

Important Credit Card Business and Financial Information

2005/11

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	20,095	9,642	642	82	13,917	55,159	231	0.89	0.42	254.93	0	438
The Farmers Bank of China	51,443	21,702	323	551	95,923	111,476	9,825	0.02	0.00	3,571.08	1,741	23,145
Bank of Taiwan	257,975	156,450	3,591	3,298	551,824	569,495	28,963	1.75	0.28	129.42	5,120	33,989
Land Bank of Taiwan	357,538	91,700	2,144	3,759	990,510	458,622	26,232	2.58	1.36	100.00	11,056	169,790
Taiwan Cooperative Bank	751,532	188,670	4,303	7,325	1,734,958	1,005,615	72,929	2.62	0.87	134.60	29,542	274,109
First Commercial Bank	757,695	290,429	8,945	22,850	3,671,621	1,547,785	196,893	2.17	0.00	98.72	46,241	377,628
Hua Nan Commercial Bank	717,169	356,313	8,768	3,196	2,128,132	1,218,556	110,863	2.59	0.43	99.96	26,507	158,250
Chang Hwa Commercial Bank	228,082	81,021	742	1,843	890,632	502,427	41,137	2.39	1.24	194.93	5,609	67,353
Bank Of Overseas Chinese	812,100	327,341	12,666	7,490	2,558,215	1,893,867	110,343	2.73	1.46	100.37	22,958	176,797
The Shanghai Commercial & Savings Bank	572,633	297,402	5,559	4,896	3,261,494	1,287,172	357,090	2.29	0.50	112.32	28,049	285,215
Taipei Fubon Bank	2,341,138	1,393,350	101,304	29,353	27,068,835	7,218,051	1,486,299	2.55	0.00	105.72	259,998	2,467,710
Cathay United Bank	3,749,682	2,067,353	60,096	36,922	39,972,864	11,654,994	1,255,011	2.46	0.00	101.47	318,363	2,504,675
Bank of Kaohsiung	10,300	4,578	33	197	25,951	162,248	1,093	0.89	0.29	148.55	0	1,570
The International Commercial Bank of China	967,814	436,343	7,588	17,176	7,787,502	2,077,380	224,947	0.92	0.27	185.13	151,270	1,597,398
Taiwan Business Bank	453,976	156,389	3,455	4,987	2,096,009	823,396	84,256	2.28	0.15	100.93	51,637	359,922
International Bank of Taipei	321,764	168,321	2,064	2,648	3,159,162	865,051	203,137	2.87	0.23	118.00	68,789	453,975
Hsinchu International Bank	521,459	331,876	4,982	5,716	2,256,429	1,263,723	115,489	2.12	0.32	103.50	128,908	286,045
Taichung Commercial Bank	324,012	62,137	202	37,088	530,733	223,874	16,760	1.33	0.14	185.99	17,060	96,022
Tainan Business Bank	72,139	52,748	815	1,822	488,003	131,512	17,393	0.02	0.02	12,066.86	12,013	63,983
Hwatai Bank	13,735	9,164	34	191	79,938	58,188	2,407	2.06	0.02	143.39	2,768	11,304
Macoto Bank	1,044,672	546,434	5,407	18,072	12,691,154	2,001,807	125,367	2.69	0.02	108.11	274,703	2,328,825
Sunny Bank	216,153	179,296	4,912	6,109	3,793,349	179,187	62,738	2.03	0.74	100.00	138,038	556,099
Cota Commercial Bank	32,361	28,152	889	310	319,151	129,091	3,754	2.33	0.30	203.56	2,760	6,760
Shin Kong Commercial Bank	434,510	183,592	8,408	7,030	1,400,591	837,929	72,331	2.60	0.00	137.92	0	34,630
Union Bank of Taiwan	2,945,332	1,285,743	32,784	49,771	30,528,829	5,663,967	1,390,651	2.93	0.00	100.19	488,784	3,456,098
The Chinese Bank	977,358	478,982	12,830	22,600	9,613,617	1,475,709	239,470	2.89	0.03	100.51	722	34,967
