

Important Credit Card Business and Financial Information

2005/07

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	21,199	9,471	1,073	97	14,809	82,504	286	0.42	0.33	367.25	0	438
The Farmers Bank of China	51,789	20,915	714	440	94,229	124,858	9,081	2.72	0.09	255.91	1,062	10,578
Bank of Taiwan	215,512	119,580	955	1,610	524,825	513,838	20,271	1.51	0.26	120.22	1,978	18,633
Land Bank of Taiwan	357,358	92,252	2,453	2,126	1,001,866	482,518	22,565	3.22	1.52	100.00	11,586	97,919
Taiwan Cooperative Bank	746,975	189,851	6,341	4,438	1,682,500	936,624	63,556	3.68	1.62	132.22	16,982	149,366
First Commercial Bank	807,113	294,769	6,933	16,903	3,507,260	1,512,687	192,284	1.38	0.00	106.63	38,521	204,798
Hua Nan Commercial Bank	692,283	313,365	8,970	3,632	1,901,506	1,166,362	85,224	3.02	1.56	102.02	0	46,507
Chang Hwa Commercial Bank	216,872	89,254	1,387	1,279	930,341	491,933	28,404	2.24	1.47	203.12	3,585	37,940
Bank Of Overseas Chinese	801,705	327,531	14,780	6,334	2,472,078	1,922,235	84,667	2.95	1.80	100.64	0	94,889
The Shanghai Commercial & Savings Bank	564,264	284,974	6,694	3,701	3,157,740	1,247,370	444,522	1.94	0.51	103.67	20,210	180,505
Taipei Fubon Bank	2,293,576	1,411,105	27,810	26,791	25,134,616	6,512,906	1,521,013	2.22	0.00	107.30	231,850	1,474,040
Cathay United Bank	3,652,425	2,039,657	52,144	28,348	37,305,361	9,494,029	1,178,755	1.62	0.00	143.27	219,131	1,436,092
Bank of Kaohsiung	10,877	4,757	69	126	28,737	150,662	1,105	0.72	0.11	173.94	0	760
The International Commercial Bank of China	997,017	435,879	8,074	13,918	8,294,671	1,673,187	182,314	2.91	0.22	171.06	142,353	744,096
Taiwan Business Bank	456,530	157,798	4,122	3,184	2,131,605	814,778	87,461	3.70	1.15	100.62	26,463	185,592
International Bank of Taipei	328,668	180,047	3,933	2,550	2,876,007	1,069,023	174,253	2.95	0.76	111.44	44,460	225,964
Hsinchu International Bank	508,249	325,305	5,853	5,340	1,941,273	1,210,325	116,457	2.31	1.09	99.66	8,282	88,657
Taichung Commercial Bank	459,048	158,010	4,721	2,423	538,151	242,152	26,833	2.69	0.07	127.93	16,784	47,882
Tainan Business Bank	73,805	53,524	827	1,292	488,384	134,365	15,445	2.44	0.29	1,092.93	4,513	26,717
Hwatai Bank	14,483	9,628	76	1,669	79,890	70,940	2,816	2.21	0.52	137.81	652	6,077
Macoto Bank	1,108,335	560,738	11,074	14,745	13,914,914	1,936,312	260,801	3.76	0.78	102.14	184,803	1,190,053
Sunny Bank	221,217	216,364	2,762	3,217	4,058,255	172,513	65,155	3.12	0.79	100.00	79,730	198,114
Cota Commercial Bank	28,119	23,306	1,251	235	285,493	125,000	19,841	1.00	0.55	290.28	0	2,032
Shin Kong Commercial Bank	385,857	151,366	24,017	3,567	853,663	710,652	77,309	0.49	0.01	333.31	2,033	15,129
Union Bank of Taiwan	2,963,357	1,282,878	49,303	65,595	29,189,059	5,682,736	1,513,554	2.68	0.09	103.07	745,749	1,933,480
The Chinese Bank	1,002,780	469,929	10,996	18,553	9,865,330	1,458,141	255,965	3.72	0.31	101.88	1,737	22,451
