

**Important Credit Card Business and Financial Information**

2004/10

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	21,245	9,987	317	115	16,099	55,960	261	1.13	0.60	242.74	2,399	8,962
The Farmers Bank of China	42,999	17,732	1,419	360	76,309	106,846	10,889	3.63	1.90	123.95	681	7,314
Bank of Taiwan	205,270	127,863	11,186	1,658	392,354	406,931	29,914	0.57	0.08	188.02	1,843	90,453
Land Bank of Taiwan	333,124	93,907	18,550	2,967	992,266	415,563	38,072	3.44	0.87	100.00	33,130	197,813
Taiwan Cooperative Bank	834,908	188,676	9,997	4,237	1,926,192	946,029	52,587	4.83	2.52	100.00	17,549	229,136
First Commercial Bank	910,088	343,985	8,467	12,980	3,018,827	1,541,557	147,902	1.52	0.01	113.14	24,110	164,728
Hua Nan Commercial Bank	586,048	196,601	31,235	6,347	1,155,679	959,936	46,342	2.48	1.06	102.29	0	134,618
Chang Hwa Commercial Bank	264,133	110,442	1,898	1,835	951,430	490,762	41,706	3.36	2.25	133.33	4,492	52,249
Bank Of Overseas Chinese	736,701	380,385	57,078	6,668	2,567,234	1,888,694	94,179	1.65	0.63	125.22	89,138	143,488
The Shanghai Commercial & Savings Bank	505,841	270,798	23,159	4,240	2,994,240	1,139,958	291,177	2.25	1.40	120.83	0	84,816
Taipeibank	1,460	1,460	13	0	63,591	305,193	0	1.30	0.86	90.90	2,987	33,622
Cathay United Bank	3,362,256	1,846,308	123,930	39,568	31,953,370	8,817,679	1,264,461	1.47	0.00	176.50	210,301	1,135,171
Bank of Kaohsiung	11,552	5,381	170	143	43,680	134,444	957	0.84	0.69	130.74	0	1,826
The International Commercial Bank of China	1,046,649	475,179	11,749	29,461	9,436,969	2,318,518	259,683	2.43	0.42	157.03	270,916	986,540
Taiwan Business Bank	425,478	153,994	24,054	4,282	2,091,513	779,507	113,953	3.68	0.99	100.00	14,289	214,691
International Bank of Taipei	322,162	188,390	8,744	5,133	3,272,958	1,024,389	117,897	1.37	0.30	190.94	25,407	71,372
Hsinchu International Bank	465,346	306,657	13,795	6,848	1,512,032	1,087,870	79,275	2.88	0.46	141.06	6,546	29,120
Taichung Commercial Bank	372,235	231,611	6,767	4,521	487,675	284,525	35,328	4.75	2.11	84.95	0	29,347
Tainan Business Bank	74,718	44,861	1,241	1,416	502,313	132,134	16,202	3.45	0.84	695.02	14,948	117,518
Hwatai Bank	21,360	20,421	48	197	80,081	66,003	3,450	2.82	1.28	131.01	2,087	4,947
Macoto Bank	1,030,753	824,977	37,151	13,860	16,468,313	1,525,997	316,857	4.10	1.79	100.91	242,903	692,492
Sunny Bank	226,125	197,173	6,269	3,334	3,414,381	177,357	82,560	3.48	1.64	100.00	0	69,905
Cota Commercial Bank	16,231	13,909	563	87	117,502	79,189	2,197	1.12	0.95	94.08	534	5,364
Shin Kong Commercial Bank	65,398	29,535	142	676	193,620	106,585	8,525	0.05	0.01	3,667.65	0	8,374
Union Bank of Taiwan	2,707,634	1,252,768	53,115	49,839	24,200,000	5,076,374	1,877,451	2.41	0.86	102.60	329,437	1,183,861
The Chinese Bank	1,117,424	513,194	9,845	22,163	9,875,109	1,721,132	328,529	4.12	1.04	93.97	0	0
Far Eastern International Bank	936,336	501,629	18,816	12,001	23,128,130	1,803,190	449,813	1.99	0.19	111.91	296,273	788,801
Fuhwa Commercial Bank	302,413	155,483	5,911	4,321	2,624,643	1,011,644	99,043	3.13	1.29	107.74	50,545	252,890
