

Important Cash Card Business and Financial Information

2004/10

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	960	339	312,265	312,265	177,811	0.154	2,049	0	0
Chiao Tung Bank	81	26	61,490	61,490	34,875	1.445	0	0	0
Land Bank of Taiwan	182,187	20,361	18,128,007	18,128,007	6,195,808	0.533	93,390	163,126	397,827
First Commercial Bank	23,987	2,437	7,473,209	1,473,211	805,326	0.000	0	0	61,642
Hua Nan Commercial Bank	113,643	36,396	74,577,400	9,634,363	6,003,880	0.013	22,246	0	0
Bank Of Overseas Chinese	7,654	1,865	2,731,120	555,777	253,752	1.044	11,808	10,073	45,155
Taipeibank	39,828	14,697	43,620,000	3,007,940	1,500,966	0.929	20,305	0	0
Cathay United Bank	185,872	95,314	117,263,400	21,550,763	7,898,324	0.093	74,755	31,580	318,145
Bank of Kaohsiung	9,755	7,511	8,997,767	8,997,767	3,268,052	1.722	59,364	0	540
Taiwan Business Bank	12,974	6,972	2,589,118	2,462,948	1,273,238	1.663	6,972	35,850	150,415
International Bank of Taipei	64,000	28,700	3,797,987	3,797,987	1,778,613	1.244	4,766	15,571	171,662
Hsinchu International Bank	28,246	324	2,596,996	2,559,551	1,199,539	1.169	0	0	103,246
Taichung Commercial Bank	103,165	85,944	6,553,983	6,553,983	1,036,002	1.430	23,680	16,833	74,346
Taitung Business Bank	4,251	3,704	422,255	355,995	147,342	0.000	0	0	0
Hwatai Bank	1,662	1,309	201,800	150,770	79,474	0.668	2,734	0	13,825
Macoto Bank	40,533	42,799	8,896,301	6,369,391	2,385,049	2.717	32,401	0	56,000
Sunny Bank	2,101	810	320,267	320,267	181,493	2.336	2,830	3,780	13,661
Bank of Panhsin	38,563	32,449	9,236,150	3,166,025	1,277,959	2.344	26,832	8,742	42,420
Cota Commercial Bank	371	288	62,223	62,223	29,939	1.139	299	50	1,546
Union Bank of Taiwan	214,533	184,212	106,401,565	38,493,004	12,425,557	1.843	124,256	129,940	579,801
The Chinese Bank	267,076	172,790	206,269,070	35,322,742	19,820,009	2.630	181,701	0	842,741
Far Eastern International Bank	11,773	1,585	1,797,230	1,797,230	1,258,303	2.460	7,676	0	34,000
Fuhwa Commercial Bank	5,886	8,411	841,505	475,115	350,501	2.267	8,266	11,539	20,925
E. Sun Commercial Bank, Ltd.	195,669	129,308	97,493,100	16,094,207	5,959,223	0.006	42,509	48,826	378,050
Cosmos Bank, Taiwan	926,132	451,853	570,373,817	155,855,768	68,192,130	0.246	682,085	153,203	1,477,008
Bowa Bank	72,541	17,118	9,930,621	9,930,621	5,979,134	1.566	120,750	0	139,318
Taishin International Bank	495,218	347,921	85,267,381	85,267,381	37,407,225	0.000	60,501	151,884	1,332,938
Ta Chong Bank Ltd.	276,988	100,305	20,329,777	20,329,777	12,820,358	1.619	14,240	44,556	159,548
Jih Sun International Bank	51,826	21,696	3,229,907	3,229,907	1,924,122	1.042	19,241	39,960	197,869
Chinatrust Commercial Bank	312,495	333,828	46,229,239	46,229,239	16,858,798	1.477	299,526	134,626	682,346
Chinfon Commercial Bank	7,444	90	415,609	415,609	308,653	1.867	7,430	0	26,132
American Express Bank Ltd.	13,285	1,628	2,743,335	2,514,386	1,852,639	1.433	63,546	15,157	136,911
The Hongkong and Shanghai Banking Corp.Ltd.	6,961	7,991	3,575,492	3,575,492	1,202,431	0.636	5,917	1,341	8,432
Standard Chartered Bank	2,490	713	421,227	421,227	209,432	1.846	3,194	1,738	13,565
Tainan Sixth Credit Cooperative	600	226	62,880	33,100	17,616	0.653	8,193	427	7,463
Total	3,720,750	2,161,920	1,463,223,493	509,505,528	222,113,573	0.837	2,033,462	1,018,802	7,487,477

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.