

**Important Credit Card Business and Financial Information**

2005/03

In NT\$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	21,130	9,617	990	91	15,613	54,851	323	0.83	0.72	257.60	29	178
The Farmers Bank of China	48,778	19,873	1,847	477	89,216	126,639	11,176	1.89	0.00	275.64	1,959	5,203
Bank of Taiwan	215,046	114,850	1,603	2,339	490,408	487,329	28,078	1.02	0.05	137.69	3,220	7,646
Land Bank of Taiwan	351,878	96,488	3,651	2,677	1,011,401	475,512	30,171	4.84	2.50	100.00	0	30,065
Taiwan Cooperative Bank	739,247	194,447	4,552	2,586	1,728,205	1,013,154	50,633	3.95	1.76	135.54	20,964	65,121
First Commercial Bank	844,185	319,264	5,975	21,814	3,298,277	1,621,344	218,697	1.20	0.00	97.54	25,023	76,824
Hua Nan Commercial Bank	695,873	267,271	18,979	5,254	1,575,897	1,359,300	118,918	2.80	1.56	101.32	12,508	12,508
Chang Hwa Commercial Bank	233,466	90,208	776	1,688	896,094	524,954	39,813	2.22	1.64	199.62	5,267	14,103
Bank Of Overseas Chinese	778,010	352,247	11,779	8,981	2,527,917	2,194,561	86,976	2.55	1.34	121.85	23,087	44,009
The Shanghai Commercial & Savings Bank	554,108	289,092	10,921	4,791	3,193,786	1,372,074	527,049	2.50	1.47	104.14	25,690	25,690
Taipei Fubon Bank	2,323,980	1,484,631	16,814	37,516	23,637,679	7,509,688	1,285,587	2.11	0.00	107.73	201,970	605,927
Cathay United Bank	3,545,404	1,885,993	63,624	51,572	34,878,403	10,787,988	1,391,760	1.47	0.00	173.54	208,832	574,139
Bank of Kaohsiung	11,342	5,117	92	150	27,053	106,488	747	0.08	0.00	191.09	760	760
The International Commercial Bank of China	1,005,750	454,322	5,816	7,017	8,753,859	2,194,184	213,268	2.55	0.62	153.36	80,095	265,960
Taiwan Business Bank	449,783	163,539	5,055	4,387	2,110,632	807,889	105,261	3.97	1.31	100.00	37,689	74,143
International Bank of Taipei	331,818	194,399	4,964	3,003	2,886,694	979,159	150,615	2.00	0.50	116.73	28,481	78,218
Hsinchu International Bank	496,374	312,225	8,920	6,872	1,794,369	1,157,149	91,351	2.25	1.27	175.84	20,323	44,052
Taichung Commercial Bank	378,178	156,626	5,528	4,002	501,352	427,737	35,094	3.08	0.71	102.09	9,549	27,172
Tainan Business Bank	74,232	43,499	1,435	1,479	486,215	145,811	18,465	2.56	0.22	1,096.94	6,167	9,931
Hwatai Bank	18,459	10,540	107	1,120	80,474	66,097	3,212	2.70	0.62	123.76	1,013	2,193
Macoto Bank	1,148,361	658,970	24,037	21,925	14,905,842	2,058,672	333,783	4.50	2.26	100.44	108,651	348,409
Sunny Bank	229,277	213,051	4,775	3,564	3,989,636	183,086	81,616	3.80	1.66	100.00	0	52,271
Cota Commercial Bank	22,217	16,501	1,616	112	180,227	99,520	15,905	0.67	0.22	286.27	543	1,166
Shin Kong Commercial Bank	306,408	95,059	28,143	7,133	357,064	462,781	29,054	1.04	0.61	230.71	2,143	5,200
Union Bank of Taiwan	2,914,865	1,310,652	203,309	175,501	27,200,000	5,690,558	1,718,233	3.43	1.25	103.86	138,319	471,472
The Chinese Bank	1,044,252	492,328	6,670	27,147	10,074,323	1,619,565	315,880	3.39	0.41	149.23	0	0
Far Eastern International Bank	948,770	500,710	12,265	15,216	22,533,348	1,708,593	357,287	1.67	0.00	102.35	341,154	501,304
