

Important Credit Card Business and Financial Information

2005/05

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	21,306	9,493	2,411	124	14,870	65,106	320	0.77	0.67	255.95	53	231
The Farmers Bank of China	50,916	20,567	1,363	425	91,819	123,613	11,375	2.48	0.00	246.85	2,234	8,528
Bank of Taiwan	215,389	103,076	1,191	1,723	500,296	514,154	23,836	1.42	0.13	117.65	3,133	12,806
Land Bank of Taiwan	356,272	94,181	3,022	2,208	992,006	467,550	24,753	3.98	2.44	100.00	0	61,768
Taiwan Cooperative Bank	740,550	191,236	4,071	3,925	1,653,162	1,006,765	47,034	3.74	1.59	134.88	25,807	112,220
First Commercial Bank	824,617	300,700	5,559	9,253	3,406,148	1,579,896	192,216	1.36	0.00	100.76	30,544	137,469
Hua Nan Commercial Bank	676,893	292,356	14,604	6,713	1,766,033	1,206,100	94,730	3.38	2.00	101.66	0	12,508
Chang Hwa Commercial Bank	220,036	88,722	2,396	1,507	919,770	504,994	32,967	3.00	1.29	166.71	20	26,912
Bank Of Overseas Chinese	786,926	330,414	11,815	8,977	2,454,450	1,895,034	86,579	2.90	1.56	108.57	25,856	69,865
The Shanghai Commercial & Savings Bank	560,064	289,039	6,582	3,441	3,110,096	1,169,800	524,794	3.20	1.89	101.34	0	49,703
Taipei Fubon Bank	2,300,400	1,445,777	29,003	29,746	23,948,902	6,795,273	1,289,017	2.29	0.00	104.16	210,984	1,019,704
Cathay United Bank	3,595,373	1,902,078	56,443	33,122	36,072,751	10,650,811	1,217,514	1.44	0.00	145.52	227,880	1,012,697
Bank of Kaohsiung	11,040	4,865	81	238	26,310	144,401	906	0.26	0.00	195.74	0	760
The International Commercial Bank of China	1,006,313	440,924	9,961	8,276	8,427,442	1,956,998	197,190	2.90	0.38	163.50	122,159	469,097
Taiwan Business Bank	453,724	159,497	4,922	3,142	2,104,254	818,807	93,164	4.14	1.33	100.00	24,585	123,057
International Bank of Taipei	330,217	186,384	4,252	3,511	2,815,409	1,250,023	167,111	2.44	0.59	114.64	33,788	144,061
Hsinchu International Bank	501,279	322,302	6,246	7,507	1,828,008	1,235,190	91,297	2.31	1.10	136.03	11,835	68,229
Taichung Commercial Bank	444,114	163,125	46,860	4,347	520,151	250,500	29,266	4.44	0.68	103.23	0	31,098
Tainan Business Bank	74,080	43,290	990	1,386	482,069	143,926	17,530	2.68	0.23	1,067.38	4,266	18,310
Hwatai Bank	17,500	10,282	236	1,135	79,085	66,044	2,529	2.30	0.76	143.84	1,176	4,289
Macoto Bank	1,129,635	586,410	14,876	16,754	14,302,142	2,067,007	348,554	3.75	1.61	100.45	258,474	743,277
Sunny Bank	225,490	215,847	3,377	4,552	4,068,795	177,154	70,647	3.70	1.20	100.00	66,113	118,384
Cota Commercial Bank	25,277	20,255	1,549	202	206,525	115,026	47,621	0.72	0.21	395.21	407	1,573
Shin Kong Commercial Bank	344,252	124,481	28,208	4,733	545,242	647,541	65,857	0.69	0.13	324.01	0	7,838
Union Bank of Taiwan	2,950,502	1,297,155	58,398	47,633	28,187,959	5,339,669	1,581,694	3.67	1.28	100.85	254,273	943,507
The Chinese Bank	1,021,137	478,337	7,815	19,268	10,120,204	1,556,565	271,054	3.78	0.47	102.10	1,575	20,714
