

**Important Credit Card Business and Financial Information**

2004/08

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	22,427	10,360	312	92	17,547	59,283	436	11.53	11.02	108.10	600	1,134
The Farmers Bank of China	41,256	17,035	1,131	460	64,007	119,817	12,776	3.49	2.19	103.46	62	4,628
Bank of Taiwan	176,229	100,584	22,474	1,299	381,958	327,298	18,781	0.82	0.33	114.19	20,574	20,574
Land Bank of Taiwan	299,617	89,686	14,681	3,029	982,511	409,407	40,230	4.43	1.71	100.00	76,000	164,683
Taiwan Cooperative Bank	726,635	205,712	11,746	5,044	2,023,417	1,016,479	53,254	7.70	5.43	100.00	22,669	82,859
First Commercial Bank	914,527	341,083	6,916	8,679	3,121,087	1,781,873	165,032	1.45	0.01	119.03	30,079	107,635
Hua Nan Commercial Bank	514,104	187,702	18,943	3,432	1,132,769	958,455	43,575	5.51	4.09	107.48	17,533	46,812
Chang Hwa Commercial Bank	263,378	110,131	8,091	2,334	994,108	484,060	48,455	3.22	1.66	114.16	29,482	47,754
Bank Of Overseas Chinese	668,590	376,977	20,701	6,295	2,652,310	2,183,482	112,082	3.04	2.07	95.36	30	34,541
The Shanghai Commercial & Savings Bank	466,440	260,727	11,897	3,606	3,025,662	1,104,435	164,656	2.78	1.89	121.60	0	46,220
Taipeibank	1,448	1,448	9	3	82,239	246,500	0	1.46	0.70	88.95	17,941	30,635
Cathay United Bank	3,207,583	1,740,717	102,528	38,831	48,607,475	8,754,721	1,200,634	1.29	0.00	175.69	239,912	676,793
Bank of Kaohsiung	11,496	5,294	117	155	43,476	111,640	807	0.88	0.40	138.36	0	1,826
The International Commercial Bank of China	1,072,808	473,528	10,965	30,056	9,923,999	2,704,032	318,291	3.83	1.23	141.94	97,080	496,685
Taiwan Business Bank	364,022	142,977	19,078	3,081	2,072,510	738,402	106,149	3.75	1.65	100.00	29,542	167,600
International Bank of Taipei	295,601	122,224	5,946	3,110	3,440,090	1,070,372	81,067	1.07	0.26	125.71	24,480	45,965
Hsinchu International Bank	450,631	300,850	12,546	5,805	1,395,893	1,068,059	57,427	2.55	0.32	175.11	15,424	22,574
Taichung Commercial Bank	366,200	129,487	8,675	4,642	467,500	244,332	31,718	5.76	3.26	72.75	0	13,917
Tainan Business Bank	75,124	45,093	843	1,360	516,450	133,220	20,233	5.60	3.82	360.78	0	93,883
Kaohsiung Business Bank	23,406	9,897	0	759	369,497	17,519	13,060	8.20	5.99	70.80	0	0
Hwatai Bank	21,704	11,321	61	255	82,031	79,725	2,914	3.16	1.43	118.52	985	2,860
Macoto Bank	1,007,157	856,156	35,451	10,669	16,982,157	1,634,782	304,650	5.95	4.15	99.15	0	0
Sunny Bank	222,312	183,576	6,531	3,108	3,174,874	188,318	85,114	2.76	1.46	116.48	32,850	39,429
Cota Commercial Bank	15,113	12,601	531	163	82,945	83,372	2,777	1.26	1.24	99.47	0	4,830
United-Credit Commercial Bank	66,274	30,925	538	706	197,962	126,663	8,476	0.71	0.71	311.22	1,343	4,307
Union Bank of Taiwan	2,651,944	1,230,981	66,017	41,367	22,700,000	5,462,160	1,954,196	2.83	1.29	106.59	218,390	624,560
The Chinese Bank	1,143,690	524,500	10,574	21,458	11,317,516	1,603,697	306,567	11.60	9.25	11.51	0	0
Far Eastern International Bank	922,271	500,187	15,908	11,807	23,191,151	1,934,675	449,233	2.39	0.54	105.64	121,590	349,798
Fuhwa Commercial Bank	301,100	156,817	3,592	4,720	2,096,173	738,604	76,752	6.08	3.67	103.90	65,295	102,963
