

Important Credit Card Business and Financial Information

2005/02

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	21,245	9,643	1,078	49	15,980	64,551	198	0.42	0.42	411.43	0	149
The Farmers Bank of China	47,406	19,503	1,048	292	89,855	99,573	7,834	2.60	0.00	246.42	1,484	3,244
Bank of Taiwan	214,885	122,211	908	1,491	481,983	415,465	16,978	0.97	0.09	137.88	1,810	4,426
Land Bank of Taiwan	350,314	96,935	2,252	1,961	1,018,689	402,793	20,529	3.79	2.32	100.00	0	30,065
Taiwan Cooperative Bank	740,882	193,159	2,854	1,276	1,831,171	885,375	29,288	4.25	1.87	155.77	44,157	44,157
First Commercial Bank	860,954	326,300	5,017	10,347	3,299,191	1,382,162	164,024	1.03	0.01	105.10	23,085	51,801
Hua Nan Commercial Bank	682,148	254,616	11,648	3,546	1,469,089	1,099,295	59,158	2.72	1.58	101.64	0	0
Chang Hwa Commercial Bank	234,256	92,776	499	1,136	887,717	447,203	28,423	2.03	1.42	221.47	14	8,836
Bank Of Overseas Chinese	775,212	364,820	5,559	6,944	2,505,069	1,682,000	63,276	2.61	1.41	120.30	0	20,922
The Shanghai Commercial & Savings Bank	549,124	288,181	7,559	3,074	3,145,212	1,210,484	367,001	2.44	1.44	109.75	0	0
Cathay United Bank	3,533,352	1,903,764	36,651	40,205	34,045,558	7,774,590	932,767	1.39	0.00	177.93	178,421	365,307
Bank of Kaohsiung	11,400	5,217	73	112	28,589	82,905	481	0.86	0.38	106.34	0	0
The International Commercial Bank of China	1,006,951	458,758	3,645	12,022	9,101,934	1,900,103	191,174	2.07	0.80	145.09	89,074	185,865
Taiwan Business Bank	449,115	165,546	3,312	2,571	2,181,400	771,281	70,477	4.10	1.39	100.00	19,579	36,454
International Bank of Taipei	332,095	197,049	3,864	1,715	2,983,454	1,007,390	125,588	1.83	0.46	121.82	28,037	49,737
Hsinchu International Bank	492,867	312,499	6,526	5,162	1,766,499	1,063,215	68,194	2.28	0.33	100.73	0	23,729
Taichung Commercial Bank	377,101	156,031	3,479	662	522,257	305,714	21,628	3.75	1.18	10.98	9,549	17,623
Tainan Business Bank	74,195	43,920	807	1,079	525,074	119,072	12,787	2.97	0.65	811.98	3,764	3,764
Hwatai Bank	19,474	10,665	31	750	85,259	56,780	2,166	2.95	0.73	120.21	713	1,180
Macoto Bank	1,151,116	698,144	24,743	14,005	14,928,031	1,871,809	248,929	4.27	2.10	101.31	110,114	239,758
Sunny Bank	230,132	205,059	3,726	2,282	3,897,867	153,866	59,059	2.98	0.96	100.00	0	52,271
Cota Commercial Bank	20,601	14,556	1,073	90	174,861	89,442	10,395	0.72	0.30	102.62	616,573	616,573
Shin Kong Commercial Bank	285,877	81,542	44,024	1,381	277,325	354,052	7,255	1.14	0.73	222.04	0	3,057
Union Bank of Taiwan	2,858,768	1,310,319	45,215	34,787	27,900,000	4,496,348	1,240,777	2.92	0.80	107.02	160,996	333,153
The Chinese Bank	1,064,729	497,228	5,296	18,511	10,386,817	1,528,631	234,166	4.87	1.82	100.26	0	0
Far Eastern International Bank	950,101	506,049	9,667	10,028	22,514,691	1,985,722	371,431	2.11	0.15	117.04	160,160	160,150
Fuhwa Commercial Bank	287,360	151,283	3,914	12,715	3,443,898	594,433	72,680	2.65	0.90	110.59	33,743	68,737