Far Eastern International Bank	941,596	492,041	8,236	14,665	24,484,099	1,711,340	299,962	1.81	0.00	101.83	206,201	886,578
Fuhwa Commercial Bank	286,291	148,129	6,956	5,195	3,511,984	675,615	85,919	3.14	0.98	106.99	39,574	184,195
E. Sun Commercial Bank, Ltd.	2,536,578	1,713,305	34,020	19,116	25,793,819	4,863,270	997,597	1.28	0.01	100.92	66,275	406,345
Cosmos Bank, Taiwan	1,063,479	461,524	11,752	10,905	5,077,573	1,303,306	146,330	1.15	0.00	429.87	0	206,267
Bowa Bank	37,822	17,874	473	536	274,614	89,684	10,190	7.19	0.99	101.65	0	20,702
Taishin International Bank	4,874,902	2,791,449	112,987	62,952	36,036,628	9,874,629	1,134,728	2.48	0.00	107.56	302,691	1,384,614
Ta Chong Bank Ltd.	446,954	215,042	19,462	5,266	7,248,189	740,051	201,759	2.27	0.25	100.41	55,356	215,970
Jih Sun International Bank	790,926	455,568	9,611	11,859	6,962,522	1,741,113	269,981	3.96	0.81	100.00	80,041	466,492
EnTie Commercial Bank	365,842	141,555	9,382	2,305	5,716,864	631,972	43,380	1.22	0.08	244.85	0	91,048
China Trust Commercial Bank	6,996,449	4,177,422	96,948	91,275	62,690,703	22,634,958	3,277,639	2.54	1.34	143.11	365,876	1,675,873
Chinfon Commercial Bank	1,195,383	503,804	21,976	17,564	10,687,995	2,175,248	353,495	3.02	0.83	129.37	96,536	711,822
Citibank N. A.	1,742,376	1,285,889	25,466	28,458	43,035,538	8,817,528	2,618,376	1.37	0.28	101.93	132,220	659,249
ABN AMRO Bank	1,061,571	523,923	20,353	11,227	21,914,626	4,549,474	352,812	1.40	0.00	138.21	80,465	378,269
The Hongkong and Shanghai Banking Corp. Ltd.	798,961	499,607	24,814	16,525	14,966,229	2,970,557	350,478	1.88	0.00	302.95	87,606	424,169
Standard Chartered Bank	442,260	376,341	9,392	8,249	17,720,931	926,941	558,994	0.89	0.00	131.37	113,226	512,491
Cetelem	351,128	282,185	13,051	5,048	1,100,439	486,868	13,767	3.38	0.77	143.01	14,110	63,377
The Second Credit Cooperative Association of Keelung	23,814	7,791	44	152	77,338	36,040	1,732	3.49	0.06	158.02	2,129	4,135
The Third Credit Cooperative Association of Kaohsiung	27,683	13,567	444	221	98,499	113,453	2,764	1.66	0.00	128.30	1,646	7,088
Asia Trust & Investment Corp.	8,663	4,008	18	294	60,242	24,841	1,921	4.76	1.50	69.24	2,132	4,918
AnShin Card Services Co., Ltd.	1,585,508	811,388	26,020	10,444	10,557,922	4,479,372	873,617	1.92	0.73	121.06	75,462	395,108
AIG Credit Card Company(Taiwan) Ltd.	283,209	164,717	7,141	5,700	17,260,931	1,746,130	411,290	1.87	0.00	185.87	70,404	355,556
American Express International Inc.	274,098	192,527	3,255	6,671	5,537,965	2,062,489	20,232	2.23	0.00	330.34	43,492	206,273
Diners Club International Taiwan Ltd.	69,025	37,550	463	996	386,944	374,880	12,409	2.01	0.42	149.64	2,700	15,617
GE Capital Credit Card	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	59,538	35,179	2,141	321	230,590	61,614	12,116	3.44	0.70	109.31	7,066	12,476
Total	45,147,399	24,473,178	790,636	559,792	470,077,082	114,839,320	18,581,043	2.24	0.52	129.14	3,150,370	14,507,237

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.