E. Sun Commercial Bank, Ltd.	2,265,276	1,559,739	36,826	19,129	23,937,162	4,143,817	1,277,633	0.99	0.00	195.42	101,858	653,326
Cosmos Bank, Taiwan	1,018,229	490,091	13,676	9,180	5,507,833	1,376,569	222,925	2.87	0.01	97.44	33,457	183,152
Bowa Bank	36,616	9,952	1,345	397	200,018	82,673	10,813	3.40	1.09	78.20	7,781	22,237
Chung Shing Bank	106,094	21,265	38	965	344,161	72,009	9,777	6.75	3.33	146.42	42,446	42,446
Taihsin International Bank	4,511,204	2,547,974	116,093	72,145	44,150,841	10,701,188	1,588,764	1.39	0.00	113.24	0	1,118,329
Fubon Commercial Bank	2,384,252	1,476,584	60,903	36,684	23,629,399	7,184,908	1,213,366	2.07	0.00	109.21	201,841	983,209
Ta Chong Bank Ltd.	400,531	199,467	4,445	4,819	5,491,353	527,387	183,865	2.79	0.76	100.53	39,286	157,237
Jih Sun International Bank	740,037	443,778	25,680	7,961	6,551,550	1,587,385	339,072	3.61	0.77	100.00	222,068	652,473
EnTie Commercial Bank	338,284	124,750	5,493	4,102	5,124,866	605,424	37,237	1.48	0.83	140.91	61,366	93,151
Chinatrust Commercial Bank	6,712,904	4,175,574	217,344	81,999	55,553,673	20,754,683	3,025,241	2.05	1.10	142.94	307,574	1,567,974
Chinfon Commercial Bank	1,160,201	570,401	23,479	17,546	11,654,688	2,157,394	537,186	4.71	2.71	118.18	0	437,689
Citibank N. A.	1,725,883	1,278,170	40,684	39,003	40,136,282	9,022,906	2,324,661	1.55	0.57	101.12	133,605	639,290
ABN AMRO Bank	1,017,442	472,125	20,094	13,677	18,674,913	3,488,105	389,298	1.27	0.00	143.98	72,054	312,321
The Hongkong and Shanghai Banking Corp.Ltd.	695,338	461,337	34,370	25,806	13,138,513	2,866,473	367,521	2.00	0.00	323.92	73,933	367,324
Standard Chartered Bank	430,564	372,934	6,807	9,444	16,648,787	1,035,710	469,639	0.87	0.00	137.04	85,760	457,283
Cetelem	303,511	267,211	3,879	5,211	1,130,734	462,867	15,833	3.71	3.19	164.22	27	100,858
The Second Credit Cooperative Association of Keelung	24,638	8,570	72	143	90,316	35,793	2,639	2.00	0.00	147.17	1,783	23,259
The Third Credit Cooperative Association of Kaohsiung	25,705	13,007	254	169	112,006	111,151	8,127	2.23	0.00	120.70	860	24,490
Asia Trust & Investment Corp.	10,952	4,734	47	538	72,448	25,937	2,385	4.82	2.77	249.07	429	4,515
AnShin Card Services Co., Ltd.	1,401,983	689,541	60,188	12,184	10,085,038	3,591,419	828,169	3.00	1.64	101.43	45,388	190,160
AIG Credit Card Company(Taiwan) Ltd.	285,259	167,583	3,501	4,095	15,005,113	1,311,080	342,523	2.17	0.00	129.71	70,301	330,756
American Express International Inc.	292,937	206,035	2,367	6,353	5,776,559	2,098,963	18,067	2.42	0.46	411.65	45,613	233,150
Diners Club International Taiwan Ltd.	71,247	40,595	237	867	436,274	432,680	10,603	1.83	0.60	128.99	2,333	14,556
GE Capital Credit Card	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	44,653	26,715	1,877	548	198,806	52,475	11,211	4.24	1.71	105.92	0	6,564
Total	42,949,668	#####	1,165,328	612,222	#####	108,132,962	19,045,765	2.11	0.59	130.18	#####	15,355,167

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.