

Important Credit Card Business and Financial Information

2004/09

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	22,218	1,021	314	140	17,206	56,937	257	4.46	3.86	129.89	5,429	6,563
The Farmers Bank of China	42,507	17,352	1,240	556	71,416	108,246	11,724	3.00	2.13	104.06	2,005	6,633
Bank of Taiwan	194,912	118,478	22,533	3,850	384,338	355,984	24,618	0.54	0.04	151.63	68,036	88,610
Land Bank of Taiwan	317,212	91,386	19,872	3,659	987,284	406,020	39,482	4.81	2.35	100.00	0	164,683
Taiwan Cooperative Bank	779,969	199,807	10,877	5,194	2,007,497	951,995	50,750	4.73	2.30	100.00	128,728	211,587
First Commercial Bank	913,371	338,102	8,489	10,419	3,020,933	1,536,569	150,207	1.49	0.00	119.46	32,983	140,618
Hua Nan Commercial Bank	561,265	189,810	25,502	3,663	0	0	0	2.27	0.70	19.89	87,806	134,618
Chang Hwa Commercial Bank	263,915	110,573	2,388	1,688	1,013,706	482,166	42,600	2.90	1.95	151.44	3	47,757
Bank Of Overseas Chinese	686,291	380,756	23,174	5,473	2,492,828	1,914,778	105,043	2.92	1.99	108.06	19,809	54,350
The Shanghai Commercial & Savings Bank	488,447	263,902	25,549	4,514	3,021,286	1,095,919	165,220	2.16	1.28	121.73	38,596	84,816
Taipeibank	1,447	1,447	3	4	72,334	294,135	0	2.00	1.66	103.01	0	30,635
Cathay United Bank	3,277,894	1,775,199	109,536	39,225	50,827,924	8,972,904	1,170,311	1.19	0.00	181.61	248,077	924,870
Bank of Kaohsiung	11,548	5,358	195	130	41,169	125,888	838	0.88	0.59	121.24	0	1,826
The International Commercial Bank of China	1,066,309	463,493	12,938	29,884	9,575,865	2,257,068	290,606	3.52	1.00	147.23	218,939	715,624
Taiwan Business Bank	405,706	145,719	45,457	3,773	2,072,510	714,314	103,920	3.51	1.01	100.00	32,802	200,402
International Bank of Taipei	309,120	178,473	7,455	4,679	3,368,348	925,168	113,274	1.40	0.49	116.74	0	45,965
Hsinchu International Bank	457,698	304,957	14,357	7,360	1,445,093	1,094,253	64,928	2.82	0.37	152.04	0	22,574
Taichung Commercial Bank	370,017	169,431	7,658	4,027	468,198	287,177	34,166	4.24	1.63	81.46	15,430	29,347
Tainan Business Bank	74,822	45,148	953	1,348	535,948	128,642	17,159	4.51	2.76	430.75	8,687	102,570
Hwatai Bank	21,485	11,198	39	244	81,832	59,492	2,808	3.82	2.46	124.67	0	2,860
Macoto Bank	1,011,948	845,926	23,767	15,570	16,803,969	1,547,796	317,416	4.41	2.44	99.18	449,589	449,589
Sunny Bank	224,934	187,441	7,770	2,918	3,285,800	173,800	80,721	1.39	0.17	143.12	30,476	69,905
Cota Commercial Bank	15,626	13,242	512	164	101,752	77,705	2,595	1.23	1.22	99.05	0	4,830
United-Credit Commercial Bank	65,879	30,343	172	651	196,052	110,363	8,600	0.05	0.01	2,517.28	4,067	8,374
Union Bank of Taiwan	2,686,287	1,241,969	72,168	47,326	23,000,000	4,973,570	1,778,091	2.56	1.05	107.25	229,864	854,424
The Chinese Bank	1,129,742	521,618	8,638	22,586	9,979,569	1,529,430	281,155	4.50	1.58	42.46	0	0
Far Eastern International Bank	927,937	502,502	15,939	11,912	23,241,733	1,896,317	485,628	2.47	0.68	107.16	142,730	492,528
Fuhwa Commercial Bank	300,823	155,725	4,141	4,418	2,190,886	824,749	103,315	3.84	1.55	106.99	99,382	202,345
