

**Important Credit Card Business and Financial Information**

2005/04

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	20,942	9,527	2,528	88	14,815	61,175	374	0.98	0.77	206.67	0	178
The Farmers Bank of China	49,978	20,155	1,548	348	88,438	113,544	11,010	2.20	0.11	281.94	1,091	6,294
Bank of Taiwan	215,258	107,863	1,402	1,848	494,143	443,537	23,221	1.27	0.08	121.31	2,027	9,673
Land Bank of Taiwan	354,722	95,390	4,884	2,166	997,795	420,416	21,958	3.14	1.80	100.00	31,703	61,768
Taiwan Cooperative Bank	739,542	194,227	3,463	2,950	1,715,576	893,030	40,448	4.07	1.94	132.06	21,292	86,413
First Commercial Bank	829,609	311,309	5,370	24,064	3,337,555	1,456,426	172,249	1.11	0.00	95.72	30,101	106,925
Hua Nan Commercial Bank	668,572	281,063	14,690	4,407	1,656,382	1,148,688	98,192	3.02	1.73	101.70	0	12,508
Chang Hwa Commercial Bank	226,395	79,463	555	1,473	890,782	455,104	29,134	1.63	0.90	250.98	12,789	26,892
Bank Of Overseas Chinese	784,088	351,867	12,731	6,653	2,510,778	1,674,258	76,344	2.54	1.27	140.43	0	44,009
The Shanghai Commercial & Savings Bank	557,831	283,876	7,960	3,594	3,041,959	1,115,691	454,902	2.64	1.47	101.72	24,013	49,703
Taipei Fubon Bank	2,306,018	1,449,695	19,055	31,574	23,984,292	6,354,896	996,482	2.21	0.00	103.13	202,793	808,720
Cathay United Bank	3,572,052	1,865,798	59,168	32,520	35,361,993	9,455,060	1,271,133	1.49	0.00	149.84	210,678	784,817
Bank of Kaohsiung	11,197	4,962	75	220	28,545	112,525	754	0.14	0.00	179.99	0	760
The International Commercial Bank of China	1,004,628	447,605	7,462	8,584	8,594,418	2,244,292	201,637	2.86	0.41	161.16	80,978	346,938
Taiwan Business Bank	451,944	161,023	5,277	3,116	2,108,133	795,308	92,966	4.12	1.31	100.00	24,329	98,472
International Bank of Taipei	331,478	189,712	4,016	1,928	2,856,034	899,161	150,348	2.23	0.56	115.36	32,055	110,273
Hsinchu International Bank	498,885	318,278	6,575	5,689	1,796,024	1,056,155	82,100	2.25	1.08	164.97	12,342	56,394
Taichung Commercial Bank	401,331	156,387	27,519	13,231	510,283	314,381	29,487	2.88	0.00	88.53	13,475	31,098
Tainan Business Bank	74,279	43,403	1,053	1,091	481,281	124,626	14,345	2.68	0.23	1,064.51	4,113	14,044
Hwatai Bank	17,354	10,337	172	1,287	80,299	63,967	2,436	2.63	0.80	131.71	920	3,113
Macoto Bank	1,139,239	623,314	14,780	18,652	14,703,121	1,726,042	277,351	4.29	2.22	100.45	136,394	484,803
Sunny Bank	227,340	214,673	3,556	3,582	4,078,220	161,200	75,019	4.48	2.24	100.00	0	52,271
Cota Commercial Bank	23,728	18,407	1,511	253	190,727	102,150	22,679	0.70	0.22	359.03	0	1,166
Shin Kong Commercial Bank	320,906	109,227	21,650	7,236	424,177	539,430	41,040	0.68	0.48	263.64	2,638	7,838
Union Bank of Taiwan	2,934,446	1,307,914	63,151	39,679	27,906,459	5,031,429	1,493,882	3.50	1.30	100.85	217,762	689,234
The Chinese Bank	1,032,590	485,432	8,117	19,779	9,998,502	1,450,683	260,266	3.44	0.44	118.18	19,139	19,139
Far Eastern International Bank	946,742	498,969	9,282	12,632	24,876,677	1,774,912	388,799	1.74	0.00	102.19	179,073	680,377
