

Important Credit Card Business and Financial Information

2005/10

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	20,850	9,679	707	87	14,523	67,064	155	0.80	0.38	253.25	0	438
The Farmers Bank of China	51,671	21,547	317	557	93,707	120,473	10,167	0.01	0.00	4,555.12	3,744	21,404
Bank of Taiwan	256,163	155,316	29,974	3,289	542,002	500,794	25,687	1.88	0.42	124.28	5,785	28,869
Land Bank of Taiwan	358,779	90,494	2,344	2,326	990,496	440,534	25,395	2.01	0.95	100.00	25,638	158,734
Taiwan Cooperative Bank	754,554	188,908	4,683	3,225	1,739,322	996,910	69,549	2.74	1.00	134.49	20,960	244,567
First Commercial Bank	778,106	291,721	8,150	16,261	3,641,550	1,499,567	203,925	1.86	0.00	100.49	50,207	331,387
Hua Nan Commercial Bank	711,691	347,760	10,645	3,337	2,086,781	1,120,115	106,462	2.77	0.78	102.32	17,414	131,743
Chang Hwa Commercial Bank	229,567	81,709	761	1,561	890,734	475,266	40,748	2.34	0.95	192.14	3,603	61,744
Bank Of Overseas Chinese	806,924	327,662	10,774	5,092	2,528,314	1,874,589	99,137	2.90	1.53	100.26	0	153,839
The Shanghai Commercial & Savings Bank	573,064	296,777	5,669	3,942	3,254,869	1,243,289	379,571	2.16	0.48	114.48	23,698	257,166
Taipei Fubon Bank	2,277,940	1,399,027	35,565	25,632	26,561,134	6,675,131	1,449,235	2.42	0.00	105.52	248,992	2,207,712
Cathay United Bank	3,726,508	2,047,445	52,655	32,981	39,425,284	10,167,349	1,296,240	2.20	0.00	101.60	277,098	2,186,312
Bank of Kaohsiung	10,463	4,658	43	220	27,938	156,190	936	0.78	0.31	142.82	0	1,570
The International Commercial Bank of China	977,402	421,173	8,103	13,909	7,851,785	2,172,880	227,466	0.75	0.26	187.07	142,587	1,446,128
Taiwan Business Bank	455,508	156,855	2,751	4,097	2,104,872	773,065	86,567	2.86	0.48	100.12	40,183	308,285
International Bank of Taipei	324,967	172,946	3,206	2,482	3,089,805	988,968	198,984	2.68	0.16	117.02	53,531	385,186
Hsinchu International Bank	522,164	331,500	5,015	6,255	2,123,280	1,152,984	114,273	3.39	1.38	100.50	35,662	157,137
Taichung Commercial Bank	360,898	64,791	585	2,938	541,214	228,998	19,379	2.09	0.38	261.83	0	78,962
Tainan Business Bank	72,952	52,773	850	1,357	490,075	131,889	17,563	0.78	0.02	2,645.39	15,910	51,970
Hwatai Bank	13,935	9,316	100	221	77,981	65,541	3,666	2.66	1.85	143.61	903	8,536
Macoto Bank	1,065,859	549,188	7,282	14,563	13,047,533	1,909,195	286,597	2.68	0.06	102.82	212,870	2,054,122
Sunny Bank	218,700	178,513	8,010	4,440	3,925,482	180,189	70,954	2.63	0.48	100.00	125,453	418,061
Cota Commercial Bank	31,472	27,207	898	317	314,325	137,961	10,903	1.90	0.49	205.26	554	4,000
Shin Kong Commercial Bank	433,000	178,603	12,356	5,395	1,291,204	762,955	86,931	1.50	0.00	138.54	13,849	34,630
Union Bank of Taiwan	2,962,319	1,291,324	37,411	52,232	30,184,600	5,807,829	1,723,292	2.92	0.00	100.95	350,696	2,967,314
The Chinese Bank	987,128	471,921	16,874	19,835	9,783,320	1,468,694	230,406	2.57	0.09	108.38	4,431	34,245
