

Important Credit Card Business and Financial Information

2005/06

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	21,282	9,394	1,622	91	14,545	65,717	266	0.44	0.35	324.34	207	438
The Farmers Bank of China	51,515	20,777	1,052	453	91,364	139,943	10,243	2.28	0.00	283.49	988	9,516
Bank of Taiwan	215,536	122,442	1,157	1,691	511,110	577,048	21,458	1.32	0.21	117.58	3,849	16,655
Land Bank of Taiwan	357,580	93,188	3,315	2,241	994,951	463,020	23,300	2.89	1.32	100.00	24,565	86,333
Taiwan Cooperative Bank	743,555	190,793	5,946	4,643	1,671,484	964,418	41,992	3.44	1.47	126.49	20,164	132,384
First Commercial Bank	815,390	296,970	6,016	16,244	3,464,420	1,767,421	190,215	1.38	0.01	104.06	28,808	166,277
Hua Nan Commercial Bank	687,388	303,357	12,175	3,796	1,814,772	1,444,854	87,846	2.54	1.24	102.22	33,999	46,507
Chang Hwa Commercial Bank	221,630	89,295	2,123	1,404	1,239,766	1,023,364	29,725	1.46	0.63	210.34	7,443	34,355
Bank Of Overseas Chinese	793,259	329,517	14,608	8,275	2,435,511	2,383,485	85,567	2.48	1.31	102.24	25,024	94,889
The Shanghai Commercial & Savings Bank	562,226	288,300	5,956	3,521	3,068,555	1,998,874	501,045	1.59	0.32	103.70	110,592	160,295
Taipei Fubon Bank	2,298,217	1,432,740	31,512	28,464	24,512,855	11,438,007	1,460,814	2.13	0.00	104.55	222,486	1,242,190
Cathay United Bank	3,628,629	1,975,472	62,606	29,350	36,830,040	11,849,616	1,153,950	1.56	0.00	140.35	204,264	1,216,961
Bank of Kaohsiung	10,934	4,821	84	190	26,858	142,366	764	0.43	0.06	174.86	0	760
The International Commercial Bank of China	1,002,861	440,758	11,408	14,860	8,353,443	2,423,434	206,150	2.90	0.31	166.82	132,646	601,743
Taiwan Business Bank	455,592	158,441	4,862	2,994	2,105,961	1,125,366	87,804	3.50	0.94	100.00	36,072	159,129
International Bank of Taipei	329,959	183,118	4,393	2,288	2,855,171	948,911	166,821	2.69	0.71	113.00	37,443	181,504
Hsinchu International Bank	504,617	323,150	6,672	5,954	1,854,820	1,411,034	90,916	2.29	1.14	103.57	12,146	80,375
Taichung Commercial Bank	456,750	158,758	15,360	2,888	536,451	272,830	29,661	4.03	1.23	115.93	0	31,098
Tainan Business Bank	74,104	54,056	1,113	1,259	489,354	138,666	16,027	2.68	0.29	1,014.26	3,894	22,204
Hwatai Bank	16,460	9,768	99	695	80,538	65,779	2,984	1.78	0.44	167.29	1,136	5,425
Macoto Bank	1,119,194	566,974	11,740	15,390	14,083,507	2,466,064	269,486	3.62	0.98	98.25	261,973	1,005,250
Sunny Bank	223,310	216,119	3,439	4,289	4,141,161	171,093	63,526	4.31	1.93	100.00	0	118,384
Cota Commercial Bank	26,868	22,080	1,591	236	248,426	119,389	43,220	0.85	0.45	329.78	459	2,032
Shin Kong Commercial Bank	365,439	138,254	24,707	3,615	681,174	1,015,398	69,904	0.35	0.01	423.44	5,258	13,096
Union Bank of Taiwan	2,979,649	1,282,682	70,636	41,489	28,703,233	6,445,714	1,592,886	3.74	1.31	100.97	244,224	1,187,731
The Chinese Bank	1,010,337	473,911	8,919	19,719	9,870,382	1,570,587	257,269	3.43	0.10	116.09	0	20,714
