

**Important Credit Card Business and Financial Information**

2004/12

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	21,603	9,714	1,222	103	15,872	68,834	306	0.57	0.45	346.90	58	9,128
The Farmers Bank of China	45,046	18,681	1,761	583	83,238	123,162	11,541	2.74	0.89	211.53	1,152	11,756
Bank of Taiwan	214,281	135,252	4,728	3,289	432,175	542,364	28,493	0.56	0.05	113.24	1,758	94,107
Land Bank of Taiwan	347,434	97,132	8,012	3,090	1,018,497	539,628	33,767	4.47	2.12	100.00	0	197,813
Taiwan Cooperative Bank	739,193	184,447	8,701	6,689	1,853,047	1,287,026	54,776	3.68	1.73	100.00	47,976	292,620
First Commercial Bank	896,437	341,898	12,320	32,111	3,022,452	1,638,531	165,571	1.38	0.00	110.56	28,715	222,116
Hua Nan Commercial Bank	654,427	220,541	45,476	6,380	1,264,932	1,138,927	91,034	2.52	1.29	101.99	6,949	141,567
Chang Hwa Commercial Bank	266,701	108,293	5,017	1,480	968,173	556,608	43,805	2.80	1.19	152.25	17,044	69,405
Bank Of Overseas Chinese	771,399	375,073	11,975	9,650	2,616,206	2,086,631	95,906	2.25	1.13	127.59	0	143,488
The Shanghai Commercial & Savings Bank	535,659	285,766	20,338	3,791	3,032,529	1,413,920	421,364	1.93	1.18	114.43	17,147	125,254
Taipeibank	1,509	1,509	33	0	54,887	337,984	0	0.30	0.00	121.35	3,342	41,221
Cathay United Bank	3,513,748	2,003,009	108,855	45,543	33,787,174	13,770,853	1,431,484	1.26	0.00	178.63	197,376	1,530,539
Bank of Kaohsiung	11,494	5,291	135	117	29,595	133,757	1,119	0.40	0.33	111.15	0	3,240
The International Commercial Bank of China	1,034,975	464,513	11,046	14,124	9,181,200	2,891,846	242,146	1.72	0.56	149.75	140,365	1,318,983
Taiwan Business Bank	446,530	164,104	12,533	4,420	2,096,452	864,489	113,044	3.95	1.01	100.00	16,435	255,155
International Bank of Taipei	326,525	196,057	7,424	3,255	3,090,903	1,026,908	127,055	1.60	0.36	131.16	18,637	105,161
Hsinchu International Bank	478,770	310,567	13,264	7,964	1,591,454	1,216,551	91,399	2.58	0.34	117.15	0	50,587
Taichung Commercial Bank	375,636	155,260	6,054	4,465	491,185	288,058	30,858	3.63	0.99	87.09	0	50,063
Tainan Business Bank	74,370	44,369	1,399	1,477	510,203	151,632	16,534	3.23	0.47	801.71	9,456	126,974
Hwatai Bank	20,535	10,944	53	678	79,398	69,975	3,395	2.10	0.32	140.27	2,081	7,902
Macoto Bank	1,116,326	744,484	71,693	15,677	15,652,931	1,854,577	322,627	4.71	1.99	100.79	105,683	898,576
Sunny Bank	229,769	204,663	6,992	3,725	3,772,287	191,483	80,917	3.08	1.17	100.00	0	121,904
Cota Commercial Bank	18,112	15,809	1,170	146	145,582	103,054	14,251	0.86	0.41	108.73	470	6,370
Shin Kong Commercial Bank	137,379	31,497	63,546	1,149	216,274	161,074	8,948	1.38	0.82	242.97	2,452	12,825
Union Bank of Taiwan	2,847,447	1,272,652	171,274	56,822	25,650,000	5,643,689	1,894,516	2.70	0.93	99.64	287,127	1,470,988
The Chinese Bank	1,090,723	505,339	11,705	25,773	10,035,104	1,883,854	385,473	4.62	1.40	100.72	0	0
Far Eastern International Bank	951,876	504,298	21,059	15,480	23,235,096	1,891,780	429,425	1.45	0.00	104.81	268,750	1,210,339
Fuhwa Commercial Bank	299,996	153,749	7,495	11,284	3,239,454	822,155	96,710	2.50	0.88	110.40	33,480	331,822