Far Eastern International Bank	869,003	454,898	9,045	25,975	21,090,459	1,574,723	209,450	2.84	0.00	101.28	277,521	2,036,256
Fuhwa Commercial Bank	291,083	143,514	5,441	4,886	4,062,043	802,000	99,066	2.37	0.00	107.32	59,495	494,348
E. Sun Commercial Bank, Ltd.	2,557,722	1,702,039	30,223	27,717	26,514,640	5,080,747	875,712	1.56	0.00	100.12	150,430	945,674
Cosmos Bank, Taiwan	1,105,371	467,221	23,679	12,087	5,432,340	1,434,908	211,646	2.89	0.04	107.80	0	509,453
Bowa Bank	35,117	16,383	0	1,420	273,390	82,201	10,647	2.51	0.00	107.03	8,629	64,224
Taishin International Bank	4,955,119	2,748,717	33,827	83,370	34,989,369	10,088,945	740,116	2.96	0.00	111.09	395,687	3,269,632
Ta Chong Bank Ltd.	470,369	229,035	6,475	6,899	8,340,891	779,095	233,956	2.98	0.30	100.00	74,639	527,127
Jih Sun International Bank	782,469	446,899	5,862	13,561	6,753,322	1,554,118	183,885	2.02	0.00	100.00	108,511	890,829
EnTie Commercial Bank	388,786	143,186	4,424	2,662	6,019,160	679,001	57,901	2.50	0.83	100.45	0	175,642
Chinatrust Commercial Bank	7,066,182	4,235,090	62,816	81,101	68,486,660	22,710,088	3,021,826	2.97	1.27	128.11	748,626	4,631,135
Chinfon Commercial Bank	1,180,607	483,877	12,064	19,738	10,505,708	1,872,862	162,299	2.53	0.06	124.32	113,764	1,327,790
Citibank N. A.	1,735,710	1,290,023	24,626	32,620	44,328,325	8,882,026	2,844,815	2.64	1.10	102.40	199,134	1,497,243
ABN AMRO Bank	1,141,372	550,371	23,367	10,916	24,830,637	4,644,121	397,162	1.65	0.00	133.46	101,120	852,877
The Hongkong and Shanghai Banking Corp.Ltd.	803,815	481,344	13,204	14,577	16,549,778	2,960,390	315,393	2.13	0.00	363.49	114,256	995,781
Standard Chartered Bank	454,785	389,278	6,567	8,724	18,005,600	856,310	456,172	1.33	0.00	100.00	192,044	1,250,468
Cetelem	544,264	308,413	4,784	4,469	1,120,840	533,148	5,192	1.11	0.00	308.04	25,906	191,431
The Second Credit Cooperative Association of Keelung	23,194	7,711	34	320	68,162	34,473	1,620	1.24	0.05	176.90	1,144	12,571
The Third Credit Cooperative Association of Kaohsiung	28,772	14,054	399	231	100,348	123,658	10,976	1.89	0.00	130.88	1,710	13,946
Asia Trust & Investment Corp.	7,662	3,564	11	160	58,834	20,806	2,034	2.49	1.43	183.56	0	10,341
AnShin Card Services Co., Ltd.	1,630,989	826,724	15,699	12,969	11,559,336	4,412,274	1,009,722	2.33	0.76	104.84	87,708	795,843
AIG Credit Card Company(Taiwan) Ltd.	288,167	166,529	6,294	4,756	20,433,863	1,455,911	386,302	2.32	0.00	169.90	110,373	819,905
American Express International Inc.	262,756	186,018	3,892	4,738	6,067,319	2,228,999	24,787	2.60	0.00	373.75	59,566	479,838
Diners Club International Taiwan Ltd.	68,425	36,838	1,044	1,108	374,794	370,699	39,773	2.84	1.05	124.87	2,579	29,563
GE Capital Credit Card Company	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	67,172	39,803	1,919	400	268,904	66,882	10,811	1.74	0.00	186.02	2,392	26,824
Total	45,741,495	24,540,342	561,424	601,955	492,856,852	114,366,804	18,095,451	2.45	0.37	124.05	4,509,002	35,582,802

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.