Far Eastern International Bank	918,473	478,181	4,171	19,902	23,469,425	1,734,201	237,822	2.12	0.00	102.24	213,218	1,307,050
Fuhwa Commercial Bank	289,068	144,845	5,136	4,315	3,599,557	679,704	85,478	3.47	1.16	106.61	45,882	272,075
E. Sun Commercial Bank, Ltd.	2,551,648	1,727,178	26,879	21,815	26,693,127	4,759,607	1,144,835	1.40	0.04	100.54	95,776	573,371
Cosmos Bank, Taiwan	1,065,343	455,415	13,263	9,820	5,189,828	1,141,094	187,891	1.20	0.01	167.48	81,597	373,731
Bowa Bank	37,519	17,189	391	421	284,548	94,121	10,395	10.67	4.50	100.74	0	20,702
Taishin International Bank	4,972,161	2,816,843	111,617	57,968	34,220,990	9,705,410	1,224,580	2.85	0.00	112.08	350,110	2,041,666
Ta Chong Bank Ltd.	460,405	222,559	10,543	6,277	7,837,401	815,890	226,309	2.59	0.41	101.12	38,314	302,707
Jih Sun International Bank	790,818	450,809	8,530	6,979	7,092,496	1,722,755	230,355	4.12	0.94	100.00	109,781	668,707
EnTie Commercial Bank	381,809	144,093	6,865	2,347	5,736,241	687,746	47,945	1.57	0.28	217.34	0	126,752
ChinaTrust Commercial Bank	7,052,747	4,181,425	109,761	69,656	66,073,193	23,044,251	3,273,087	2.80	1.49	125.59	430,431	2,495,533
Chinfon Commercial Bank	1,195,669	498,397	16,887	18,492	10,578,446	2,056,673	300,066	2.86	0.52	120.27	143,201	947,093
Citibank N. A.	1,739,298	1,283,295	16,759	16,806	43,621,851	8,808,733	2,580,394	2.13	0.88	100.00	150,153	954,621
ABN AMRO Bank	1,092,979	525,593	29,040	10,920	23,031,477	4,487,938	328,377	1.52	0.00	119.14	79,070	536,306
The Hongkong and Shanghai Banking Corp.Ltd.	771,365	473,303	24,498	62,845	15,735,994	2,884,971	329,411	2.04	0.00	312.20	108,907	628,600
Standard Chartered Bank	448,270	380,514	8,761	6,644	17,809,928	884,975	568,529	1.10	0.00	133.95	119,929	749,882
Cetelem	362,190	286,999	12,438	4,900	1,090,849	467,669	12,719	2.29	0.00	712.14	26,966	103,365
The Second Credit Cooperative Association of Keelung	23,668	8,023	28	124	71,195	33,836	1,208	0.05	0.05	991.09	6,331	10,466
The Third Credit Cooperative Association of Kaohsiung	28,138	13,594	357	178	96,676	118,693	3,875	2.17	0.00	132.50	722	9,249
Asia Trust & Investment Corp.	8,119	3,865	24	261	60,355	21,924	2,201	4.47	1.48	102.88	1,173	6,091
AnShin Card Services Co., Ltd.	1,617,489	818,010	22,016	8,006	10,677,652	6,086,039	899,193	1.48	0.51	132.89	92,395	566,517
AIG Credit Card Company(Taiwan) Ltd.	286,001	164,245	5,682	5,485	18,769,722	1,452,192	341,777	2.07	0.00	172.15	82,780	512,313
American Express International Inc.	268,835	189,611	3,223	4,808	5,762,876	2,272,960	22,246	2.26	0.00	314.14	49,885	303,399
Diners Club International Taiwan Ltd.	69,376	37,487	1,012	520	399,385	371,943	11,671	2.45	1.31	138.79	3,975	22,220
OE Capital Credit Card	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	61,838	37,284	2,457	2,354	246,061	69,111	10,621	5.02	2.15	108.37	0	12,476
Total	45,472,639	24,581,010	697,670	573,956	480,421,836	114,341,086	18,530,922	2.34	0.47	126.10	4,033,060	21,983,601

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.