

Important Credit Card Business and Financial Information

2006/2

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	20,172	9,360	1,068	107	14,492	60,454	163	1.21	0.30	228.39	99	99
The Farmers Bank of China	49,625	21,950	124	805	94,350	108,553	6,727	0.02	0.00	2,245.92	2,776	5,286
Bank of Taiwan	279,642	177,442	1,205	2,245	614,753	555,161	18,550	2.74	0.70	118.82	3,158	9,037
Land Bank of Taiwan	348,131	89,724	1,355	3,399	965,809	383,510	17,578	2.14	1.46	126.24	35,921	57,479
Taiwan Cooperative Bank	744,504	192,438	1,625	7,471	1,831,827	858,616	46,780	2.98	0.07	105.89	46,409	73,391
First Commercial Bank	707,529	279,541	1,467	9,703	3,570,467	1,428,740	137,316	1.94	0.00	144.25	190,388	258,549
Hua Nan Commercial Bank	719,487	374,589	1,604	3,493	2,262,727	1,123,933	38,435	2.96	0.22	100.00	49,614	73,143
Chang Hwa Commercial Bank	219,484	79,961	470	1,404	875,762	464,135	25,454	2.37	0.49	205.03	9,587	22,328
Bank Of Overseas Chinese	822,185	339,901	6,357	8,676	2,634,255	1,866,083	91,070	2.03	0.40	100.68	28,604	28,604
The Shanghai Commercial & Savings Bank	564,455	278,522	2,284	4,392	3,287,782	1,185,965	230,927	3.25	0.65	107.02	33,369	63,641
Taipei Fubon Bank	2,328,876	1,397,782	34,186	30,398	26,973,246	7,822,077	775,510	2.98	0.00	131.27	524,961	939,955
Cathay United Bank	3,695,057	1,992,327	9,170	47,048	39,006,683	9,835,989	572,317	2.97	0.00	102.67	882,118	1,678,180
Bank of Kaohsiung	9,236	4,335	42	123	24,447	81,496	514	1.01	0.00	194.49	0	1,585
The International Commercial Bank of China	927,641	419,243	3,337	17,704	7,440,980	1,710,842	120,012	2.12	0.25	121.17	208,934	451,525
Taiwan Business Bank	444,173	147,678	632	4,335	2,108,343	785,632	57,928	2.27	0.11	100.00	47,439	95,807
International Bank of Taipei	302,275	153,940	399	4,444	3,214,177	871,130	203,032	2.39	0.29	121.41	120,126	330,025
Hsinchu International Bank	520,375	305,196	1,557	7,191	2,426,470	1,114,659	69,028	2.12	0.00	100.79	112,782	200,251
Taichung Commercial Bank	228,510	54,444	99	75,379	498,399	205,243	0	2.11	0.00	122.38	13,890	29,355
Tainan Business Bank	70,748	51,029	306	1,318	500,833	117,148	10,505	1.47	0.00	981.97	3,401	11,834
Hwatai Bank	13,269	8,815	38	78	75,344	50,173	1,799	0.25	0.19	483.47	1,655	3,957
Shin Kong Commercial Bank	1,404,362	675,440	4,552	31,252	12,332,663	2,189,381	170,302	3.00	0.05	228.74	536,693	869,766
Sunny Bank	202,963	178,783	2,458	6,996	3,504,475	154,848	25,067	2.66	0.39	100.00	26,297	185,665
Cota Commercial Bank	33,801	22,593	132	652	300,165	149,312	2,498	3.00	0.01	114.30	22,467	30,710
Union Bank of Taiwan	2,882,368	1,235,737	15,041	47,479	29,011,164	4,270,322	315,956	2.99	0.00	100.39	1,517,234	1,614,168
The Chinese Bank	916,105	454,110	2,871	26,013	10,044,397	1,283,381	122,360	7.80	0.00	43.00	76,630	134,485
Far Eastern International Bank	799,551	427,987	4,020	21,820	19,856,471	1,722,245	78,359	2.72	0.00	112.42	594,452	762,337
