

Important Credit Card Business and Financial Information

2006/8

Unit : 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	19,363	8,998	40	64	12,014	66,874	186	2.98	2.16	136.69	171	712
Bank of Taiwan	273,744	132,341	680	2,260	606,542	762,616	19,895	2.65	0.26	181.41	33,631	127,338
Land Bank of Taiwan	298,091	82,839	549	2,356	839,019	503,749	4,654	2.92	2.06	169.52	32,821	239,672
Taiwan Cooperative Bank	776,074	187,108	3,925	3,863	1,829,169	1,304,190	58,291	2.33	2.03	118.13	30,303	317,779
First Commercial Bank	647,558	242,662	1,427	7,887	2,882,258	1,554,642	38,837	2.00	0.00	205.00	57,309	970,682
Hua Nan Commercial Bank	709,023	314,831	2,466	6,195	2,091,619	1,391,609	0	2.57	0.01	100.00	28,804	405,643
Chang Hwa Commercial Bank	198,358	73,880	673	1,312	453,297	549,832	9,016	2.01	0.52	241.29	11,608	101,647
Bank Of Overseas Chinese	797,371	341,000	4,729	6,852	2,756,971	2,386,235	77,758	1.76	0.42	102.47	21,424	149,564
The Shanghai Commercial & Savings Bank	544,849	247,656	2,223	3,117	2,288,906	1,364,173	80,246	2.40	0.00	317.03	184,737	902,266
Taipei Fubon Bank	2,275,233	1,445,355	187,882	41,443	23,692,466	9,561,146	346,867	1.78	0.00	470.41	699,997	5,051,942
Cathay United Bank	3,447,654	1,878,861	53,166	35,567	31,047,585	11,215,049	373,008	2.64	0.00	275.39	939,572	8,150,769
Bank of Kaohsiung	8,232	3,751	59	328	21,295	101,213	509	0.72	0.00	219.93	2,349	5,658
Mega International Commercial Bank(former The International Commercial Bank of China)	817,130	361,432	1,912	17,673	5,931,855	1,996,769	95,109	2.90	0.40	133.87	190,455	1,714,428
Taiwan Business Bank	407,753	125,924	667	5,013	1,829,080	827,780	22,206	2.23	0.19	136.07	46,258	380,650
Hsinchu International Bank	452,291	258,515	649	5,578	1,792,820	1,206,037	63,808	2.62	0.53	109.85	0	778,075
Taichung Commercial Bank	175,140	44,581	110	8,203	387,476	203,417	0	1.80	1.80	119.60	14,229	143,685
Kings Town Bank(former Tainan Business Bank)	68,739	46,908	1,250	1,064	452,998	153,955	8,870	2.80	0.00	235.98	10,116	82,322
Hwatai Bank	12,661	8,222	25	140	58,223	62,638	0	1.19	0.02	134.87	1,195	17,793
Shin Kong Commercial Bank	1,302,317	488,244	6,046	16,028	9,875,932	2,485,727	49,585	2.69	0.02	274.25	287,873	3,444,819
Sunny Bank	171,687	167,839	1,470	4,296	3,327,380	177,137	14,501	2.88	0.13	100.00	30,243	353,981
Cota Commercial Bank	34,192	26,205	969	654	258,487	152,655	1,543	4.59	0.01	102.41	34,840	206,315
Union Bank of Taiwan	3,004,682	1,268,431	15,572	51,396	25,711,979	5,707,360	673,662	4.10	0.05	102.30	31,368	3,580,148
The Chinese Bank	757,244	352,482	2,471	23,629	8,257,746	1,154,301	52,692	4.13	0.13	106.06	0	1,698,699
Far Eastern International Bank	696,887	362,740	2,897	14,241	15,724,214	1,582,528	52,255	2.71	0.02	195.51	302,998	4,857,578
Fuhwa Commercial Bank	252,952	121,412	1,382	6,211	3,074,605	589,540	15,711	2.39	0.00	580.80	166,161	1,607,244
E. Sun Commercial Bank, Ltd.	2,254,877	1,415,609	13,186	26,520	23,223,710	5,093,347	528,127	2.75	0.00	407.62	351,503	1,727,635
Cosmos Bank, Taiwan	966,165	382,788	5,514	26,768	3,981,837	1,143,698	34,079	1.54	0.24	131.49	0	106,497
Bowa Bank	24,727	12,017	0	691	158,538	63,541	2,019	2.52	0.00	106.60	8,297	118,775
Taishin International Bank	3,862,886	2,188,957	16,226	208,454	15,889,997	8,743,116	156,196	2.69	0.00	100.00	872,340	5,884,910
Ta Chong Bank Ltd.	449,703	202,269	5,444	7,466	5,672,993	893,163	22,022	2.78	0.23	227.80	245,520	2,356,644
Jih Sun International Bank	655,020	364,553	1,128	36,413	4,457,914	1,299,932	26,347	7.33	0.01	100.00	79,899	1,620,078
EnTie Commercial Bank	347,385	111,076	733	2,840	4,537,760	684,136	15,280	4.83	0.00	100.00	0	777,438
Chinatrust Commercial Bank	6,318,214	3,909,272	75,139	130,917	48,047,292	24,564,760	941,634	2.95	0.29	281.94	1,060,194	12,197,461
Chinfon Commercial Bank	1,008,504	351,714	6,071	22,733	7,389,204	1,625,474	21,475	0.83	0.10	138.67	0	1,045,705
Citibank N. A.	1,558,619	1,221,947	13,903	47,450	38,337,425	9,389,052	1,959,509	2.40	0.00	247.99	693,615	3,768,727
ABN AMRO Bank	1,096,971	487,770	12,423	17,941	25,500,523	3,790,732	97,684	2.95	0.00	410.26	311,602	2,754,830
The Hongkong and Shanghai Banking Corp.Ltd.	669,046	413,462	10,240	12,462	11,095,250	3,444,662	179,272	2.11	0.00	1,659.23	339,920	2,931,163
Standard Chartered Bank	223,752	169,644	71	9,428	20,066,271	759,670	5	2.88	0.00	101.73	350,770	4,981,140
The Third Credit Cooperative Association of Kaohsiung	27,203	12,159	97	289	79,698	126,894	5,709	1.48	0.00	292.55	3,487	34,041
Asia Trust & Investment Corp.	5,846	2,845	14	157	37,746	18,712	1,033	0.95	0.12	485.56	3,514	20,236
AnShin Card Services Co., Ltd.	1,743,613	894,816	12,001	38,404	14,463,978	5,098,177	398,890	2.84	0.02	585.24	264,831	1,603,511
AIG Credit Card Company(Taiwan) Ltd.	228,122	128,614	1,050	11,825	15,232,012	1,529,604	6,388	3.78	0.00	166.00	396,717	2,753,404
American Express International Inc.	180,344	120,854	480	9,677	3,430,901	1,930,533	2,616	0.76	0.00	3,667.76	113,379	1,983,969
Diners Club International Taiwan Ltd.	61,229	31,900	102	142	226,470	329,929	15,309	2.77	0.00	203.54	9,885	44,360
GE Capital Credit Card Company	0	0	0	0	0	0	0	0			0	0
Aeon Credit Card (Taiwan) Co., Ltd.	87,902	47,374	928	1,079	251,816	62,979	6,312	2.32	0.00	173.89	3,181	37,084
Total	39,919,353	21,061,857	467,989	877,026	387,285,271	117,653,283	6,479,115	2.79	0.09	288.36	8,267,116	82,037,017

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

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

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