Fuhwa Commercial Bank	284,530	149,865	6,769	4,558	3,428,098	610,383	78,805	2.92	0.98	107.11	38,805	144,621
E. Sun Commercial Bank, Ltd.	2,521,674	1,703,112	32,339	19,567	26,517,285	4,262,101	1,004,288	1.09	0.00	101.89	80,701	340,070
Cosmos Bank, Taiwan	1,061,895	463,332	23,316	13,068	5,199,387	1,146,951	139,472	3.96	1.05	86.70	40,733	206,267
Bowa Bank	37,976	18,006	420	408	270,505	134,814	10,627	4.53	0.00	101.78	9,078	20,702
Taishin International Bank	4,824,867	2,749,685	117,246	75,883	43,509,422	10,069,842	1,303,245	1.85	0.00	112.44	287,865	1,081,923
Ta Chong Bank Ltd.	433,277	208,461	19,294	5,619	6,869,062	636,261	195,037	2.21	0.37	100.64	26,256	160,614
Jih Sun International Bank	793,174	458,024	11,526	8,112	6,940,596	1,608,871	253,637	3.59	0.72	100.00	127,300	386,451
EnTie Commercial Bank	359,651	141,360	6,239	2,248	5,684,989	584,426	41,887	0.81	0.01	292.80	49,846	91,048
China Trust Commercial Bank	6,991,295	4,365,506	115,361	77,458	59,809,270	20,040,644	2,819,545	2.38	1.28	145.10	340,848	1,309,997
Chinfon Commercial Bank	1,190,971	517,848	19,201	18,112	10,862,532	1,790,620	353,143	3.04	0.88	122.66	91,319	615,286
Citibank N. A.	1,739,768	1,285,570	17,519	20,295	42,904,182	8,308,785	2,438,522	1.59	0.56	102.63	127,834	527,029
ABN AMRO Bank	1,052,445	519,190	21,312	11,631	21,464,959	3,981,775	315,000	1.33	0.00	135.63	76,078	297,804
The Hongkong and Shanghai Banking Corp. Ltd.	790,672	504,549	17,025	17,557	14,731,645	2,723,565	311,139	1.76	0.00	313.12	87,813	336,563
Standard Chartered Bank	440,063	375,431	9,084	7,103	17,589,861	996,385	579,536	0.84	0.00	132.44	102,206	399,265
Cetelem	343,117	277,563	8,635	4,250	1,098,423	421,274	12,569	3.37	0.76	143.13	12,294	49,267
The Second Credit Cooperative Association of Keelung	23,916	7,881	97	163	79,930	32,737	1,770	4.73	1.19	143.55	0	2,006
The Third Credit Cooperative Association of Kaohsiung	27,410	13,415	488	213	103,154	114,669	3,481	1.79	0.00	129.96	786	5,442
Asia Trust & Investment Corp.	9,006	4,100	33	305	62,320	20,044	1,844	5.73	2.88	109.44	0	2,786
AnShin Card Services Co., Ltd.	1,569,932	806,652	27,912	12,959	10,426,102	4,741,921	845,817	2.19	0.73	113.06	85,477	319,646
AIG Credit Card Company(Taiwan) Ltd.	281,768	164,166	5,384	5,594	16,669,901	1,631,669	379,514	1.87	0.00	179.86	67,943	285,152
American Express International Inc.	278,793	208,766	3,481	5,021	5,544,767	1,929,903	16,174	2.08	0.00	334.62	36,466	162,781
Diners Club International Taiwan Ltd.	69,369	38,010	640	791	955,368	356,746	11,068	2.42	0.86	130.75	3,618	12,917
GE Capital Credit Card	41	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	57,727	34,174	2,105	358	216,177	64,758	14,156	5.13	2.55	102.54	0	5,410
<b>Total</b>	<b>44,924,431</b>	<b>24,654,542</b>	<b>772,976</b>	<b>559,917</b>	<b>473,665,343</b>	<b>106,197,230</b>	<b>17,458,832</b>	<b>2.18</b>	<b>0.56</b>	<b>127.69</b>	<b>2,952,971</b>	<b>11,356,867</b>

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.