

Important Credit Card Business and Financial Information

2004/11

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 | 21,758 | 9,878 | 932 | 131 | 16,079 | 57,923 | 324 | 0.80 | 0.62 | 283.08 | 108 | 9,070 |
| The Farmers Bank of China | 43,873 | 18,142 | 1,429 | 555 | 79,955 | 114,771 | 12,046 | 2.55 | 0.57 | 150.69 | 3,290 | 10,604 |
| Bank of Taiwan | 210,986 | 132,764 | 7,005 | 2,669 | 406,477 | 448,582 | 32,011 | 0.58 | 0.01 | 153.32 | 1,896 | 92,349 |
| Land Bank of Taiwan | 348,449 | 96,229 | 10,843 | 3,195 | 1,002,743 | 477,320 | 45,687 | 3.97 | 1.43 | 100.00 | 0 | 197,813 |
| Taiwan Cooperative Bank | 735,719 | 183,372 | 8,912 | 4,832 | 1,894,082 | 1,073,565 | 58,864 | 4.78 | 2.67 | 100.00 | 15,508 | 244,644 |
| First Commercial Bank | 909,450 | 346,916 | 11,184 | 13,458 | 2,998,402 | 1,641,919 | 161,755 | 1.51 | 0.02 | 107.20 | 28,673 | 193,401 |
| Hua Nan Commercial Bank | 615,448 | 207,958 | 35,920 | 6,415 | 1,178,962 | 1,080,675 | 97,023 | 2.72 | 1.32 | 102.09 | 0 | 134,618 |
| Chang Hwa Commercial Bank | 265,245 | 106,397 | 2,336 | 1,622 | 936,040 | 515,716 | 45,932 | 3.71 | 2.24 | 156.28 | 112 | 52,361 |
| Bank Of Overseas Chinese | 769,074 | 376,068 | 53,541 | 21,168 | 2,624,395 | 1,929,633 | 98,999 | 2.03 | 0.94 | 124.59 | 0 | 143,488 |
| The Shanghai Commercial & Savings Bank | 520,876 | 278,634 | 20,953 | 4,491 | 2,979,619 | 1,141,690 | 385,198 | 1.98 | 1.23 | 118.10 | 23,291 | 108,107 |
| Taipeibank | 1,476 | 1,476 | 17 | 1 | 58,914 | 259,449 | 0 | 0.82 | 0.82 | 26.47 | 4,257 | 37,879 |
| Cathay United Bank | 3,450,436 | 1,928,240 | 128,466 | 55,847 | 33,013,146 | 10,860,772 | 1,398,803 | 1.33 | 0.00 | 181.62 | 197,992 | 1,333,163 |
| Bank of Kaohsiung | 11,495 | 5,321 | 152 | 198 | 29,757 | 136,635 | 1,034 | 0.46 | 0.30 | 116.66 | 1,414 | 3,240 |
| The International Commercial Bank of China | 1,036,923 | 480,202 | 10,115 | 18,939 | 9,371,699 | 2,536,240 | 260,066 | 1.84 | 0.62 | 148.54 | 192,078 | 1,178,618 |
| Taiwan Business Bank | 438,417 | 159,668 | 17,030 | 4,091 | 2,093,884 | 777,209 | 107,880 | 3.70 | 1.00 | 100.00 | 24,029 | 238,720 |
| International Bank of Taipei | 325,276 | 193,091 | 8,739 | 3,699 | 3,200,353 | 972,464 | 123,082 | 1.49 | 0.32 | 143.01 | 15,152 | 86,524 |
| Hsinchu International Bank | 471,273 | 309,869 | 12,487 | 8,089 | 1,608,748 | 1,208,251 | 85,409 | 2.44 | 0.35 | 104.47 | 21,467 | 50,587 |
| Taichung Commercial Bank | 373,909 | 152,835 | 6,276 | 4,475 | 481,752 | 267,882 | 31,022 | 3.06 | 0.25 | 28.97 | 20,716 | 50,063 |
