

Important Credit Card Business and Financial Information

2006/4

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	19,716	9,198	95	106	13,711	66,565	94	2.28	1.36	127.41	0	99
The Farmers Bank of China	46,266	21,454	24	1,383	92,059	93,773	4,528	0.00	0.00	367.36	6,104	13,563
Bank of Taiwan	277,571	154,485	742	2,176	628,027	565,013	17,851	3.40	0.62	132.63	9,364	24,254
Land Bank of Taiwan	329,042	88,966	636	4,486	926,241	407,110	19,426	0.80	0.62	116.24	52,221	134,596
Taiwan Cooperative Bank	745,178	187,379	1,520	3,525	1,768,336	888,051	47,179	2.72	0.43	121.39	52,962	172,727
First Commercial Bank	673,946	270,118	693	19,875	3,220,194	1,324,674	76,169	1.62	0.00	137.15	179,853	620,899
Hua Nan Commercial Bank	715,080	339,275	3,198	4,930	2,201,834	1,062,297	781	2.66	0.08	125.57	99,405	224,957
Chang Hwa Commercial Bank	214,270	78,210	538	2,815	820,348	433,019	26,847	2.87	0.37	173.75	19,451	51,194
Bank Of Overseas Chinese	814,387	338,058	6,317	9,613	2,663,310	1,800,577	86,595	2.08	0.56	100.26	16,273	64,746
The Shanghai Commercial & Savings Bank	559,409	270,053	2,935	3,357	2,931,802	1,108,049	149,236	2.20	2.19	102.67	141,272	326,691
Taipei Fubon Bank	2,239,896	1,376,137	25,892	30,151	25,461,123	7,667,879	383,320	2.85	0.00	322.55	1,048,992	2,828,945
Cathay United Bank	3,538,086	1,848,081	9,395	84,352	34,562,239	8,091,377	596,078	2.86	0.00	104.51	1,599,845	4,743,434
Bank of Kaohsiung	8,913	4,178	29	150	24,636	91,719	474	1.24	0.00	178.56	1,096	2,681
The International Commercial Bank of China	884,318	395,986	1,954	21,721	6,917,524	1,859,583	102,025	2.80	0.25	122.78	169,931	843,664
Taiwan Business Bank	428,368	138,079	433	8,812	2,047,536	711,397	54,318	2.55	0.05	100.00	65,809	217,088
International Bank of Taipei	280,410	138,514	204	8,098	3,170,895	785,080	215,663	2.66	0.14	125.46	200,553	708,320
Hsinchu International Bank	487,576	286,816	840	12,323	2,316,569	1,042,776	69,674	0.00	0.00	224.52	157,411	507,632
Taichung Commercial Bank	220,469	50,782	92	3,869	464,385	178,669	0	2.85	0.00	112.90	16,274	61,996
Tainan Business Bank	68,112	49,693	317	1,631	474,331	119,542	11,391	1.73	0.00	530.93	12,865	37,386
Hwatai Bank	13,087	8,594	27	82	70,190	56,426	2,015	0.26	0.13	479.91	3,232	9,905
Shin Kong Commercial Bank	1,346,469	633,715	5,723	26,135	10,538,938	2,354,113	40,407	2.72	0.01	118.69	855,496	2,531,579
Sunny Bank	192,966	177,518	3,108	7,141	3,433,499	159,700	18,579	2.26	1.16	100.00	27,148	238,412
Cota Commercial Bank	33,589	23,875	896	1,086	278,170	130,144	2,285	2.82	0.04	101.27	63,245	102,077
Union Bank of Taiwan	3,149,292	1,160,945	362,818	49,076	27,576,147	4,513,679	401,661	2.94	0.00	103.16	1,401,273	3,526,887
The Chinese Bank	862,661	424,425	2,076	25,531	9,488,595	1,235,873	65,812	6.62	0.04	114.07	334,749	1,036,112
Far Eastern International Bank	765,788	408,908	1,281	17,837	17,291,151	1,557,907	74,734	4.11	0.00	101.31	754,480	2,405,561
