

Important Credit Card Business and Financial Information

2005/01

In NTS\$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	21,380	9,616	984	104	16,428	87,428	223	0.41	0.34	407.73	149	149
The Farmers Bank of China	46,650	19,105	2,024	420	86,533	128,549	9,753	2.17	0.00	318.59	1,760	1,760
Bank of Taiwan	214,819	129,123	1,679	2,311	464,500	490,028	22,980	0.85	0.12	127.58	2,616	2,616
Land Bank of Taiwan	349,675	97,966	4,369	2,940	1,015,219	446,485	26,780	3.18	1.71	100.00	30,065	30,065
Taiwan Cooperative Bank	740,332	189,311	4,852	6,273	1,841,126	1,074,849	43,379	4.67	2.67	100.00	0	0
First Commercial Bank	868,279	332,617	9,859	27,802	3,144,008	1,720,176	226,214	1.11	0.00	116.69	28,716	28,716
Hua Nan Commercial Bank	674,133	233,800	25,415	5,649	1,372,435	1,292,693	78,639	2.59	1.45	101.88	0	0
Chang Hwa Commercial Bank	265,844	107,422	1,080	1,820	972,839	499,010	36,353	2.55	1.24	165.99	8,822	8,822
Bank Of Overseas Chinese	776,597	371,442	14,451	9,253	2,589,504	2,161,404	85,853	2.20	1.01	125.56	20,922	20,922
The Shanghai Commercial & Savings Bank	544,733	289,159	14,849	4,287	3,031,387	1,447,604	437,752	2.49	1.46	102.65	0	0
Cathay United Bank	3,536,906	1,967,351	73,267	50,109	34,450,749	10,912,582	1,308,860	1.34	0.00	174.51	186,886	186,886
Bank of Kaohsiung	11,439	5,289	99	156	30,970	107,786	726	0.67	0.21	133.88	0	0
The International Commercial Bank of China	1,015,328	466,260	6,154	25,801	9,070,227	2,690,315	228,120	1.97	0.69	146.57	96,791	96,791
Taiwan Business Bank	448,374	167,087	6,308	4,464	2,128,746	893,699	94,261	4.01	1.28	100.00	16,875	16,875
International Bank of Taipei	330,562	198,382	7,694	2,910	3,006,379	1,219,302	136,601	1.66	0.45	172.73	21,700	21,700
Hsinchu International Bank	488,929	313,507	16,075	7,518	1,624,847	1,193,147	85,296	2.09	0.08	100.10	23,729	23,729
Taichung Commercial Bank	376,172	156,211	5,414	4,878	498,650	312,427	28,848	3.14	0.66	71.60	8,074	8,074
Tainan Business Bank	74,296	44,525	952	1,105	506,478	135,095	15,864	3.04	0.68	820.49	0	0
Hwatai Bank	20,177	10,826	84	442	80,098	79,234	2,550	2.52	0.44	118.84	467	467
Macoto Bank	1,144,453	729,522	49,834	14,836	15,382,982	1,896,201	296,266	4.45	1.96	100.00	129,644	129,644
Sunny Bank	230,108	202,263	5,173	3,007	3,825,468	192,449	77,944	2.40	0.35	100.00	52,271	52,271
Cota Commercial Bank	19,528	12,482	1,416	169	155,077	101,251	21,628	0.76	0.35	108.63	0	0
Shin Kong Commercial Bank	243,227	44,914	109,648	3,673	223,889	246,918	8,337	1.06	0.45	267.93	3,057	3,057
Union Bank of Taiwan	2,876,408	1,299,524	68,681	51,565	26,800,000	5,808,957	1,761,920	2.82	0.81	103.93	172,157	172,157
The Chinese Bank	1,077,944	502,453	10,868	23,647	10,293,432	1,789,022	317,848	5.57	2.46	74.32	0	0
Far Eastern International Bank	949,185	503,325	18,130	22,446	23,218,373	2,039,810	441,811	2.02	0.16	118.11	-10	-10
Fuhwa Commercial Bank	296,161	153,393	6,810	10,645	3,347,009	715,888	100,731	2.55	0.85	110.41	34,994	34,994
