

Important Credit Card Business and Financial Information

2004/06

In NTS\$1,000

Issuer	Card in force	Active cards	Monthly issuing cards	Monthly cancelled cards	Revolving balance	Monthly retail sales volume	Monthly cash advance volume	Delinquency Ratio (3 months to 6 months)	Delinquency Ratio (over 6 months)	Coverage ratio	Monthly write-off amount	Annual write-off amount
Central Trust of China	23,147	10,742	769	114	18,609	52,178	352	12.70	12.38	104.05	256	256
The Farmers Bank of China	38,742	17,060	2,486	281	53,061	120,491	10,989	3.80	1.74	0.00	3,608	3,608
Bank of Taiwan	138,135	109,600	1,135	1,498	378,824	313,953	6,489	0.89	0.34	116.47	0	0
Land Bank of Taiwan	278,238	85,935	16,809	3,074	962,050	396,282	38,030	6.21	5.38	0.00	88,683	88,683
Taiwan Cooperative Bank	703,497	201,102	22,266	5,757	2,027,367	933,987	54,928	8.61	6.17	0.00	6,930	6,930
First Commercial Bank	916,127	346,028	12,147	6,866	3,071,149	2,007,369	167,768	2.15	0.03	105.34	24,479	24,479
Hua Nan Commercial Bank	481,670	168,738	24,387	3,506	1,093,046	618,910	40,426	7.10	6.37	86.87	0	0
Chang Hwa Commercial Bank	239,080	107,339	1,328	2,176	989,315	494,821	49,581	2.39	0.81	138.46	334	334
Bank Of Overseas Chinese	632,592	386,970	47,594	32,011	2,782,128	2,275,221	104,411	3.27	2.30	67.20	13,593	13,593
The Shanghai Commercial & Savings Bank	454,556	263,039	10,735	3,519	2,899,113	1,737,963	254,919	1.75	1.04	132.01	46,220	46,220
Taipeibank	1,440	1,440	34	3	106,428	248,385	0	5.18	3.89	101.17	12,694	12,694
Cathay United Bank	3,013,516	1,547,024	53,758	40,869	44,937,868	8,992,616	1,087,561	1.43	0.00	170.02	219,099	219,099
Bank of Kaohsiung	11,570	5,434	149	168	45,353	130,301	1,217	0.38	0.17	216.04	1,826	1,826
The International Commercial Bank of China	1,114,789	491,217	6,542	33,057	10,236,909	2,956,783	305,287	2.80	0.07	166.17	399,605	399,605
Taiwan Business Bank	346,765	134,037	7,205	3,902	2,013,418	763,638	130,748	3.45	1.26	100.00	118,869	118,869
International Bank of Taipei	278,652	112,873	33,607	2,942	3,377,203	1,130,679	73,250	1.01	0.30	127.73	21,485	21,485
Hsinchu International Bank	431,827	283,024	19,398	6,533	1,269,267	1,320,179	56,362	2.40	2.23	23.45	7,150	7,150
Taichung Commercial Bank	359,331	66,095	7,810	3,197	439,342	235,001	32,878	4.93	3.60	61.66	13,917	13,917
Tainan Business Bank	75,477	46,159	1,213	933	521,788	132,780	19,670	6.70	3.80	316.81	85,992	85,992
Kaohsiung Business Bank	24,573	10,484	1	458	382,305	24,512	17,232	6.36	4.11	55.59	0	0
Hwatai Bank	22,165	22,165	80	158	81,861	78,934	3,293	3.73	1.50	106.64	906	906
Macoto Bank	953,990	785,069	51,646	14,489	7,528,126	1,697,374	300,686	5.76	3.77	101.02	0	0
Sunny Bank	219,480	182,601	6,327	3,655	3,062,206	176,424	73,086	2.86	1.51	113.93	6,579	6,579
Cota Commercial Bank	13,838	10,960	641	118	44,389	66,846	2,205	1.97	1.96	86.90	0	0
United-Credit Commercial Bank	67,145	35,630	287	731	201,048	123,320	7,989	0.04	0.04	620.22	2,964	2,964
Union Bank of Taiwan	2,646,533	1,253,578	48,746	41,771	21,200,000	5,017,443	1,230,750	3.69	1.89	104.35	203,680	203,680
The Chinese Bank	1,167,855	536,161	10,558	21,039	11,020,037	1,710,203	326,679	9.91	7.76	13.34	0	0
Far Eastern International Bank	913,746	511,988	13,359	15,753	22,897,570	1,838,038	459,615	2.24	0.44	105.97	114,606	114,606
Fuhwa Commercial Bank	303,354	160,569	3,361	5,111	2,062,992	801,964	78,503	5.76	3.58	82.44	37,668	37,668
E. Sun Commercial Bank, Ltd.	2,174,958	1,464,076	26,293	15,932	22,211,488	4,874,434	1,092,670	0.97	0.02	137.88	231,453	231,453
Cosmos Bank, Taiwan	1,008,879	465,978	24,482	10,066	5,128,342	1,538,297	191,553	3.09	0.75	106.45	0	0
Bowa Bank	35,515	9,231	397	470	199,419	68,394	6,800	6.70	2.45	100.86	1,063	1,063