E. Sun Commercial Bank, Ltd.	2,408,981	1,601,646	127,045	23,217	23,795,131	4,237,109	1,097,977	0.98	0.00	149.70	125,981	879,824
Cosmos Bank, Taiwan	1,023,849	479,819	16,496	13,759	5,206,285	1,352,074	158,735	2.86	0.01	103.76	61,706	284,245
Bowa Bank	38,568	11,266	1,126	682	231,851	103,812	14,079	4.75	2.66	89.83	0	22,237
Chung Shing Bank	104,123	20,038	381	1,567	327,804	78,447	9,165	7.16	4.01	146.20	0	47,257
Taishin International Bank	4,632,558	2,638,471	133,978	82,756	43,919,391	12,435,573	1,552,016	1.49	0.00	112.72	231,202	1,821,547
Fubon Commercial Bank	2,376,638	1,505,086	35,556	38,219	23,474,074	7,918,232	1,310,838	2.13	0.00	106.38	201,977	1,387,152
Ta Chong Bank Ltd.	407,510	198,518	5,735	4,637	5,981,239	620,831	212,374	2.09	0.24	100.86	43,793	284,632
Jih Sun International Bank	772,931	456,409	22,807	8,606	6,793,948	1,771,092	332,450	3.68	0.90	100.00	75,734	809,346
EnTie Commercial Bank	340,974	139,715	5,363	3,626	5,534,014	708,664	42,627	0.86	0.14	222.42	70,699	163,850
Chinatrust Commercial Bank	6,885,770	4,299,186	161,180	123,252	57,424,716	23,958,910	3,408,438	1.97	1.09	138.45	292,209	2,159,946
Chinfon Commercial Bank	1,193,660	565,010	26,336	20,224	11,439,979	2,369,388	506,591	4.33	2.29	135.32	77,625	698,563
Citibank N. A.	1,736,272	1,288,531	27,401	32,078	41,423,211	10,466,192	2,781,907	1.26	0.27	100.74	131,355	898,422
ABN AMRO Bank	1,040,277	457,474	40,153	29,687	19,700,974	4,475,460	402,184	1.28	0.00	142.81	68,508	451,961
The Hongkong and Shanghai Banking Corp.Ltd.	739,297	486,630	36,697	13,366	13,950,262	3,469,118	361,409	1.81	0.00	308.92	84,729	530,834
Standard Chartered Bank	432,642	373,608	8,785	10,381	17,563,296	1,135,448	587,142	0.85	0.00	136.59	80,850	621,948
Cetelem	319,597	275,804	12,948	7,424	1,117,239	409,740	14,768	3.43	1.18	116.80	24,923	181,913
The Second Credit Cooperative Association of Keelung	24,308	8,353	44	227	82,795	38,827	2,437	1.81	0.06	244.59	1,932	25,191
The Third Credit Cooperative Association of Kaohsiung	26,326	13,174	557	189	107,096	152,547	4,125	1.95	0.00	206.02	1,730	28,199
Asia Trust & Investment Corp.	10,179	4,588	48	412	68,224	25,474	2,368	5.34	2.49	190.13	475	8,631
AnShin Card Services Co., Ltd.	1,509,488	755,575	65,072	22,258	10,376,732	4,174,386	875,541	1.93	0.54	100.95	132,691	461,494
AIG Credit Card Company(Taiwan) Ltd.	283,855	167,056	4,543	5,319	15,908,588	1,912,969	372,592	1.94	0.00	152.46	72,793	469,049
American Express International Inc.	287,723	208,766	3,607	5,791	5,750,502	2,174,738	18,216	2.30	0.44	524.44	45,803	318,728
Diners Club International Taiwan Ltd.	70,340	40,117	315	1,067	384,128	451,550	13,021	2.61	1.31	120.49	2,824	20,119
GE Capital Credit Card Company	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	47,780	28,853	2,712	457	204,577	50,905	10,676	4.32	1.50	105.09	0	10,636
<b>Total</b>	<b>44,181,587</b>	<b>24,588,604</b>	<b>1,374,165</b>	<b>728,466</b>	<b>457,932,356</b>	<b>127,190,836</b>	<b>20,328,140</b>	<b>2.00</b>	<b>0.51</b>	<b>130.85</b>	<b>3,035,992</b>	<b>21,435,627</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.