Far Eastern International Bank	932,819	484,665	5,035	15,291	24,150,832	1,774,278	280,045	1.94	0.00	102.10	207,254	1,093,832
Fuhwa Commercial Bank	288,247	146,978	6,482	4,526	3,542,304	797,125	83,503	3.27	1.02	107.19	41,998	226,193
E. Sun Commercial Bank, Ltd.	2,546,584	1,714,947	30,983	20,977	25,325,059	7,021,429	984,133	1.33	0.04	100.57	71,250	477,595
Cosmos Bank, Taiwan	1,061,668	461,721	8,047	10,067	5,111,537	1,746,457	149,760	1.13	0.01	263.98	85,867	292,134
Bowa Bank	37,729	17,600	586	467	283,629	97,439	11,407	9.24	2.57	100.97	0	20,702
Taishin International Bank	4,918,512	2,805,895	104,067	60,457	33,876,091	11,688,193	1,218,492	2.66	0.00	103.35	306,942	1,691,556
Ta Chong Bank Ltd.	455,826	220,041	13,972	5,796	7,562,578	935,173	217,852	2.25	0.25	100.39	48,423	264,393
Jih Sun International Bank	789,267	454,505	6,347	8,006	7,057,508	2,237,142	251,271	3.87	0.93	100.00	92,434	558,926
EnTie Commercial Bank	377,976	143,916	15,613	2,597	5,650,697	623,367	47,736	1.16	0.00	260.02	35,704	126,752
ChinaTrust Commercial Bank	7,026,579	4,177,738	105,795	74,947	63,658,222	27,271,183	3,229,315	2.59	1.36	142.37	389,229	2,065,102
Chinfon Commercial Bank	1,197,274	505,442	21,248	19,357	10,543,920	2,416,618	321,840	3.07	0.83	129.50	92,070	803,892
Citibank N. A.	1,742,526	1,282,575	19,781	18,533	43,955,123	9,583,210	2,690,471	1.72	0.57	100.52	145,219	804,468
ABN AMRO Bank	1,074,859	521,524	24,105	10,817	22,537,683	6,673,592	325,746	1.38	0.00	109.50	78,967	457,236
The Hongkong and Shanghai Banking Corp.Ltd.	809,712	499,539	25,829	15,078	15,394,204	3,896,387	328,177	1.89	0.00	303.95	95,524	519,693
Standard Chartered Bank	445,010	377,976	9,336	7,611	17,823,683	1,008,449	649,099	0.99	0.00	128.05	117,462	629,953
Cetelem	357,249	285,804	5,868	4,083	1,101,694	452,061	13,050	3.85	0.83	144.11	13,022	76,399
The Second Credit Cooperative Association of Keelung	23,744	7,621	36	125	76,449	55,286	1,484	3.43	0.74	115.77	0	4,135
The Third Credit Cooperative Association of Kaohsiung	27,908	13,508	411	221	99,560	140,218	3,022	1.69	0.00	118.18	1,439	8,527
Asia Trust & Investment Corp.	8,356	3,969	24	331	60,731	30,005	2,071	5.18	2.08	59.16	0	4,918
AnShin Card Services Co., Ltd.	1,603,479	814,987	27,340	9,369	10,587,109	5,939,777	881,093	1.61	0.72	130.82	79,012	474,122
AIG Credit Card Company(Taiwan) Ltd.	285,804	164,910	8,250	5,655	18,247,760	1,351,704	387,584	2.04	0.00	174.92	73,977	429,533
American Express International Inc.	271,145	190,481	3,255	5,430	5,626,622	3,285,473	20,227	2.07	0.00	313.86	47,241	253,514
Diners Club International Taiwan Ltd.	69,080	37,110	1,105	1,308	346,669	557,389	12,179	1.80	0.67	146.88	2,628	18,245
GE Capital Credit Card	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	61,735	36,293	2,576	381	239,755	59,417	10,017	4.43	1.42	101.70	0	12,476
Total	45,385,369	24,554,880	759,202	517,469	473,539,271	142,073,770	18,623,413	2.26	0.50	127.17	3,443,302	17,950,541

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.