Chung Shing Bank	113,044	22,427	150	819	392,932	90,266	11,227	10.80	8.04	127.83	0	0
Taishin International Bank	4,392,380	2,150,168	96,356	74,064	64,957,801	10,815,746	1,552,906	1.21	0.00	134.85	260,842	260,842
Fubon Commercial Bank	2,360,608	1,486,094	41,080	30,654	21,422,675	8,381,439	1,390,384	1.94	0.00	111.56	191,685	191,685
Ta Chong Bank Ltd.	403,273	192,243	3,497	5,097	5,341,872	679,016	195,540	2.14	0.62	103.08	26,943	26,943
Jih Sun International Bank	665,002	426,731	22,749	7,151	6,054,710	1,697,902	354,580	4.79	2.29	100.00	220,908	220,908
EnTie Commercial Bank	337,051	263,382	6,321	4,391	2,067,683	635,456	38,148	2.57	1.91	120.61	0	0
Chinatrust Commercial Bank	6,191,064	3,945,903	146,187	57,770	51,553,541	23,954,881	2,899,508	2.18	1.26	117.00	236,840	236,840
Chinfon Commercial Bank	1,128,088	566,053	27,956	15,833	11,683,899	2,383,697	566,476	5.54	3.60	129.66	242,844	242,844
Citibank N. A.	1,710,561	1,255,844	41,518	42,909	41,122,358	10,509,765	2,133,023	1.76	0.81	101.55	126,877	126,877
ABN AMRO Bank	955,568	434,448	48,886	19,572	16,875,629	4,397,293	409,628	1.23	0.00	138.10	53,070	53,070
The Hongkong and Shanghai Banking Corp.Ltd.	661,691	431,044	25,294	24,156	12,762,834	3,322,809	338,319	1.63	0.00	304.62	70,186	70,186
Standard Chartered Bank	429,336	281,803	7,888	8,158	13,266,035	1,057,537	354,842	0.96	0.00	137.61	89,245	89,245
Cetelem	217,612	200,194	6,834	5,098	1,067,648	461,635	10,088	7.24	6.69	130.09	2,030	2,030
The Second Credit Cooperative Association of Keelung	24,961	9,104	72	178	95,626	42,857	2,963	3.87	2.50	1.55	17,717	17,717
The Third Credit Cooperative Association of Kaohsiung	25,486	6,093	285	160	116,498	131,885	9,020	1.63	0.28	176.63	19,477	19,477
Asia Trust & Investment Corp.	12,604	5,231	73	233	78,909	33,272	2,624	6.57	4.86	96.06	2,216	2,216
AnShin Card Services Co., Ltd.	1,199,214	698,554	22,232	8,610	9,462,168	3,787,287	801,514	2.17	0.98	100.00	30,660	30,660
AIG Credit Card Company(Taiwan) Ltd.	276,991	169,609	8,969	3,512	14,306,697	1,283,195	225,795	2.07	0.00	135.14	65,003	65,003
American Express International Inc.	304,764	220,699	3,002	5,211	5,725,896	2,181,368	15,967	2.57	0.56	224.31	39,201	39,201
Diners Club International Taiwan Ltd.	73,286	40,664	58	1,168	472,630	628,618	25,939	2.24	1.29	115.40	3,777	3,777
GE Capital Credit Card Company	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	36,181	24,496	2,038	317	1,606	39,619	16,185	3.93	1.30	23.93	0	0
Total	40,609,988	22,663,130	966,995	595,218	452,071,668	119,393,263	17,580,603	2.48	1.05	101.30	3,363,180	3,363,180

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 Card in force : No. of cards issued and in normal condition minus No. of cards cancelled.

2.2 Active cards : Cards with charge activity in the past six months, excluding debit cards; cards with installment payment activity included; cards with revolving payment activity only excluded.

2.3 Monthly issuing cards : Reissued cards and renewed cards excluded.

2.4 Monthly cancelled cards : Cards newly cancelled.

2.5 Revolving balance : Amount of principal that incurs interest on revolving credit for the month.

2.6 Delinquency : Receivables in accounts where the amount paid by cardholders for the month does not cover the required minimum payment and accounts whether recourse

action has been taken against the debtor (primary and accessory) though no late payment has incurred. If the cardholder has charges past due for several months and subsequently makes payment sufficient to cover the minimum payment for one month, the past due duration is deducted by one month, but the account is still past due until the cardholder has paid off the minimum payment for each period.

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.