E. Sun Commercial Bank, Ltd.	2,463,322	1,652,859	47,605	15,758	26,663,854	4,040,214	1,304,634	0.99	0.00	111.87	91,653	179,278
Cosmos Bank, Taiwan	1,040,326	472,725	17,182	7,675	5,302,354	1,252,401	161,589	3.42	0.47	76.67	35,011	95,534
Bowa Bank	38,355	17,840	453	377	290,646	90,755	9,597	3.52	0.07	103.89	0	11,624
Chung Shing Bank	101,375	19,132	0	797	283,742	49,743	5,285	5.79	2.91	164.23	0	12,716
Taishin International Bank	4,732,886	2,689,370	86,634	47,547	43,812,821	9,730,097	993,400	1.64	0.00	110.58	251,724	514,979
Taipei Fubon Bank	2,349,924	1,478,166	11,872	22,750	24,059,976	6,360,165	885,038	1.95	0.00	111.99	201,974	403,957
Ta Chong Bank Ltd.	407,141	197,470	3,309	4,618	6,463,653	488,041	134,500	2.23	0.48	102.10	24,168	68,748
Jih Sun International Bank	786,021	450,910	9,937	5,070	6,853,610	1,401,336	201,620	3.02	0.55	100.00	97,568	196,920
EnTie Commercial Bank	347,816	136,331	6,805	1,589	5,792,237	509,344	29,560	1.30	0.49	183.49	0	0
Chinatrust Commercial Bank	6,911,968	4,360,534	87,978	73,611	58,311,718	18,795,181	2,292,971	2.07	1.07	152.38	322,303	641,326
Chinfon Commercial Bank	1,190,482	538,645	11,662	14,566	11,384,168	1,905,930	289,367	4.28	2.30	111.24	106,469	213,650
Citibank N. A.	1,738,691	1,288,025	19,113	26,806	42,773,234	8,177,207	1,595,979	1.76	0.81	101.35	130,009	261,538
ABN AMRO Bank	1,041,422	522,996	18,288	20,854	20,694,019	3,512,778	231,435	1.31	0.00	135.15	75,385	145,646
The Hongkong and Shanghai Banking Corp.Ltd.	785,203	512,741	41,958	18,300	14,362,338	2,652,489	245,809	1.76	0.00	293.86	78,967	161,104
Standard Chartered Bank	438,515	377,551	5,980	7,007	17,631,230	877,566	358,400	0.78	0.00	135.40	100,921	199,457
Cetelem	333,166	278,006	4,303	3,521	1,092,982	429,803	8,098	3.50	1.26	110.15	14,111	24,879
The Second Credit Cooperative Association of Keelung	24,074	8,014	19	138	81,591	28,864	1,180	1.83	0.06	331.90	2,006	2,006
The Third Credit Cooperative Association of Kaohsiung	26,714	13,197	230	231	113,246	169,245	1,275	1.54	0.00	141.56	1,391	2,948
Asia Trust & Investment Corp.	9,683	4,345	9	242	71,381	20,541	1,355	4.46	1.63	161.49	0	2,167
AnShin Card Services Co., Ltd.	1,532,806	789,746	16,378	11,935	10,550,162	4,025,450	773,836	2.81	0.81	101.14	83,131	157,253
AIG Credit Card Company(Taiwan) Ltd.	283,261	164,485	3,383	3,909	16,414,659	2,065,523	251,971	1.91	0.00	165.41	65,989	145,006
American Express International Inc.	283,034	200,838	2,304	4,300	5,584,660	1,809,297	13,185	1.20	0.00	553.71	43,638	85,245
Diners Club International Taiwan Ltd.	69,583	38,646	260	643	362,385	341,106	10,046	2.30	1.19	128.07	4,343	6,958
GE Capital Credit Card	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	53,305	31,577	3,310	234	224,182	61,256	13,245	3.80	0.72	125.31	5,410	5,410
Total	44,610,774	24,729,922	633,440	480,671	468,682,318	100,638,586	14,240,038	2.12	0.59	127.54	3,217,444	5,859,307

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 where 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.