

Important Credit Card Business and Financial Information

2006/7

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	19,393	9,091	29	58	12,522	81,646	136	2.43	1.37	150.23	0	541
Bank of Taiwan	274,620	135,305	639	2,313	631,958	704,167	19,481	2.74	0.22	187.84	22,379	93,707
Land Bank of Taiwan	302,566	84,010	405	2,196	880,038	442,794	3,664	2.13	1.32	237.70	13,913	206,851
Taiwan Cooperative Bank	776,012	196,940	2,166	4,725	1,752,910	1,095,956	52,700	2.38	2.09	107.71	34,764	287,476
First Commercial Bank	652,849	248,586	1,062	6,545	2,940,116	1,454,842	46,010	1.98	0.00	202.08	57,602	913,373
Hua Nan Commercial Bank	710,492	305,419	1,736	5,074	2,110,262	1,196,135	0	2.62	0.03	100.00	30,129	376,839
Chang Hwa Commercial Bank	205,954	74,496	574	1,668	494,587	478,342	9,645	2.29	0.85	220.43	8,111	90,039
Bank Of Overseas Chinese	799,494	331,458	4,602	9,308	2,724,883	2,297,571	84,098	1.75	0.56	100.81	23,117	128,140
The Shanghai Commercial & Savings Bank	547,789	250,942	2,075	3,227	2,441,160	1,270,633	97,796	2.34	0.00	349.85	157,141	717,529
Taipei Fubon Bank	2,148,242	1,365,385	33,368	37,917	23,858,667	9,011,928	317,643	1.52	0.00	494.69	500,000	4,351,945
Cathay United Bank	3,430,055	1,713,870	14,407	36,997	32,121,513	9,985,815	512,842	2.92	0.00	247.71	423,542	7,211,197
Bank of Kaohsiung	8,483	3,825	22	125	23,704	113,079	557	1.92	0.47	165.60	0	3,309
The International Commercial Bank of China	832,891	367,186	1,867	15,725	6,183,942	2,058,297	96,071	2.26	0.23	134.06	218,450	1,523,973
Taiwan Business Bank	412,099	128,713	523	5,007	1,917,145	760,614	20,919	2.53	0.11	108.13	39,816	334,392
International Bank of Taipei	256,977	127,547	34	5,174	3,270,017	775,885	169,379	2.68	0.05	123.58	65,153	1,148,382
Hsinchu International Bank	461,518	265,116	821	5,635	1,914,018	1,095,688	62,157	0.79	0.11	245.08	87,631	778,075
Taichung Commercial Bank	183,233	45,689	103	3,049	402,155	196,448	0	1.98	1.98	110.05	15,775	129,456
Kings Town Bank(former Tainan Business Bank)	68,546	47,658	1,406	1,043	446,586	129,979	8,399	2.82	0.00	200.73	10,114	72,206
Hwatai Bank	12,808	8,312	25	158	60,784	60,176	0	0.79	0.49	102.24	1,468	16,598
Shin Kong Commercial Bank	1,311,168	500,589	3,287	13,967	10,184,275	2,142,428	53,770	2.85	0.00	247.58	234,037	3,156,946
Sunny Bank	175,277	178,252	1,499	4,816	3,349,359	178,930	15,100	2.95	0.40	100.00	29,167	323,738
Cota Commercial Bank	33,907	25,560	973	678	264,069	161,824	1,995	4.53	0.10	105.10	34,397	171,475
Union Bank of Taiwan	3,040,506	1,268,465	2,439	56,981	25,669,990	5,849,418	465,342	2.72	0.07	103.53	15,263	3,548,780
The Chinese Bank	778,402	365,612	2,183	28,155	8,300,502	1,246,348	50,012	4.47	0.38	107.15	49,949	1,698,699
Far Eastern International Bank	707,163	370,080	2,318	17,687	15,721,715	1,824,082	58,442	3.61	0.01	194.78	689,580	4,554,580
Fuhwa Commercial Bank	257,781	124,619	2,624	6,860	3,243,090	544,928	13,576	2.47	0.00	459.57	347,113	1,441,083
E. Sun Commercial Bank, Ltd.	2,268,211	1,418,520	12,653	118,348	23,610,612	5,122,284	301,509	2.89	0.00	466.26	304,164	1,376,132
Cosmos Bank, Taiwan	984,819	394,627	6,406	26,486	4,242,319	1,013,571	31,299	0.98	0.21	136.52	81,071	106,497
Bowa Bank	25,418	12,596	0	946	170,828	57,777	1,959	2.15	0.00	110.63	12,894	110,478
Taishin International Bank	4,055,114	2,239,595	16,096	225,343	19,414,728	8,486,667	157,531	2.98	0.00	107.69	2,298	5,012,570
Ta Chong Bank Ltd.	451,146	205,569	3,931	7,391	5,942,047	801,155	21,764	2.87	0.06	307.13	271,724	2,111,124
Jih Sun International Bank	690,305	371,677	729	11,163	4,759,628	1,360,169	27,303	7.46	0.06	100.00	72,353	1,540,179
EnTie Commercial Bank	351,632	113,242	365	2,379	4,504,725	649,342	20,347	3.58	0.00	100.00	290,280	777,438
Chinatrust Commercial Bank	6,366,303	3,949,665	32,655	137,849	51,757,176	23,234,273	945,076	2.87	0.79	240.41	758,408	11,137,267
Chinfon Commercial Bank	1,025,166	355,741	8,297	19,505	8,383,449	1,506,816	25,289	7.47	1.49	118.66	0	1,045,705
Citibank N. A.	1,583,715	1,231,621	11,349	52,330	39,618,775	9,594,041	2,194,759	2.87	0.00	149.98	703,272	3,075,112
ABN AMRO Bank	1,102,489	492,935	8,837	18,509	25,964,034	3,476,035	96,923	2.95	0.00	371.38	343,272	2,443,228
The Hongkong and Shanghai Banking Corp.Ltd.	671,268	412,833	9,588	13,541	11,621,654	2,799,057	175,723	2.42	0.00	1,443.57	332,799	2,591,243
Standard Chartered Bank	233,063	178,515	99	8,568	20,820,833	679,296	155	2.88	0.00	115.57	644,007	4,630,370
The Third Credit Cooperative Association of Kaohsiung	27,345	12,362	182	316	82,083	128,746	6,274	1.77	0.00	300.52	6,782	30,554
Asia Trust & Investment Corp.	5,992	2,967	15	136	39,917	19,305	1,138	0.49	0.29	751.64	2,517	16,722
AnShin Card Services Co., Ltd.	1,506,462	758,973	12,020	27,591	11,249,733	5,699,928	296,217	2.85	0.00	741.44	183,428	1,338,680
AIG Credit Card Company(Taiwan) Ltd.	238,897	133,866	1,003	11,836	16,010,697	1,570,160	5,807	4.43	0.00	134.63	416,067	2,356,687
American Express International Inc.	189,793	125,623	502	9,857	3,532,768	1,976,083	1,746	0.69	0.00	3,035.64	123,948	1,870,590
Diners Club International Taiwan Ltd.	62,309	32,336	130	1,341	267,964	322,247	15,062	2.64	0.00	135.02	7,683	34,475
GE Capital Credit Card Company	0	0	0	0	0	0	0				0	0
Aeon Credit Card (Taiwan) Co., Ltd.	88,073	49,598	874	787	253,052	64,714	7,141	2.46	0.00	175.93	4,402	33,903
Total	40,335,745	21,035,586	206,918	969,310	403,166,989	113,719,619	6,492,756	2.92	0.19	260.80	7,669,980	74,918,283

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

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.