Far Eastern International Bank	849,476	448,560	8,127	29,139	20,274,034	1,600,545	200,698	1.95	0.00	120.07	592,604	2,628,860
Fuhwa Commercial Bank	291,277	143,311	5,274	5,080	4,220,622	796,680	95,055	2.55	0.00	107.03	58,856	553,204
E. Sun Commercial Bank, Ltd.	2,567,743	1,698,892	38,364	28,343	26,448,400	4,482,090	385,089	1.55	0.00	100.15	200,915	1,146,589
Cosmos Bank, Taiwan	1,104,929	471,768	19,962	14,898	5,467,700	1,350,787	265,470	1.41	0.00	129.76	164,148	673,601
Bowa Bank	33,319	16,009	0	1,798	270,421	85,035	10,466	2.57	0.00	103.76	10,975	75,199
Taishin International Bank	4,909,482	2,791,735	32,062	77,699	35,131,556	9,159,207	634,718	2.97	0.00	121.71	643,922	3,913,554
Ta Chong Bank Ltd.	476,801	229,010	14,339	8,621	8,355,276	837,772	102,008	2.84	0.38	100.00	164,570	691,697
Jih Sun International Bank	778,980	445,890	5,648	9,137	6,735,657	1,619,870	166,990	1.89	0.00	100.00	188,339	1,079,168
EnTie Commercial Bank	389,515	143,709	5,032	2,921	6,093,085	814,259	60,460	2.48	0.60	105.82	53,490	229,132
Chinatrust Commercial Bank	7,037,798	4,235,073	64,944	99,029	67,827,980	23,417,108	2,579,198	2.61	0.66	136.16	752,215	5,383,350
Chinfon Commercial Bank	1,169,172	475,807	11,930	23,365	10,357,192	1,914,830	130,322	2.95	0.06	117.27	92,644	1,420,434
Citibank N. A.	1,737,201	1,298,944	21,125	24,781	45,381,805	8,937,456	3,106,409	2.10	0.43	102.17	215,130	1,712,373
ABN AMRO Bank	1,152,700	549,424	23,622	12,294	25,758,136	4,902,384	376,996	1.82	0.00	135.26	128,534	981,411
The Hongkong and Shanghai Banking Corp.Ltd.	807,130	489,109	18,094	14,779	16,527,493	3,011,543	321,037	2.36	0.00	402.78	132,748	1,128,529
Standard Chartered Bank	451,569	388,741	5,076	9,325	17,892,659	913,076	357,903	1.55	0.00	100.00	206,156	1,456,624
Cetelem	493,748	307,396	4,351	3,893	1,113,559	451,140	3,947	1.27	0.00	311.69	27,710	219,141
The Second Credit Cooperative Association of Keelung	22,874	7,640	24	372	67,506	36,803	2,211	1.22	0.04	150.90	1,185	13,756
The Third Credit Cooperative Association of Kaohsiung	28,942	14,218	369	267	100,402	118,085	33,521	1.89	0.00	140.88	1,583	15,529
Asia Trust & Investment Corp.	7,528	3,491	30	164	57,416	19,764	1,812	3.17	1.89	142.56	0	10,341
AnShin Card Services Co., Ltd.	1,635,451	830,019	19,375	14,913	11,701,154	4,751,281	972,866	2.44	0.87	103.06	88,732	884,575
AIG Credit Card Company(Taiwan) Ltd.	288,525	166,426	5,739	5,381	20,672,205	1,412,236	363,659	2.54	0.00	164.99	121,839	941,744
American Express International Inc.	262,094	186,365	4,769	4,890	6,447,051	2,467,750	25,339	2.81	0.00	345.98	64,324	544,162
Diners Club International Taiwan Ltd.	68,608	36,884	764	618	403,002	361,721	15,594	2.18	0.48	141.41	3,304	32,867
GE Capital Credit Card	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	68,810	40,418	2,064	426	274,890	63,384	9,406	1.94	0.00	186.51	2,830	29,654
Total	45,586,339	24,623,967	604,570	687,415	495,288,544	116,941,087	16,476,783	2.37	0.21	129.34	6,009,389	41,592,191

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.