

Important Credit Card Business and Financial Information

2005/09

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	20,980	9,693	729	72	14,476	67,148	174	0.36	0.36	383.51	0	438
The Farmers Bank of China	51,911	21,335	485	656	91,988	118,135	9,508	0.74	0.00	693.57	2,024	17,660
Bank of Taiwan	227,608	128,033	13,094	2,203	530,704	502,239	23,079	2.02	0.92	109.44	2,386	23,084
Land Bank of Taiwan	358,543	91,044	2,766	1,414	995,854	465,054	26,341	2.86	1.52	100.00	0	133,096
Taiwan Cooperative Bank	753,096	188,721	5,676	5,204	1,712,062	1,012,279	72,753	2.63	0.73	140.26	13,042	223,607
First Commercial Bank	785,388	292,733	3,111	22,500	3,621,849	1,492,260	215,600	1.79	0.00	96.40	38,448	281,180
Hua Nan Commercial Bank	704,473	339,346	10,807	4,269	2,020,472	1,151,211	102,561	2.50	0.93	102.60	50,649	114,329
Chang Hwa Commercial Bank	230,775	82,546	708	1,319	897,523	497,794	40,176	1.82	0.76	227.39	11,171	58,141
Bank Of Overseas Chinese	801,242	327,457	7,934	7,051	2,469,943	1,919,857	93,066	2.50	1.26	99.48	18,987	153,839
The Shanghai Commercial & Savings Bank	572,342	295,552	6,974	3,705	3,246,197	1,380,341	377,728	1.95	0.40	114.62	52,963	233,468
Taipei Fubon Bank	2,275,377	1,395,605	25,941	27,207	26,401,118	6,506,261	1,480,775	2.31	0.00	105.54	242,689	1,958,720
Cathay United Bank	3,706,834	2,051,748	58,734	29,990	39,052,253	10,649,381	1,340,403	1.81	0.00	101.83	239,411	1,909,214
Bank of Kaohsiung	10,640	4,708	71	222	25,767	139,428	960	0.78	0.00	197.93	0	1,570
The International Commercial Bank of China	983,208	439,943	8,355	20,581	7,925,985	1,613,346	222,176	0.64	0.17	205.42	142,988	1,303,541
Taiwan Business Bank	456,854	157,800	2,784	3,505	2,113,922	796,941	89,574	2.96	0.62	100.00	30,360	268,102
International Bank of Taipei	327,818	175,417	3,877	2,463	3,019,865	911,049	189,682	2.42	0.14	118.78	58,070	331,655
Hsinchu International Bank	520,287	331,869	6,848	6,033	2,058,900	1,142,656	121,814	3.27	1.50	100.40	22,383	121,475
Taichung Commercial Bank	175,959	44,856	494	1,700	534,852	235,852	21,210	1.14	0.39	108.83	23,627	78,962
Tainan Business Bank	73,265	53,004	1,271	1,319	509,689	133,637	16,751	2.71	0.02	1,026.95	9,343	36,060
Hwatai Bank	14,024	9,481	56	197	79,941	67,915	3,118	2.66	0.60	122.18	757	7,633
Macoto Bank	1,081,185	554,026	9,002	16,769	13,231,155	1,864,552	284,494	2.58	0.09	99.03	360,062	1,841,252
Sunny Bank	217,144	180,470	4,964	4,442	4,008,691	1,64,971	63,756	2.99	0.21	100.00	39,720	292,608
Cota Commercial Bank	30,574	26,092	1,006	250	308,944	131,247	13,333	1.44	0.36	267.14	340	3,446
Shin Kong Commercial Bank	426,214	170,867	22,624	3,666	1,152,632	741,601	86,768	1.08	0.01	178.39	2,867	20,781
Union Bank of Taiwan	2,977,140	1,290,741	44,307	41,453	29,641,347	5,519,797	1,820,774	2.79	0.07	101.76	315,030	2,616,618
The Chinese Bank	990,089	467,774	15,483	19,867	9,450,400	1,390,593	229,185	1.12	0.08	306.87	1,567	29,814