E. Sun Commercial Bank, Ltd.	2,242,993	1,544,067	38,445	20,251	23,505,962	3,715,252	1,294,606	1.00	0.00	202.56	124,807	551,468
Cosmos Bank, Taiwan	1,013,360	483,401	12,177	10,193	5,466,630	1,213,466	266,231	2.31	0.00	106.70	106,937	149,695
Bowa Bank	35,782	9,300	799	337	200,322	69,955	8,799	5.18	1.56	101.51	6,855	14,456
Chung Shing Bank	107,095	21,886	52	876	358,281	76,177	9,438	12.70	10.10	120.79	0	0
Taishin International Bank	4,467,256	2,516,185	102,186	85,685	69,815,973	9,987,732	1,620,711	1.16	0.00	120.04	276,314	1,118,329
Fubon Commercial Bank	2,365,777	1,468,697	52,206	33,283	23,717,079	6,521,528	1,268,766	2.05	0.00	111.25	201,943	781,368
Ta Chong Bank Ltd.	400,385	186,750	4,301	4,977	5,401,803	538,451	194,620	2.80	0.79	100.22	33,458	117,951
Jih Sun International Bank	722,319	436,096	22,368	6,585	6,557,184	1,551,214	350,839	4.81	2.16	100.00	59,807	430,405
EnTie Commercial Bank	337,626	126,032	7,270	4,808	4,857,713	577,250	37,838	2.31	1.64	123.61	0	31,785
Chinatrust Commercial Bank	6,576,682	4,119,807	197,432	78,388	55,114,459	20,340,454	3,076,550	2.07	1.09	135.28	460,373	1,260,400
Chinfon Commercial Bank	1,154,268	578,273	23,989	15,711	11,541,312	2,175,706	584,520	4.00	2.06	143.50	84,299	437,689
Citibank N. A.	1,719,328	1,272,906	27,750	32,310	39,453,366	8,565,975	2,201,776	1.27	0.28	100.34	129,546	505,685
ABN AMRO Bank	1,011,025	480,048	26,103	14,500	18,351,297	3,572,849	345,793	1.30	0.00	138.52	66,923	240,267
The Hongkong and Shanghai Banking Corp.Ltd.	686,774	455,294	47,820	21,682	12,830,380	2,685,139	308,223	1.99	0.00	322.35	83,152	293,391
Standard Chartered Bank	431,695	373,779	8,866	10,232	15,767,440	1,177,345	445,347	0.85	0.00	132.13	89,224	371,523
Cetelem	293,246	259,675	10,246	4,906	1,127,005	481,411	19,630	3.12	2.63	166.75	92,638	100,831
The Second Credit Cooperative Association of Keelung	24,737	8,751	137	163	91,220	34,354	2,722	2.76	0.85	93.06	0	21,476
The Third Credit Cooperative Association of Kaohsiung	25,579	13,155	102	171	113,047	117,311	12,452	1.92	0.09	122.14	0	23,630
Asia Trust & Investment Corp.	11,443	4,775	69	505	74,537	26,406	2,501	4.90	2.72	254.59	1,870	4,086
AnShin Card Services Co., Ltd.	1,353,979	673,187	59,348	11,693	10,090,566	3,507,538	770,810	2.87	1.50	101.85	40,192	144,772
AIG Credit Card Company(Taiwan) Ltd.	285,853	167,977	4,414	4,776	14,798,451	1,341,999	304,945	2.13	0.00	133.91	71,523	260,455
American Express International Inc.	297,079	218,117	2,885	5,941	5,773,541	1,920,792	16,731	2.41	0.53	371.09	50,321	187,537
Diners Club International Taiwan Ltd.	71,756	40,715	448	855	404,278	420,623	12,127	1.45	0.32	143.48	2,597	12,223
UE Capital Credit Card Company	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	42,235	25,586	1,871	639	193,700	51,358	10,830	2.32	0.00	202.60	0	6,564
Total	42,307,642	23,794,835	1,122,920	604,842	485,911,022	103,571,670	18,612,237	2.06	0.62	126.09	3,846,217	12,164,889

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

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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.