Fuhwa Commercial Bank	282,319	151,330	6,323	11,364	3,426,456	648,913	92,785	2.76	0.99	107.01	37,079	105,816
E. Sun Commercial Bank, Ltd.	2,508,902	1,680,851	69,580	24,000	26,289,446	4,624,026	1,447,958	1.06	0.00	103.27	80,091	259,369
Cosmos Bank, Taiwan	1,051,065	468,917	23,611	13,389	5,269,067	1,390,992	189,978	3.56	0.58	100.82	70,000	165,534
Bowa Bank	38,072	17,883	493	540	266,675	135,853	13,506	4.88	1.20	102.16	0	11,624
Taishin International Bank	4,783,504	2,735,514	122,333	71,715	44,290,510	11,713,068	1,603,091	1.74	0.00	115.04	279,079	794,058
Ta Chong Bank Ltd.	418,368	202,183	16,398	6,046	6,628,584	649,309	220,689	1.96	0.20	101.28	65,610	134,358
Jih Sun International Bank	789,760	456,516	14,487	10,748	6,970,224	1,818,635	314,738	3.77	1.14	100.00	62,231	259,151
EnTie Commercial Bank	356,440	140,328	11,937	2,674	5,807,998	668,196	44,445	1.15	0.46	184.94	41,202	41,202
China Trust Commercial Bank	6,951,440	4,354,194	137,954	99,678	61,556,018	23,549,612	3,207,777	2.26	1.20	146.08	327,823	969,149
Chinfon Commercial Bank	1,189,882	536,102	21,630	22,230	11,134,149	2,134,662	403,265	2.96	0.84	122.88	310,317	523,967
Citibank N. A.	1,736,933	1,288,025	22,471	30,518	40,939,062	8,539,607	2,839,183	1.29	0.30	100.65	137,657	399,195
ABN AMRO Bank	1,042,764	521,032	22,255	20,913	21,079,044	4,604,700	373,920	1.31	0.00	135.57	76,080	221,726
The Hongkong and Shanghai Banking Corp. Ltd.	791,204	507,420	32,203	26,202	14,396,883	3,210,075	358,872	1.77	0.00	324.73	87,646	248,750
Standard Chartered Bank	436,998	375,394	9,014	12,051	17,473,839	1,199,140	689,034	0.81	0.00	131.98	97,602	297,059
Cetelem	338,707	278,714	6,879	4,454	1,104,168	531,225	14,606	2.74	0.47	171.13	12,094	36,973
The Second Credit Cooperative Association of Keelung	23,955	7,979	87	244	79,616	38,979	2,573	2.51	0.71	242.47	0	2,006
The Third Credit Cooperative Association of Kaohsiung	27,095	13,394	622	298	100,186	217,503	6,502	1.19	0.00	121.88	1,708	4,656
Asia Trust & Investment Corp.	9,278	4,244	24	428	61,824	24,663	2,229	4.71	1.80	142.93	619	2,786
AnShin Card Services Co., Ltd.	1,554,979	795,668	37,124	14,951	10,502,615	4,032,619	773,513	2.56	0.82	104.37	76,916	234,169
AIG Credit Card Company(Taiwan) Ltd.	281,978	163,982	5,144	6,427	16,317,359	1,733,784	385,921	1.84	0.00	180.01	72,203	217,209
American Express International Inc.	281,777	198,285	4,453	5,446	5,565,048	2,004,176	18,469	1.96	0.00	362.44	41,070	126,315
Diners Club International Taiwan Ltd.	69,407	38,646	387	449	329,354	407,901	15,465	1.66	0.35	158.85	2,341	9,299
GE Capital Credit Card	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	55,987	32,816	3,234	551	210,424	56,198	12,897	4.63	1.60	113.54	0	5,410
<b>Total</b>	<b>44,752,046</b>	<b>24,720,936</b>	<b>1,022,886</b>	<b>803,730</b>	<b>469,022,533</b>	<b>119,168,519</b>	<b>20,290,368</b>	<b>2.10</b>	<b>0.53</b>	<b>131.09</b>	<b>3,182,804</b>	<b>8,413,445</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.