

Important Credit Card Business and Financial Information

2004/07

In NTS1,000

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	22,717	10,550	370	121	18,081	63,872	349	11.42	11.18	106.95	278	534
The Farmers Bank of China	40,585	18,060	2,294	451	54,471	115,454	12,542	3.66	1.99	102.42	958	4,566
Bank of Taiwan	155,054	126,391	18,240	1,321	383,908	309,551	5,929	0.82	0.30	100.01	0	0
Land Bank of Taiwan	285,561	86,393	16,299	3,258	983,243	419,554	38,837	6.78	5.88	100.00	521	89,204
Taiwan Cooperative Bank	716,392	203,215	15,717	4,045	2,014,521	1,035,698	57,702	7.94	5.43	0.00	53,260	60,190
First Commercial Bank	915,489	342,683	6,554	7,543	3,060,792	1,741,324	167,112	1.56	0.05	147.45	53,077	77,556
Hua Nan Commercial Bank	506,155	176,166	27,020	3,608	1,098,185	888,623	40,774	6.07	4.51	106.79	29,279	29,279
Chang Hwa Commercial Bank	257,949	106,990	20,058	1,704	1,000,532	487,903	51,752	2.21	0.67	159.93	17,938	18,272
Bank Of Overseas Chinese	654,184	371,693	26,754	5,162	2,608,501	2,000,452	111,347	3.03	2.06	73.51	20,918	34,511
The Shanghai Commercial & Savings Bank	455,494	262,575	5,028	3,439	3,038,613	1,340,359	199,123	2.28	1.47	124.22	0	46,220
Taipeibank	1,442	1,442	11	9	93,344	294,946	0	4.66	4.10	97.68	0	12,694
Cathay United Bank	3,143,886	1,693,230	154,471	24,101	46,782,592	7,998,335	1,140,702	1.39	0.00	170.09	217,782	436,881
Bank of Kaohsiung	11,547	5,329	100	89	43,408	124,096	1,082	0.74	0.32	136.74	0	1,826
The International Commercial Bank of China	1,091,295	476,557	8,099	33,745	10,126,281	2,774,156	313,369	3.67	0.99	142.03	0	399,605
Taiwan Business Bank	348,025	143,056	4,903	3,643	2,051,602	761,549	119,305	3.95	1.67	100.00	19,189	138,058
International Bank of Taipei	289,567	117,262	32,877	3,008	3,516,068	1,018,486	73,457	1.24	0.52	120.10	0	21,485
Hsinchu International Bank	443,690	292,196	18,397	5,964	1,322,591	1,047,413	63,650	2.84	0.31	35.92	0	71,150
Taichung Commercial Bank	361,965	66,503	5,888	3,569	450,435	241,323	34,444	5.24	3.41	77.36	0	13,917
Tainan Business Bank	75,529	45,401	1,160	1,173	526,157	140,620	19,873	4.79	3.14	404.50	7,891	93,883
Kaohsiung Business Bank	24,161	10,295	1	516	376,866	22,181	14,816	7.17	4.94	49.91	0	0
Hwatai Bank	21,890	11,330	49	201	80,844	76,868	2,650	3.46	1.86	119.24	969	1,875
Macoto Bank	985,646	827,378	50,046	15,155	17,192,881	1,503,700	329,286	5.41	3.63	101.08	0	0
Sunny Bank	221,275	185,949	6,631	3,282	3,113,381	182,517	82,920	3.28	2.05	113.89	0	6,579
Cota Commercial Bank	14,582	11,864	690	100	55,521	73,441	3,197	1.27	1.27	94.59	4,830	4,830
United-Credit Commercial Bank	66,434	32,447	130	763	200,685	115,333	7,753	0.43	0.43	442.85	0	2,964
Union Bank of Taiwan	2,635,706	1,234,788	41,328	42,497	22,150,000	4,935,342	2,132,644	3.14	1.54	107.30	202,490	406,170
The Chinese Bank	1,154,574	530,948	12,339	25,620	11,403,542	1,626,042	320,879	10.71	8.47	12.42	0	0
Far Eastern International Bank	916,165	506,084	11,970	12,129	23,136,553	1,887,258	446,099	2.30	0.47	105.56	113,602	228,208
