

Important Credit Card Business and Financial Information

2005/12

In NT\$1,000

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	20,565	9,540	1,125	85	14,530	82,556	287	0.87	0.32	269.53	0	438
The Farmers Bank of China	50,962	21,808	257	738	97,976	132,014	8,981	0.04	0.00	2,554.48	2,213	25,358
Bank of Taiwan	279,973	178,354	24,244	3,184	572,105	646,213	27,145	1.97	0.63	121.62	122	34,111
Land Bank of Taiwan	355,245	91,404	1,816	2,328	990,110	601,022	26,405	2.49	1.52	100.00	18,145	187,935
Taiwan Cooperative Bank	754,301	190,768	4,134	1,365	1,771,325	1,209,484	71,321	2.27	0.59	150.43	32,833	306,942
First Commercial Bank	743,013	288,573	3,752	20,819	3,717,233	1,615,216	188,878	2.62	0.00	91.40	53,876	431,504
Hua Nan Commercial Bank	723,206	364,903	9,891	3,733	2,188,692	1,313,203	105,220	2.86	0.53	100.00	18,232	176,482
Chang Hwa Commercial Bank	224,502	81,469	478	1,736	901,630	632,387	35,682	1.80	0.97	222.92	13,514	80,867
Bank Of Overseas Chinese	820,270	329,459	16,569	8,399	2,553,194	2,136,832	108,481	1.68	0.46	101.70	73,337	250,134
The Shanghai Commercial & Savings Bank	572,486	296,771	5,820	4,935	3,335,538	1,421,132	279,963	2.45	0.52	114.35	28,798	314,013
Taipei Fubon Bank	2,345,052	1,401,112	53,243	36,977	26,901,905	8,636,282	1,503,885	2.73	0.00	105.67	282,313	2,750,023
Cathay United Bank	3,760,708	2,066,706	65,793	54,767	40,283,584	15,245,457	1,227,756	2.69	0.00	101.29	474,007	2,978,682
Bank of Kaohsiung	9,456	4,494	35	894	25,529	147,652	1,070	1.02	0.55	131.20	556	2,126
The International Commercial Bank of China	958,435	432,679	6,544	15,923	7,719,360	2,163,444	205,740	1.95	0.26	121.76	68,613	1,666,011
Taiwan Business Bank	451,830	156,134	2,924	5,070	2,065,072	912,393	85,308	2.12	0.12	100.00	40,105	400,027
International Bank of Taipei	316,345	165,294	1,089	3,115	3,218,346	991,347	213,130	3.29	0.22	119.88	58,047	512,022
Hsinchu International Bank	529,819	332,082	5,319	5,695	2,335,955	1,244,250	104,757	1.94	0.00	100.38	74,690	360,735
Taichung Commercial Bank	320,826	62,722	153	3,339	525,717	239,095	6,920	1.94	0.00	129.20	11,395	107,417
Tainan Business Bank	72,175	52,182	865	1,013	492,470	142,966	15,755	0.00	0.00	12,324.46	8,876	72,859
Hwatai Bank	13,530	8,935	29	156	75,946	71,441	2,887	0.04	0.00	2,272.44	4,517	15,821
Shin Kong Commercial Bank	1,459,558	722,400	11,034	29,988	13,494,549	2,620,444	158,265	2.75	0.20	190.60	369,030	2,697,855
Sunny Bank	213,268	179,345	4,831	6,806	3,665,434	197,092	58,401	2.37	1.00	232.24	130,124	686,223
Cota Commercial Bank	33,137	29,056	776	378	308,098	149,815	4,272	2.19	0.23	191.48	13,501	20,261
Union Bank of Taiwan	2,939,652	1,270,281	39,554	45,234	30,194,627	5,530,050	599,395	2.95	0.00	100.52	600,483	4,056,581
The Chinese Bank	960,303	476,431	8,955	26,010	9,546,919	1,507,960	226,878	2.69	0.06	111.01	0	34,967
Far Eastern International Bank	832,906	443,108	6,509	24,657	19,180,007	1,598,509	132,391	1.14	0.00	106.70	749,901	3,378,761
