587	5,797,368	0.000	40,227	99,289	282,815
Cosmos Bank, Taiwan	925,761	452,432	557,832,934	152,275,052	66,851,047	1.249	669,364	140,751	1,402,700
Bowa Bank	71,072	15,794	8,697,882	8,697,882	5,023,420	3.848	0	47,383	139,318
Taishin International Bank	480,453	334,135	71,450,083	71,450,083	32,051,274	0.000	58,459	170,333	1,048,147
Ta Chong Bank Ltd.	276,324	90,698	19,391,109	19,391,109	12,349,991	1.883	30,425	0	68,059
Jih Sun International Bank	48,634	20,732	2,992,503	2,992,503	1,814,787	1.517	21,777	27,251	126,680
Chinatrust Commercial Bank	292,489	310,108	41,935,215	41,935,215	15,214,905	1.772	311,689	78,181	438,900
Chinfon Commercial Bank	7,687	158	430,629	430,629	322,250	1.811	7,430	0	13,392
American Express Bank Ltd.	14,125	1,577	2,883,928	2,651,309	1,944,029	1.720	66,486	9,003	108,270
The Hongkong and Shanghai Banking Corp.Ltd.	6,853	6,413	3,303,362	3,303,362	1,142,836	0.579	4,678	527	6,071
Standard Chartered Bank	2,595	687	431,152	431,152	220,173	1.673	2,740	1,665	10,324
Tainan Sixth Credit Cooperative	649	237	66,070	34,010	18,710	2.517	7,258	930	6,530
Total	3,586,991	2,124,488	1,387,557,206	470,568,111	207,602,702	1.389	2,047,749	1,188,176	5,537,500

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.