E. Sun Commercial Bank, Ltd.	2,427,057	1,628,589	37,701	22,490	24,449,726	4,896,853	1,520,148	0.96	0.00	121.45	87,625	87,625
Cosmos Bank, Taiwan	1,030,319	474,199	17,847	11,219	5,208,637	1,446,552	207,753	2.95	0.01	89.75	60,523	60,523
Bowa Bank	38,327	17,439	673	567	254,750	95,614	13,190	2.59	0.08	101.30	11,624	11,624
Chung Shing Bank	102,478	19,665	132	1,886	323,500	70,277	7,433	5.02	2.29	172.36	12,716	12,716
Taishin International Bank	4,693,799	2,681,158	120,282	59,041	43,660,575	11,930,077	1,335,050	1.52	0.00	114.48	263,255	263,255
Taipei Fubon Bank	2,364,649	1,512,383	415,633	423,172	23,372,214	7,655,019	1,224,919	1.96	0.00	111.82	201,983	201,983
Ta Chong Bank Ltd.	407,992	199,172	4,800	4,889	6,291,622	559,736	178,377	1.97	0.21	104.88	44,580	44,580
Jih Sun International Bank	781,152	460,412	16,018	7,796	6,837,894	1,651,220	274,763	3.40	0.87	100.00	99,352	99,352
EnTie Commercial Bank	343,145	137,116	5,192	2,170	5,700,310	684,219	34,914	1.08	0.33	195.03	0	0
Chinatrust Commercial Bank	6,897,219	4,348,959	123,695	112,252	57,534,706	23,564,105	3,178,928	2.01	1.08	149.55	319,023	319,023
Chinfon Commercial Bank	1,193,386	547,546	19,330	19,604	11,348,913	2,295,993	406,473	4.25	2.24	117.65	107,181	107,181
Citibank N. A.	1,740,307	1,294,614	35,504	38,297	42,763,617	10,367,963	2,800,825	1.48	0.54	101.08	131,529	131,529
ABN AMRO Bank	1,043,988	456,470	26,553	22,842	20,342,482	4,363,622	319,425	1.29	0.00	136.81	70,261	70,261
The Hongkong and Shanghai Banking Corp.Ltd.	761,545	501,201	35,818	13,570	14,214,561	3,291,815	322,258	1.73	0.00	306.31	82,137	82,137
Standard Chartered Bank	438,083	377,225	10,196	6,749	17,828,867	1,119,804	695,831	0.81	0.00	139.07	98,536	98,536
Cetelem	327,896	280,574	6,570	7,492	1,116,231	516,312	13,541	2.66	0.44	169.67	10,768	10,768
The Second Credit Cooperative Association of Keelung	24,177	8,610	31	185	82,033	41,992	1,920	2.39	0.61	215.22	0	0
The Third Credit Cooperative Association of Kaohsiung	26,653	13,248	461	180	105,053	193,784	3,822	1.32	0.00	143.37	1,557	1,557
Asia Trust & Investment Corp.	9,916	4,480	37	293	67,513	28,527	1,974	3.77	0.71	230.68	2,167	2,167
AnShin Card Services Co., Ltd.	1,528,363	780,752	36,936	18,061	10,418,856	4,738,679	846,983	2.69	0.82	101.74	74,122	74,122
AIG Credit Card Company(Taiwan) Ltd.	283,787	166,658	5,409	5,477	16,142,670	3,111,435	308,624	1.81	0.00	163.28	79,017	79,017
American Express International Inc.	285,482	206,196	3,632	5,257	5,645,493	2,210,609	17,546	2.35	0.56	256.96	41,607	41,607
Diners Club International Taiwan Ltd.	69,842	39,414	236	921	451,597	446,547	11,025	2.07	0.67	124.56	2,615	2,615
OE Capital Credit Card	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	50,226	30,155	2,840	379	214,969	60,877	13,444	5.18	2.13	102.37	0	0
Total	44,511,468	24,743,110	1,391,695	1,073,019	463,554,142	125,023,940	19,634,703	2.07	0.57	125.63	2,641,863	2,641,863

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 where 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.