Fuhwa Commercial Bank	286,361	138,947	2,617	5,345	4,231,450	610,011	59,922	2.53	0.02	195.14	127,115	269,456
E. Sun Commercial Bank, Ltd.	2,553,756	1,631,149	19,178	30,583	26,679,293	4,254,556	173,577	1.85	0.00	100.22	156,601	297,278
Cosmos Bank, Taiwan	1,084,487	464,019	3,395	18,959	5,414,489	1,149,405	89,799	1.41	1.33	110.58	41	187
Bowa Bank	30,235	15,228	0	916	270,669	78,276	3,243	2.34	0.00	109.53	8,998	21,552
Taishin International Bank	4,785,020	2,658,771	13,421	70,960	32,894,687	8,430,890	341,568	2.95	0.00	238.63	1,244,774	2,244,702
Ta Chong Bank Ltd.	479,671	233,289	6,049	8,189	7,624,294	726,017	19,834	2.95	0.03	100.00	230,766	461,140
Jih Sun International Bank	754,851	425,382	683	11,169	6,326,085	1,355,117	161,477	2.29	0.00	100.00	249,346	455,917
EnTie Commercial Bank	377,389	133,463	700	3,908	5,929,448	574,190	38,868	2.66	0.00	100.00	105,007	238,093
Chinatrust Commercial Bank	6,883,471	4,210,875	40,227	123,810	63,687,868	20,912,741	1,321,269	2.90	0.04	144.11	1,906,530	3,053,018
Chinfon Commercial Bank	1,121,820	420,587	4,056	22,250	9,758,886	1,489,210	31,843	2.93	0.05	115.76	224,111	414,086
Citibank N. A.	1,705,445	1,278,669	9,671	33,595	46,374,456	7,479,366	1,482,761	3.21	0.56	116.47	286,829	537,360
ABN AMRO Bank	1,161,822	542,998	8,213	11,786	26,985,481	3,520,763	211,048	2.85	0.00	131.23	315,508	461,715
The Hongkong and Shanghai Banking Corp. Ltd.	717,077	449,905	6,982	85,693	16,681,326	2,577,762	177,135	2.82	0.00	573.07	306,149	622,583
Standard Chartered Bank	429,131	369,692	949	9,634	17,328,768	748,633	104,510	2.99	0.00	100.00	334,135	609,535
Cetelem	496,574	308,390	3,705	2,297	1,083,935	533,842	14	1.79	0.00	320.50	38,506	72,086
The Second Credit Cooperative Association of Kaohsiung	22,052	7,148	9	286	64,354	27,155	1,127	2.58	0.04	1.73	1,112	2,301
The Third Credit Cooperative Association of Kaohsiung	28,249	13,480	134	354	102,795	109,827	3,270	2.33	0.00	138.45	3,913	6,057
Asia Trust & Investment Corp.	6,971	3,402	7	129	51,907	20,477	1,089	2.33	0.05	108.57	1,678	3,052
AnShin Card Services Co., Ltd.	1,620,187	814,524	5,756	15,270	12,192,987	4,126,810	695,917	3.64	0.00	104.21	124,231	229,520
ATG Credit Card Company (Taiwan) Ltd.	282,707	164,129	1,313	5,522	20,082,590	2,074,869	91,222	4.67	0.00	100.04	175,311	326,329
American Express International Inc.	242,703	167,647	225	12,164	6,071,579	1,868,888	6,203	3.96	0.00	211.56	199,218	281,692
Diners Club International Taiwan Ltd.	66,875	35,126	108	765	387,001	327,977	12,945	2.33	0.35	129.32	2,545	6,981
GE Capital Credit Card Company	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	85,926	48,297	2,835	548	300,773	96,439	8,307	2.70	0.00	184.44	4,651	8,074
Total	44,477,304	23,907,984	226,632	838,057	483,995,602	103,492,249	8,175,135	3.02	0.10	139.36	11,136,079	18,553,876

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

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