| Tainan Business Bank | 74,376 | 44,459 | 1,040 | 1,445 | 519,646 | 131,894 | 18,123 | 4.18 | 1.52 | 530.71 | 0 | 117,518 |
| Hwatai Bank | 21,149 | 20,239 | 84 | 253 | 79,723 | 59,530 | 3,820 | 3.03 | 1.44 | 130.58 | 874 | 5,821 |
| Macoto Bank | 1,063,171 | 794,824 | 52,759 | 16,148 | 16,108,737 | 1,680,068 | 311,592 | 4.51 | 1.90 | 101.14 | 100,401 | 792,893 |
| Sunny Bank | 228,699 | 200,902 | 8,424 | 3,532 | 3,563,052 | 180,914 | 79,787 | 2.56 | 0.67 | 100.00 | 51,999 | 121,904 |
| Cota Commercial Bank | 16,942 | 14,696 | 753 | 79 | 135,385 | 79,021 | 16,632 | 1.00 | 0.52 | 108.49 | 536 | 5,900 |
| Shin Kong Commercial Bank | 75,024 | 27,141 | 10,396 | 833 | 199,331 | 110,283 | 10,385 | 1.82 | 0.77 | 216.43 | 1,999 | 10,373 |
| Union Bank of Taiwan | 2,738,320 | 1,261,606 | 101,590 | 56,726 | 25,200,000 | 5,466,822 | 2,063,138 | 2.81 | 1.31 | 101.34 | 0 | 1,183,861 |
| The Chinese Bank | 1,104,791 | 510,029 | 12,057 | 24,690 | 9,941,221 | 1,874,540 | 482,398 | 3.48 | 0.43 | 99.70 | 0 | 0 |
| Far Eastern International Bank | 944,593 | 501,471 | 20,012 | 13,373 | 23,257,157 | 1,923,595 | 448,881 | 2.00 | 0.19 | 116.79 | 152,788 | 941,589 |
| Fuhwa Commercial Bank | 303,785 | 155,047 | 6,123 | 4,751 | 3,039,123 | 915,541 | 85,655 | 2.57 | 0.88 | 110.22 | 45,452 | 298,342 |
| E. Sun Commercial Bank, Ltd. | 2,301,587 | 1,584,817 | 52,719 | 21,462 | 24,089,126 | 4,073,156 | 1,075,734 | 0.98 | 0.00 | 189.32 | 100,517 | 753,843 |
| Cosmos Bank, Taiwan | 1,022,185 | 489,218 | 14,948 | 13,212 | 5,229,227 | 1,366,213 | 204,021 | 2.76 | 0.00 | 70.59 | 65,921 | 222,539 |
| Bowa Bank | 38,255 | 10,271 | 2,279 | 508 | 216,963 | 90,521 | 15,726 | 3.91 | 1.01 | 101.82 | 0 | 22,237 |
| Chung Shing Bank | 105,167 | 20,614 | 108 | 1,013 | 342,499 | 72,085 | 9,166 | 6.53 | 3.19 | 151.75 | 4,811 | 47,257 |
| Taishin International Bank | 4,581,336 | 2,599,842 | 135,583 | 65,451 | 44,016,706 | 10,768,876 | 1,498,038 | 1.43 | 0.00 | 119.99 | 232,894 | 1,590,345 |
| Fubon Commercial Bank | 2,383,453 | 1,494,009 | 43,419 | 38,722 | 23,924,159 | 6,851,563 | 1,257,321 | 2.08 | 0.00 | 109.54 | 201,966 | 1,185,175 |
| Ta Chong Bank Ltd. | 405,970 | 199,971 | 9,632 | 4,720 | 5,711,572 | 577,675 | 214,950 | 2.18 | 0.24 | 100.73 | 83,602 | 240,839 |
| Jih Sun International Bank | 758,732 | 453,140 | 28,192 | 9,498 | 6,767,952 | 1,604,056 | 331,159 | 3.67 | 0.71 | 100.00 | 81,139 | 733,612 |
| EnTie Commercial Bank | 339,787 | 123,719 | 5,561 | 3,410 | 5,389,798 | 759,899 | 42,091 | 1.62 | 0.94 | 138.16 | 0 | 93,151 |