Far Eastern International Bank	884,549	463,707	4,286	25,681	21,951,437	1,689,303	203,230	2.61	0.00	102.23	230,733	1,758,735
Fuhwa Commercial Bank	290,528	144,160	5,825	5,567	3,816,877	762,307	94,533	2.35	0.00	108.25	108,093	434,853
E. Sun Commercial Bank, Ltd.	2,555,216	1,709,662	28,827	29,262	26,576,427	4,397,763	955,548	1.53	0.03	100.70	119,482	795,244
Cosmos Bank, Taiwan	1,096,401	456,980	24,073	14,300	5,314,630	1,167,762	224,593	2.02	0.03	100.64	51,041	509,453
Bowa Bank	36,537	16,680	115	918	269,861	88,561	11,521	2.46	0.00	105.98	9,916	55,595
Taishin International Bank	5,004,662	2,759,382	47,078	44,625	34,853,897	9,206,289	882,963	2.81	0.00	118.72	438,998	2,873,945
Ta Chong Bank Ltd.	470,257	227,802	12,721	7,073	8,235,722	775,497	241,643	2.70	0.25	100.00	65,965	452,488
Jih Sun International Bank	790,168	447,954	7,994	8,742	6,783,217	1,532,690	189,630	1.50	0.02	100.00	2,346	782,318
EnTie Commercial Bank	387,749	146,305	5,848	2,477	5,854,815	665,163	52,080	1.92	0.41	119.58	0	175,642
Chinatrust Commercial Bank	7,084,747	4,233,854	82,232	75,647	67,457,301	22,876,022	3,309,399	2.88	1.29	128.49	662,929	3,882,509
Chinfon Commercial Bank	1,188,281	489,035	15,420	18,885	10,461,723	1,910,860	257,393	2.49	0.04	124.11	104,577	1,214,026
Citibank N. A.	1,737,249	1,286,558	20,955	27,556	43,734,313	8,065,441	2,781,938	2.14	0.71	104.37	186,637	1,298,109
ABN AMRO Bank	1,128,921	535,674	25,775	10,487	24,132,465	4,709,433	387,581	1.55	0.00	143.36	115,864	751,757
The Hongkong and Shanghai Banking Corp.Ltd.	805,188	478,445	29,927	12,291	16,330,431	2,862,139	332,651	2.03	0.00	354.27	131,306	881,525
Standard Chartered Bank	455,862	387,493	10,569	7,613	18,062,748	930,143	653,047	1.26	0.00	152.81	153,762	1,058,424
Cetelem	544,643	304,603	7,681	3,525	1,126,238	520,846	3,719	1.25	0.00	321.63	46,762	165,525
The Second Credit Cooperative Association of Keelung	23,486	7,818	48	186	69,813	33,928	1,576	0.76	0.05	352.35	961	11,427
The Third Credit Cooperative Association of Kaohsiung	28,559	13,857	405	284	96,636	121,204	4,183	1.99	0.00	162.23	1,552	12,236
Asia Trust & Investment Corp.	7,811	3,698	14	148	59,527	21,076	1,802	1.45	0.66	330.18	3,473	10,341
AnShin Card Services Co., Ltd.	1,628,259	828,699	15,728	17,928	11,415,698	4,580,228	966,423	2.26	0.77	109.70	78,358	708,135
AIG Credit Card Company(Taiwan) Ltd.	286,629	166,340	6,064	5,624	19,989,658	1,439,662	415,889	2.20	0.00	159.72	109,339	709,532
American Express International Inc.	264,134	187,581	3,652	4,880	6,010,669	2,181,231	23,066	2.48	0.00	390.81	58,398	420,272
Diners Club International Taiwan Ltd.	68,210	36,999	165	813	347,067	356,196	15,139	2.22	0.70	143.38	2,289	26,984
GE Capital Credit Card	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	65,656	39,189	2,038	327	263,544	65,980	9,679	1.73	0.00	189.17	5,441	24,432
Total	45,606,672	24,503,336	615,541	552,896	488,331,243	111,575,269	18,964,915	2.23	0.34	129.71	4,367,106	31,073,800

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.