Fuhwa Commercial Bank	302,228	158,265	3,602	4,728	2,078,973	632,686	81,030	7.04	4.86	102.89	0	37,668
E. Sun Commercial Bank, Ltd.	2,197,962	1,471,562	37,797	13,690	22,222,522	4,301,385	1,055,198	1.31	0.19	139.22	0	231,453
Cosmos Bank, Taiwan	1,010,079	475,174	13,069	9,639	5,319,369	1,198,375	180,083	3.51	0.99	92.90	36,640	36,640
Bowa Bank	35,439	9,571	412	389	198,603	65,323	6,310	7.80	3.36	100.64	0	1,063
Chung Shing Bank	108,728	23,494	79	830	377,703	84,000	10,231	11.50	8.75	122.47	0	0
Taishin International Bank	4,423,272	2,028,201	98,433	67,541	66,462,692	10,499,921	1,584,617	1.22	0.00	126.08	269,541	530,383
Fubon Commercial Bank	2,358,906	1,477,916	36,746	32,871	23,886,831	6,565,126	1,470,520	2.03	0.00	110.93	191,874	383,559
Ta Chong Bank Ltd.	402,165	190,326	3,621	5,195	5,355,139	575,209	205,265	2.29	0.59	102.66	28,947	55,890
Jih Sun International Bank	687,227	416,109	28,784	6,559	6,261,368	1,538,767	330,442	5.36	2.91	100.17	0	220,908
EnTie Commercial Bank	336,531	257,833	6,398	5,066	4,517,604	649,252	38,413	2.70	2.00	119.70	0	0
Chinatrust Commercial Bank	6,322,526	3,970,434	210,433	70,755	52,820,136	21,282,280	3,022,360	2.23	1.32	117.70	266,623	503,463
Chinfon Commercial Bank	1,136,436	589,559	25,068	16,720	11,708,930	2,226,442	553,595	5.39	3.44	106.88	122,270	353,390
Citibank N. A.	1,713,842	1,260,539	28,281	33,277	39,715,463	9,127,717	2,192,607	1.54	0.56	102.02	129,604	256,481
ABN AMRO Bank	973,686	441,243	34,828	16,710	17,564,219	3,774,552	395,329	1.32	0.00	138.27	54,473	107,543
The Hongkong and Shanghai Banking Corp.Ltd.	640,999	433,780	24,025	44,717	13,004,924	2,691,956	326,593	1.75	0.00	315.41	66,768	136,954
Standard Chartered Bank	429,349	370,973	7,557	9,122	14,162,670	1,043,986	387,255	0.89	0.00	137.95	95,956	185,201
Cetelem	247,723	301,419	12,829	4,774	1,056,374	467,029	14,042	7.56	7.04	126.39	3,165	5,195
The Second Credit Cooperative Association of Keelung	24,828	8,890	88	169	94,244	41,989	2,947	4.00	2.62	104.21	0	17,717
The Third Credit Cooperative Association of Kaohsiung	25,592	13,043	222	166	114,850	112,991	7,926	1.18	0.02	214.52	2,308	21,785
Asia Trust & Investment Corp.	12,322	4,972	54	336	77,388	29,205	2,420	5.34	4.16	203.66	0	2,216
AnShin Card Services Co., Ltd.	1,253,580	612,808	64,196	9,830	9,836,760	4,077,130	762,813	2.48	1.06	100.29	34,160	64,820
AIG Credit Card Company(Taiwan) Ltd.	282,812	169,393	10,058	4,237	14,498,700	1,427,855	324,705	2.07	0.00	135.30	62,326	127,329
American Express International Inc.	302,355	204,374	3,158	5,575	5,709,127	2,054,291	15,523	2.48	0.55	277.84	52,129	91,330
Diners Club International Taiwan Ltd.	72,588	40,849	276	1,144	421,380	448,680	26,577	1.83	0.87	129.15	3,495	7,272
GE Capital Credit Card Company	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	29,414	24,496	2,721	340	181,496	46,071	12,916	3.64	1.21	29.89	0	0
Total	41,147,589	22,851,998	1,140,159	570,596	474,531,063	108,188,614	18,801,310	2.53	1.08	101.84	2,163,261	5,514,717

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.