

Important Credit Card Business and Financial Information

2005/08

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	21,094	9,661	764	77	14,360	63,876	326	0.45	0.36	329.30	0	438
The Farmers Bank of China	51,672	21,162	644	761	91,126	141,563	11,131	0.84	0.64	355.28	5,058	15,636
Bank of Taiwan	215,722	117,867	1,434	1,990	526,786	572,821	22,313	1.68	0.59	112.03	2,065	20,698
Land Bank of Taiwan	357,835	92,369	2,562	2,950	987,621	508,260	26,656	1.86	0.75	100.00	35,177	133,096
Taiwan Cooperative Bank	750,513	188,594	7,550	5,347	1,663,137	1,088,329	75,938	2.18	0.01	184.32	61,199	210,565
First Commercial Bank	797,022	294,441	5,700	18,381	3,583,259	1,731,443	217,483	1.50	0.00	102.21	37,934	242,732
Hua Nan Commercial Bank	697,948	324,513	9,588	3,815	1,951,494	1,379,601	103,104	3.08	1.44	102.10	17,173	63,680
Chang Hwa Commercial Bank	232,119	83,784	1,087	1,726	944,787	536,453	41,601	1.93	1.20	226.46	9,030	46,970
Bank Of Overseas Chinese	800,359	328,497	5,909	7,255	2,436,658	2,189,260	94,448	2.54	1.36	95.53	39,963	134,852
The Shanghai Commercial & Savings Bank	570,034	293,117	10,413	3,660	3,188,939	1,572,740	482,641	2.35	0.90	107.21	0	180,505
Taipei Fubon Bank	2,283,649	1,419,061	28,726	33,047	25,572,484	6,932,751	1,637,539	2.31	0.00	107.19	241,991	1,716,031
Cathay United Bank	3,678,090	2,057,977	55,985	30,320	38,223,973	11,232,065	1,390,117	1.60	0.00	139.10	233,711	1,669,803
Bank of Kaohsiung	10,791	4,765	103	189	26,133	134,205	851	0.35	0.00	193.14	810	1,570
The International Commercial Bank of China	995,434	441,119	7,984	9,567	8,011,248	1,838,852	220,310	0.66	0.19	193.52	416,457	1,160,553
Taiwan Business Bank	457,575	158,934	4,969	3,924	2,102,067	906,103	93,943	2.78	0.66	100.00	52,150	237,742
International Bank of Taipei	328,349	177,969	4,018	2,367	2,959,238	1,024,579	184,677	2.39	0.11	118.48	47,621	273,585
Hsinchu International Bank	516,887	330,989	12,865	6,943	1,991,260	1,459,919	120,306	2.89	1.45	100.35	10,435	99,092
Taichung Commercial Bank	456,778	109,379	1,486	3,756	536,566	263,297	29,415	2.87	0.08	182.02	7,543	55,335
Tainan Business Bank	73,128	53,324	565	1,451	496,289	155,432	18,801	3.27	1.21	698.48	0	26,717
Hwatai Bank	14,262	9,613	88	263	80,552	69,037	2,372	2.02	0.50	148.25	799	6,876
Macoto Bank	1,097,412	558,086	12,253	16,253	13,595,867	2,144,854	304,506	3.00	0.06	111.78	291,137	1,481,190
Sunny Bank	218,928	216,216	3,892	4,559	4,026,984	180,685	65,222	2.78	0.23	100.00	54,774	252,888
Cota Commercial Bank	29,568	24,969	1,449	293	299,455	139,824	19,420	1.52	0.83	200.99	1,074	3,106
Shin Kong Commercial Bank	407,204	160,356	25,093	3,919	984,723	827,370	87,964	0.67	0.00	227.29	2,785	17,914
Union Bank of Taiwan	2,974,286	1,285,714	57,278	46,349	29,117,139	6,312,368	1,725,823	2.69	0.00	102.60	368,108	2,301,588
The Chinese Bank	994,473	471,921	12,563	20,870	9,834,696	1,597,178	275,401	2.79	0.31	126.21	5,796	28,247
Far Eastern International Bank	904,549	470,390	4,452	19,848	22,778,828	1,749,244	195,102	2.18	0.00	105.58	220,952	1,528,002
