

Important Cash Card Business and Financial Information

2004/12

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	939	344	310,475	310,475	173,490	0.158	2,006	0	0
Chiao Tung Bank	110	32	76,090	76,090	47,956	0.000	0	0	0
Land Bank of Taiwan	183,309	20,459	18,049,351	18,049,351	6,041,028	1.735	161,959	0	389,970
First Commercial Bank	23,465	2,451	7,280,439	1,432,257	802,724	0.000	0	29,915	91,557
Hua Nan Commercial Bank	141,136	50,059	94,573,370	12,699,353	8,181,636	0.162	70,800	0	0
Bank Of Overseas Chinese	4,174	1,332	1,595,945	315,743	110,172	0.203	6,135	7,839	58,171
Taipeibank	53,197	18,958	57,724,000	4,115,526	2,104,855	0.000	7,493	18,432	56,771
Cathay United Bank	176,943	135,751	129,298,600	23,203,700	9,788,995	0.000	96,768	35,477	382,354
Bank of Kaohsiung	9,543	7,361	8,804,043	8,804,043	3,153,748	0.754	47,251	0	32,118
Taiwan Business Bank	11,786	6,125	2,275,947	2,133,851	1,160,634	0.619	3,466	13,090	181,477
International Bank of Taipei	65,001	31,690	3,698,507	3,698,507	1,720,908	1.225	10,542	18,081	189,743
Hsinchu International Bank	21,272	18	2,005,561	2,005,561	1,120,767	0.025	0	11,216	137,979
Taichung Commercial Bank	107,966	83,478	7,110,653	7,110,653	1,380,172	0.872	14,396	11,022	101,413
Taitung Business Bank	7,774	3,739	585,330	514,970	270,195	0.000	2,171	0	0
Hwatai Bank	1,337	735	162,650	113,850	67,221	0.707	2,734	1,221	15,046
Macoto Bank	38,101	43,074	8,701,451	6,240,106	2,291,658	2.402	27,527	0	92,888
Sunny Bank	2,036	799	312,317	312,317	174,697	2.198	3,731	0	17,228
Bank of Panhsin	37,762	32,164	9,107,730	3,122,062	1,261,245	2.540	78,278	14,523	67,593
Cota Commercial Bank	371	295	62,243	62,243	30,534	0.861	305	0	1,810
Union Bank of Taiwan	207,718	198,800	108,718,604	39,737,237	13,153,564	1.844	131,536	30,701	779,428
The Chinese Bank	267,881	178,830	37,116,825	37,116,825	21,668,733	1.791	181,701	311,318	1,246,638
Far Eastern International Bank	11,221	1,707	1,789,145	1,789,145	1,222,553	2.478	7,623	9,020	43,020
Fuhwa Commercial Bank	5,659	8,066	805,956	492,489	311,038	1.501	4,537	2,352	29,154
E. Sun Commercial Bank, Ltd.	201,525	135,664	101,156,700	17,297,803	6,240,825	0.000	44,697	59,615	489,848
Cosmos Bank, Taiwan	905,498	467,708	592,727,218	157,032,554	69,205,627	0.247	692,220	801,147	2,528,505
Bowa Bank	78,879	18,428	11,574,121	11,574,121	7,602,139	2.464	120,750	0	139,318
Taishin International Bank	509,243	354,166	101,197,566	101,197,566	46,166,348	0.000	87,498	179,746	1,648,128
Ta Chong Bank Ltd.	274,075	109,479	20,585,098	20,585,098	12,624,380	1.155	50,000	75,077	267,433
Jih Sun International Bank	52,372	23,278	3,321,594	3,321,594	1,957,093	1.372	19,571	18,000	255,708
Chinatrust Commercial Bank	328,385	352,339	48,819,264	48,819,264	17,960,457	0.000	71,249	262,795	1,162,137
Chinfon Commercial Bank	7,099	52	397,649	397,649	290,114	2.503	7,454	0	37,336
American Express Bank Ltd.	12,668	1,527	2,631,043	2,427,243	1,745,729	1.356	59,180	10,310	158,500
The Hongkong and Shanghai Banking Corp.Ltd.	7,358	9,800	3,904,667	3,904,667	1,258,880	0.666	5,937	2,681	11,633
Standard Chartered Bank	2,394	635	629,229	629,229	197,344	0.881	1,198	1,234	16,950
Tainan Sixth Credit Cooperative	568	220	60,600	32,200	16,983	0.536	8,193	457	7,922
Total	3,758,765	2,299,563	1,387,169,981	540,675,342	241,504,442	0.626	2,028,906	1,925,269	10,637,776

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.