

Important Cash Card Business and Financial Information

2004/11

In NTS\$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	948	349	313,395	313,395	174,574	0.157	2,017	0	0
Chiao Tung Bank	96	26	67,900	67,900	41,385	0.000	0	0	0
Land Bank of Taiwan	183,026	20,338	18,103,214	18,103,214	6,133,934	1.164	132,948	0	393,531
First Commercial Bank	23,717	2,464	7,484,599	1,482,839	811,105	0.000	0	0	61,642
Hua Nan Commercial Bank	128,361	43,370	85,248,220	11,239,552	7,207,149	0.067	44,454	0	0
Bank Of Overseas Chinese	6,059	1,501	2,163,425	443,210	192,111	1.505	9,261	5,178	50,332
Taipeibank	45,024	16,985	3,384,580	49,607,200	1,623,528	0.000	6,356	38,339	38,339
Cathay United Bank	170,444	128,412	124,323,400	22,526,799	9,262,512	0.097	82,851	28,732	346,877
Bank of Kaohsiung	9,694	7,411	8,914,754	8,914,754	3,220,382	0.731	29,864	31,578	32,118
Taiwan Business Bank	12,421	6,544	2,421,890	2,284,833	1,226,828	1.013	5,397	17,972	168,387
International Bank of Taipei	64,081	29,941	3,551,934	3,551,934	1,775,682	1.282	10,150	0	171,662
Hsinchu International Bank	27,174	181	2,468,843	2,468,843	1,175,218	0.000	0	23,517	126,762
Taichung Commercial Bank	105,445	84,701	6,863,551	6,863,551	1,158,093	0.891	7,635	16,045	90,391
Taitung Business Bank	6,145	3,828	498,185	435,805	207,446	0.000	0	0	0
Hwatai Bank	1,538	1,141	186,640	140,110	73,818	1.211	2,734	0	13,825
Macoto Bank	39,138	42,716	8,764,451	6,287,111	2,342,124	1.807	21,157	36,888	92,888
Sunny Bank	2,060	774	312,244	312,244	178,698	1.018	1,487	3,567	17,228
Bank of Panhsin	38,329	32,377	9,201,890	3,154,820	1,277,542	2.440	16,957	10,650	53,070
Cota Commercial Bank	374	291	62,373	62,373	29,922	0.217	299	264	1,810
Union Bank of Taiwan	206,599	195,094	107,134,640	38,792,598	12,701,569	1.938	127,016	89,897	748,727
The Chinese Bank	270,055	175,860	209,421,890	36,263,151	21,178,921	2.859	181,701	92,579	935,320
Far Eastern International Bank	11,630	1,589	1,794,010	1,794,010	1,253,622	3.146	75,217	0	34,000
Fuhwa Commercial Bank	5,740	8,281	824,810	491,719	330,593	1.398	4,031	5,877	26,802
E. Sun Commercial Bank, Ltd.	198,781	131,846	99,188,100	16,578,703	6,081,095	0.006	43,911	52,183	430,233
Cosmos Bank, Taiwan	926,828	455,676	580,952,787	156,928,363	69,574,067	0.344	695,981	250,350	1,727,357
Bowa Bank	74,841	17,850	10,353,641	10,353,641	7,053,264	1.946	120,750	0	139,318
Taishin International Bank	502,281	351,315	91,919,288	91,919,288	41,346,418	0.000	82,424	135,445	1,468,382
Ta Chong Bank Ltd.	281,132	109,445	20,470,252	20,470,252	12,788,935	1.556	45,000	32,808	192,356
Jih Sun International Bank	52,471	21,927	3,266,201	3,266,201	1,935,361	0.641	19,354	39,839	237,708
Chinatrust Commercial Bank	321,774	345,315	47,657,909	47,657,909	17,544,536	0.789	191,253	216,978	899,342
Chinfon Commercial Bank	7,297	61	407,179	407,179	295,550	0.000	7,430	11,204	37,336
American Express Bank Ltd.	12,972	1,599	2,687,846	2,460,774	1,792,729	1.488	62,566	11,279	148,190
The Hongkong and Shanghai Banking Corp.Ltd.	7,177	8,794	3,709,016	3,709,016	1,235,583	0.665	6,525	520	8,952
Standard Chartered Bank	2,516	602	588,786	588,786	204,867	1.284	2,027	2,151	15,716
Tainan Sixth Credit Cooperative	585	219	61,360	32,500	17,611	1.789	8,193	0	7,463
Total	3,746,753	2,248,823	1,464,773,203	569,974,577	233,446,772	0.811	2,046,946	1,153,840	8,716,064

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.