Fuhwa Commercial Bank	290,270	144,082	6,482	5,280	3,717,750	799,516	98,012	3.47	1.19	103.64	54,685	326,760
E. Sun Commercial Bank, Ltd.	2,555,651	1,733,527	31,083	27,080	26,981,602	5,232,975	1,184,030	1.50	0.06	101.07	102,391	675,762
Cosmos Bank, Taiwan	1,083,612	454,091	30,132	12,243	5,199,983	1,348,140	246,630	1.32	0.04	105.04	84,681	458,412
Bowa Bank	37,331	16,892	466	463	270,162	104,632	11,509	2.40	0.00	111.66	24,977	45,679
Taishin International Bank	5,002,209	2,768,684	86,231	56,183	34,498,353	10,956,752	1,229,730	2.66	0.00	120.91	393,281	2,434,947
Ta Chong Bank Ltd.	463,657	227,732	10,904	7,778	8,060,254	900,052	258,754	2.51	0.32	100.00	83,816	386,523
Jih Sun International Bank	790,908	450,469	8,172	8,082	7,092,868	1,926,080	215,715	4.26	1.10	100.00	111,265	779,972
EnTie Commercial Bank	385,300	145,732	6,775	2,561	5,727,296	781,049	56,968	1.37	0.00	194.76	48,890	175,642
ChinaTrust Commercial Bank	7,078,146	4,208,636	117,691	82,426	67,234,099	26,246,565	3,714,540	2.76	1.33	128.78	724,047	3,219,580
Chinfon Commercial Bank	1,191,746	499,252	15,531	19,454	10,461,295	2,318,084	336,267	2.39	0.04	131.00	162,356	1,109,449
Citibank N. A.	1,739,800	1,292,450	22,578	20,307	36,768,119	8,963,601	2,921,475	1.70	0.32	103.27	156,851	1,111,472
ABN AMRO Bank	1,113,633	528,801	31,977	11,323	23,820,560	5,079,545	391,152	1.56	0.00	126.67	99,587	635,893
The Hongkong and Shanghai Banking Corp.Ltd.	787,552	472,121	32,903	16,716	15,943,502	3,222,452	375,128	2.03	0.00	340.29	121,619	750,219
Standard Chartered Bank	451,670	383,944	10,325	8,120	17,923,757	1,000,210	687,579	1.19	0.00	131.21	154,780	904,662
Cetelem	374,373	298,259	18,383	3,683	1,135,589	748,470	14,404	2.37	0.00	247.50	15,398	118,763
The Second Credit Cooperative Association of Keelung	23,598	7,993	59	162	69,661	39,171	1,968	0.97	0.05	277.91	0	10,466
The Third Credit Cooperative Association of Kaohsiung	28,395	13,633	475	269	95,553	126,305	5,334	2.17	0.00	131.15	1,435	10,684
Asia Trust & Investment Corp.	7,945	3,918	10	184	59,899	24,369	2,266	5.51	2.13	54.54	777	6,868
AnShin Card Services Co., Ltd.	1,630,459	828,105	23,264	10,294	10,915,541	5,473,764	934,098	1.78	0.62	119.41	63,260	629,777
AIG Credit Card Company(Taiwan) Ltd.	286,189	166,255	6,910	6,722	19,359,782	1,434,236	409,623	2.20	0.00	164.84	87,880	600,193
American Express International Inc.	265,820	189,967	3,355	5,758	5,885,563	2,254,404	22,271	2.38	0.00	305.96	58,475	361,874
Diners Club International Taiwan Ltd.	68,895	37,575	393	642	154,912	397,540	15,096	1.59	0.36	175.79	2,475	24,695
GE Capital Credit Card Company	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	63,938	38,341	2,455	347	254,478	71,287	10,511	2.57	0.00	193.73	6,515	18,991
Total	45,656,778	24,615,246	745,974	555,957	477,656,247	126,201,308	20,590,470	2.20	0.34	128.97	4,723,183	26,706,694

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.