| Chinatrust Commercial Bank | 6,847,669 | 4,242,935 | 229,245 | 95,403 | 56,800,824 | 22,405,757 | 3,191,664 | 2.01 | 1.09 | 141.20 | 299,763 | 1,867,737 |
| Chinfon Commercial Bank | 1,187,548 | 565,324 | 43,602 | 16,255 | 11,589,951 | 2,104,845 | 482,290 | 4.29 | 2.17 | 110.50 | 183,249 | 620,938 |
| Citibank N. A. | 1,731,788 | 1,286,020 | 34,542 | 34,739 | 41,130,050 | 8,731,134 | 2,820,024 | 1.81 | 0.83 | 100.82 | 127,777 | 767,067 |
| ABN AMRO Bank | 1,029,811 | 456,059 | 34,608 | 22,239 | 19,132,784 | 3,671,750 | 397,904 | 1.29 | 0.00 | 145.23 | 71,132 | 383,453 |
| The Hongkong and Shanghai Banking Corp.Ltd. | 715,966 | 475,564 | 36,340 | 15,712 | 13,591,901 | 3,050,518 | 358,922 | 1.99 | 0.00 | 318.31 | 78,782 | 446,105 |
| Standard Chartered Bank | 432,273 | 373,160 | 7,928 | 8,026 | 17,401,477 | 1,090,703 | 533,751 | 0.88 | 0.00 | 135.61 | 83,815 | 541,098 |
| Cetelem | 311,538 | 271,436 | 6,560 | 5,934 | 1,149,923 | 466,893 | 17,093 | 2.29 | 0.00 | 287.09 | 56,132 | 156,990 |
| The Second Credit Cooperative Association of Keelung | 24,502 | 8,464 | 43 | 173 | 86,596 | 36,027 | 2,222 | 2.37 | 0.57 | 141.50 | 0 | 23,259 |
| The Third Credit Cooperative Association of Kaohsiung | 25,908 | 13,024 | 342 | 195 | 110,296 | 116,496 | 10,593 | 2.18 | 0.01 | 132.30 | 1,979 | 26,469 |
| Asia Trust & Investment Corp. | 10,547 | 4,653 | 33 | 438 | 70,086 | 23,917 | 2,767 | 4.97 | 2.53 | 207.30 | 1,761 | 8,156 |
| AnShin Card Services Co., Ltd. | 1,466,674 | 732,341 | 81,509 | 16,818 | 10,134,156 | 4,111,252 | 851,145 | 2.31 | 0.98 | 101.04 | 138,643 | 328,803 |
| AIG Credit Card Company(Taiwan) Ltd. | 284,631 | 167,354 | 4,101 | 4,729 | 15,545,301 | 1,413,084 | 400,415 | 2.07 | 0.00 | 138.80 | 65,500 | 396,256 |
| American Express International Inc. | 290,233 | 212,125 | 3,259 | 5,743 | 5,862,444 | 2,067,401 | 20,084 | 2.36 | 0.54 | 441.28 | 39,775 | 272,925 |
| Diners Club International Taiwan Ltd. | 70,881 | 40,391 | 415 | 946 | 468,378 | 459,047 | 13,890 | 2.22 | 0.93 | 122.13 | 2,739 | 17,295 |
| GE Capital Credit Card Company | 41 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Aeon Credit Card (Taiwan) Co., Ltd. | 45,539 | 31,762 | 2,124 | 527 | 203,106 | 49,992 | 11,341 | 3.53 | 0.69 | 108.82 | 4,072 | 10,636 |
| Total | 43,532,954 | 24,373,687 | 1,326,667 | 661,578 | 454,983,657 | 113,885,764 | 20,227,857 | 2.08 | 0.58 | 129.44 | 2,830,001 | 18,399,635 |

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.