

Important Cash Card Business and Financial Information

2004/9

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	981	331	315,325	315,325	180,346	0.152	2,075	0	0
Chiao Tung Bank	75	20	55,870	55,870	36,688	0.000	0	0	0
Land Bank of Taiwan	183,274	20,116	18,295,273	18,295,273	6,452,748	2.657	233,680	6,205	237,635
First Commercial Bank	23,881	2,365	7,427,599	1,413,908	755,425	0.000	0	17,815	61,642
Hua Nan Commercial Bank	99,783	31,812	65,423,050	7,736,018	4,879,839	0.000	11,542	0	0
Bank Of Overseas Chinese	7,984	1,909	2,815,220	569,722	265,465	0.495	19,289	3,461	35,082
Taipeibank	34,543	12,372	37,532,000	2,585,520	1,341,657	0.125	7,461	0	0
Cathay United Bank	155,536	111,507	111,501,500	16,620,820	6,922,097	0.148	79,640	50,947	286,565
Bank of Kaohsiung	9,941	7,526	9,100,820	9,100,820	3,326,613	1.704	63,138	0	540
Taiwan Business Bank	13,872	7,037	2,710,043	2,600,294	1,371,948	3.317	11,044	756	114,565
International Bank of Taipei	64,415	30,075	3,880,716	3,880,716	1,798,898	2.021	10,078	0	156,091
Hsinchu International Bank	29,636	465	2,702,445	2,702,445	1,244,620	0.000	0	11,539	103,246
Taichung Commercial Bank	100,845	86,927	6,516,481	6,516,481	1,057,971	2.079	40,513	0	57,512
Taitung Business Bank	2,746	3,066	342,845	172,568	94,786	0.000	0	0	0
Hwatai Bank	1,951	1,577	237,420	166,980	84,716	0.292	2,734	5,530	13,825
Macoto Bank	41,447	42,687	8,967,941	6,185,131	2,383,852	2.173	25,905	0	56,000
Sunny Bank	2,018	882	318,296	318,296	184,163	2.051	4,721	0	9,881
Bank of Panhsin	38,487	29,923	9,142,705	3,071,926	1,264,263	2.141	34,937	12,632	33,678
Cota Commercial Bank	386	262	61,303	61,303	30,632	1.146	306	204	1,496
Union Bank of Taiwan	211,020	186,519	106,278,848	37,630,926	12,292,600	3.035	122,926	99,701	449,861
The Chinese Bank	264,158	169,180	202,873,370	33,179,433	19,103,918	1.886	181,701	392,676	842,741
Far Eastern International Bank	11,936	1,541	1,805,919	1,805,919	1,279,486	2.027	7,805	0	34,000
Fuhwa Commercial Bank	6,093	8,559	859,388	479,688	377,192	1.452	6,020	9,386	9,386
E. Sun Commercial Bank, Ltd.	192,694	126,582	95,782,800	15,709,045	5,893,067	0.006	41,455	46,410	329,224
Cosmos Bank, Taiwan	925,835	453,275	561,539,402	154,975,382	67,067,930	0.098	670,744	39,448	1,442,148
Bowa Bank	70,280	16,595	9,109,501	9,109,501	5,429,520	0.812	0	0	139,318
Taishin International Bank	488,627	340,905	77,019,829	77,019,829	34,669,701	0.000	72,622	132,907	1,181,054
Ta Chong Bank Ltd.	277,629	94,889	20,020,064	20,020,064	12,833,869	1.725	65,690	46,933	114,992
Jih Sun International Bank	50,555	21,403	3,096,191	3,096,191	1,888,858	1.410	18,889	29,813	157,909
Chinatrust Commercial Bank	305,826	320,298	44,047,459	44,047,459	16,247,261	1.651	305,823	108,830	547,738
Chinfon Commercial Bank	7,564	123	422,949	422,949	312,414	0.045	7,430	12,740	26,132
American Express Bank Ltd.	13,615	1,660	2,806,077	2,588,190	1,883,299	1.579	62,526	13,483	121,753
The Hongkong and Shanghai Banking Corp.Ltd.	6,919	7,204	3,439,791	3,439,791	1,181,354	0.607	5,094	1,020	7,091
Standard Chartered Bank	2,517	717	424,837	424,837	214,687	2.001	3,002	1,503	11,827
Tainan Sixth Credit Cooperative	615	222	63,450	32,980	18,110	2.154	7,765	506	7,036
Total	3,647,684	2,140,531	1,416,936,727	486,351,600	214,369,993	0.869	2,126,555	1,044,445	6,589,968

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.