E. Sun Commercial Bank, Ltd.	2,220,258	1,494,263	40,831	20,800	22,661,254	4,463,042	1,019,777	1.00	0.00	146.59	195,208	426,661
Cosmos Bank, Taiwan	1,010,890	479,643	10,247	9,767	5,356,526	1,243,462	169,877	4.46	1.90	81.90	6,118	42,758
Bowa Bank	35,421	9,199	505	416	197,201	69,742	9,149	6.64	2.76	100.78	6,538	7,601
Chung Shing Bank	107,912	22,471	59	780	365,741	77,521	9,939	12.11	9.36	121.63	0	0
Taishin International Bank	4,450,755	2,045,246	86,596	59,113	68,430,252	10,837,932	1,618,735	1.17	0.00	115.15	311,632	842,015
Fubon Commercial Bank	2,351,918	1,410,833	30,266	31,784	23,694,050	6,413,473	1,291,778	2.04	0.00	111.44	195,866	579,425
Ta Chong Bank Ltd.	400,603	189,648	3,474	5,493	5,335,062	587,777	194,130	2.62	0.73	101.68	28,603	84,493
Jih Sun International Bank	706,536	425,152	25,767	6,459	6,327,322	1,680,552	350,403	4.45	2.02	100.10	149,610	370,598
EnTie Commercial Bank	336,659	249,217	6,215	4,884	4,593,150	658,489	36,524	2.19	1.55	124.17	31,785	31,785
Chinatrust Commercial Bank	6,456,014	4,043,018	197,461	71,317	53,920,111	21,768,729	3,087,925	2.22	1.30	119.58	296,564	800,027
Chinfon Commercial Bank	1,145,990	588,141	26,348	16,794	11,567,552	2,271,783	617,771	3.83	1.87	168.37	0	353,390
Citibank N. A.	1,720,362	1,273,169	27,367	25,359	40,403,384	8,852,250	2,143,730	1.78	0.82	101.85	119,658	376,139
ABN AMRO Bank	999,422	480,482	42,531	16,795	17,872,139	3,402,525	371,653	1.30	0.00	138.34	65,801	173,344
The Hongkong and Shanghai Banking Corp.Ltd.	660,636	440,569	30,844	11,207	12,745,816	2,653,828	323,780	1.90	0.00	309.34	73,285	210,239
Standard Chartered Bank	431,531	372,630	8,163	7,626	14,947,818	1,028,610	392,362	0.81	0.00	136.97	97,098	282,299
Cetelem	277,218	245,721	13,873	5,386	1,100,649	703,501	24,032	7.09	6.65	124.60	2,998	8,193
The Second Credit Cooperative Association of Keelung	24,749	8,846	117	217	91,815	37,145	2,152	2.32	0.49	65.35	3,759	21,476
The Third Credit Cooperative Association of Kaohsiung	25,605	13,122	166	184	112,443	132,825	9,427	1.12	0.00	135.06	1,845	23,630
Asia Trust & Investment Corp.	11,879	5,034	52	402	76,392	27,698	2,621	6.19	4.19	219.55	0	2,216
AnShin Card Services Co., Ltd.	1,306,324	633,731	62,729	9,985	9,965,778	3,990,997	796,622	2.64	1.25	102.01	39,760	104,580
AIG Credit Card Company(Taiwan) Ltd.	286,215	169,978	7,363	3,960	14,703,990	1,298,282	293,724	2.13	0.00	134.42	61,603	188,932
American Express International Inc.	300,311	206,793	2,964	4,604	5,755,606	1,990,894	16,523	2.47	0.61	311.81	45,886	137,216
Diners Club International Taiwan Ltd.	72,029	40,844	329	1,073	449,298	448,905	14,057	2.25	1.13	119.54	2,354	9,626
GE Capital Credit Card Company	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	41,750	22,483	3,401	297	188,220	53,379	12,237	2.70	0.00	125.90	6,564	6,564
<b>Total</b>	<b>41,694,115</b>	<b>23,048,809</b>	<b>1,044,470</b>	<b>531,027</b>	<b>482,000,883</b>	<b>110,078,723</b>	<b>18,488,270</b>	<b>2.48</b>	<b>1.06</b>	<b>105.57</b>	<b>2,804,396</b>	<b>8,318,672</b>

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.