Fuhwa Commercial Bank	290,856	141,857	4,254	4,675	4,332,314	683,781	89,472	2.68	0.00	199.74	71,786	624,990
E. Sun Commercial Bank, Ltd.	2,570,572	1,688,769	32,756	29,927	26,513,450	5,120,808	211,289	1.53	0.00	100.07	193,830	1,340,419
Cosmos Bank, Taiwan	1,105,027	473,701	15,920	13,073	5,359,713	1,350,627	254,062	1.10	1.06	117.58	0	673,601
Bowa Bank	32,166	15,724	0	1,153	265,060	89,030	8,921	2.27	0.00	109.16	11,993	87,192
Taishin International Bank	4,876,804	2,752,915	29,049	61,727	34,484,234	10,239,202	526,365	2.82	0.00	107.51	848,693	4,762,247
Ta Chong Bank Ltd.	477,753	235,174	8,557	8,192	8,141,368	937,864	70,638	2.87	0.17	100.00	166,250	857,947
Jih Sun International Bank	773,909	440,391	3,639	8,710	6,653,290	1,598,107	135,988	1.72	0.00	100.00	213,382	1,292,550
EnTie Commercial Bank	387,263	140,135	2,807	3,912	6,178,907	755,090	58,179	3.36	1.15	100.03	0	229,132
Chinatrust Commercial Bank	7,031,665	4,235,270	100,919	107,365	67,732,516	25,106,327	2,189,989	2.47	0.16	144.16	730,155	6,113,505
Chinfon Commercial Bank	1,158,452	468,639	12,636	23,356	10,187,519	1,922,686	95,758	2.76	0.07	108.52	202,848	1,622,196
Citibank N. A.	1,735,079	1,297,476	23,148	30,881	46,176,144	10,216,879	2,927,910	2.26	0.43	100.02	223,299	1,935,672
ABN AMRO Bank	1,161,246	552,305	23,089	14,543	26,710,586	5,107,326	362,156	2.11	0.00	138.12	130,003	1,111,414
The Hongkong and Shanghai Banking Corp. Ltd.	801,250	494,191	9,478	15,358	16,757,221	3,241,703	287,532	2.69	0.00	504.41	157,320	1,285,849
Standard Chartered Bank	444,281	384,236	1,650	9,968	17,754,964	979,922	214,350	1.93	0.00	100.00	217,562	1,674,186
Cetelem	497,330	308,383	7,285	3,030	1,101,407	507,801	2,697	1.34	0.00	324.41	30,194	249,335
The Second Credit Cooperative Association of Kaohsiung	22,596	7,653	41	347	66,560	38,867	1,999	1.14	0.04	3.18	1,249	15,005
The Third Credit Cooperative Association of Kaohsiung	28,556	14,071	136	579	101,465	146,258	3,474	2.35	0.00	168.40	2,033	17,562
Asia Trust & Investment Corp.	7,267	3,478	16	277	55,589	21,692	1,883	2.47	0.33	72.65	1,833	12,174
AnShin Card Services Co., Ltd.	1,635,854	831,824	15,716	15,313	11,989,931	4,981,285	893,575	2.79	0.00	100.91	211,537	1,096,112
ATG Credit Card Company (Taiwan) Ltd.	288,505	166,918	5,166	5,186	20,759,189	2,230,206	297,970	3.04	0.00	135.11	98,873	1,040,617
American Express International Inc.	259,840	190,372	4,516	5,409	6,584,280	2,684,960	24,667	3.21	0.00	259.24	70,268	614,430
Diners Club International Taiwan Ltd.	68,298	36,642	493	1,143	347,369	392,857	14,940	2.16	0.55	141.12	3,937	36,804
GE Capital Credit Card Company	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co. Ltd.	77,681	41,409	9,341	479	281,723	75,052	9,866	2.48	0.00	188.48	2,534	32,188
Total	45,493,773	24,577,543	586,351	671,947	494,710,650	129,616,586	14,082,853	2.44	0.13	134.72	6,716,807	48,273,282

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

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.