Fuhwa Commercial Bank	277,135	134,337	1,114	4,949	3,903,422	519,277	45,612	2.64	0.00	389.42	260,829	687,202
E. Sun Commercial Bank, Ltd.	2,477,194	1,549,363	10,767	55,470	26,013,932	4,186,843	200,851	2.40	0.00	100.03	176,967	645,218
Cosmos Bank, Taiwan	1,052,151	437,078	3,020	22,585	5,047,687	1,016,782	38,436	1.65	1.09	115.96	0	25,426
Bowa Bank	27,861	14,504	0	994	233,239	57,896	2,677	2.57	0.00	110.27	21,405	62,872
Taishin International Bank	4,525,199	2,427,756	9,858	142,899	28,519,340	7,622,154	295,449	7.22	0.00	60.90	113,331	3,064,791
Ta Chong Bank Ltd.	457,985	215,205	3,583	17,776	6,809,924	744,998	22,530	2.98	0.03	509.16	420,869	1,249,801
Jih Sun International Bank	730,621	405,247	450	10,099	5,703,497	1,275,186	147,757	2.70	0.00	100.00	319,890	1,117,823
EnTie Commercial Bank	367,795	125,363	543	3,093	5,785,377	602,692	22,033	7.86	1.19	100.00	0	262,831
Chinatrust Commercial Bank	6,741,883	4,112,394	39,031	119,961	53,793,667	19,714,763	1,197,714	2.95	0.39	145.85	2,209,513	7,767,076
Chinfon Commercial Bank	1,076,031	391,770	4,384	24,206	9,057,329	1,353,535	27,015	4.24	0.05	108.61	46,498	756,245
Citibank N. A.	1,641,731	1,265,531	18,665	53,325	44,446,525	8,646,936	2,295,052	2.74	0.00	121.82	398,264	1,259,504
ABN AMRO Bank	1,141,197	522,629	7,429	21,646	24,328,468	3,052,737	97,163	2.95	0.00	155.33	780,657	1,753,409
The Hongkong and Shanghai Banking Corp. Ltd.	695,949	434,313	3,907	14,031	14,434,475	2,544,693	169,751	2.46	0.00	601.47	408,068	1,552,936
Standard Chartered Bank	407,966	349,046	168	10,910	23,930,221	721,067	11,749	2.88	0.00	419.04	1,184,873	2,625,056
Cetelem	852	236	39	23,340	1,040	247,155	0	11.43	0.00	204.58	0	166,183
The Second Credit Cooperative Association of Kaohsiung	21,151	6,661	0	575	59,065	28,071	864	2.18	0.00	107.78	1,631	5,779
The Third Credit Cooperative Association of Kaohsiung	27,588	12,678	175	738	95,875	115,252	7,861	2.83	0.00	144.96	4,280	14,184
Asia Trust & Investment Corp.	6,545	3,256	14	244	45,909	18,087	1,166	2.75	0.05	21.86	930	3,982
AnShin Card Services Co., Ltd.	1,558,720	777,145	9,943	40,709	11,638,907	4,792,262	562,412	2.83	0.00	100.24	194,632	730,593
ATC Credit Card Company (Taiwan) Ltd.	271,964	157,876	1,418	6,737	18,658,353	1,739,240	99,762	6.92	0.00	100.19	274,974	823,029
American Express International Inc.	222,431	148,973	385	9,614	4,779,789	1,852,277	2,906	0.41	0.00	3,359.31	633,440	1,350,889
Diners Club International Taiwan Ltd.	64,960	34,193	217	1,616	323,433	288,819	13,664	2.90	0.00	150.80	5,055	15,376
GE Capital Credit Card Company	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	87,974	55,135	1,533	752	312,839	80,989	8,394	2.87	0.00	176.26	6,146	20,003
Total	42,797,748	22,464,131	548,426	936,530	447,304,103	99,526,703	7,737,960	3.38	0.12	159.82	14,751,556	47,395,613

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.