

Important Credit Card Business and Financial Information

2006/5

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 | 19,495 | 9,160 | 69 | 67 | 12,723 | 63,694 | 182 | 2.64 | 1.31 | 141.65 | 20 | 119 |
| Bank of Taiwan | 276,379 | 151,209 | 830 | 2,673 | 636,517 | 663,213 | 22,674 | 2.66 | 0.39 | 125.87 | 28,220 | 52,474 |
| Land Bank of Taiwan | 317,611 | 87,251 | 497 | 3,007 | 913,455 | 449,630 | 21,039 | 1.87 | 1.19 | 0.00 | 27,712 | 162,308 |
| Taiwan Cooperative Bank | 779,777 | 204,775 | 46,486 | 11,887 | 1,812,528 | 1,033,815 | 60,628 | 2.32 | 2.06 | 115.05 | 46,848 | 219,575 |
| First Commercial Bank | 664,228 | 260,896 | 936 | 12,807 | 3,057,385 | 1,519,317 | 71,325 | 1.99 | 0.00 | 133.01 | 181,562 | 802,461 |
| Hua Nan Commercial Bank | 713,696 | 323,002 | 2,963 | 4,047 | 2,177,474 | 1,199,058 | 0 | 2.83 | 0.04 | 160.35 | 65,298 | 290,255 |
| Chang Hwa Commercial Bank | 211,905 | 77,140 | 602 | 2,122 | 829,117 | 502,368 | 20,706 | 1.79 | 0.36 | 250.09 | 22,065 | 73,259 |
| Bank Of Overseas Chinese | 808,349 | 345,944 | 5,107 | 11,145 | 2,672,226 | 2,125,283 | 96,040 | 2.08 | 0.52 | 100.24 | 16,181 | 80,927 |
| The Shanghai Commercial & Savings Bank | 556,052 | 262,724 | 2,505 | 3,501 | 2,846,242 | 1,230,199 | 154,782 | 2.76 | 2.76 | 106.03 | 106,151 | 432,842 |
| Taipei Fubon Bank | 2,212,085 | 1,384,979 | 26,851 | 40,845 | 25,180,954 | 8,485,224 | 406,336 | 1.69 | 0.00 | 562.01 | 523,000 | 3,351,945 |
| Cathay United Bank | 3,483,876 | 1,780,545 | 7,627 | 61,837 | 32,361,325 | 12,625,001 | 688,686 | 2.63 | 0.00 | 104.88 | 1,741,228 | 6,484,662 |
| Bank of Kaohsiung | 8,742 | 4,141 | 42 | 213 | 22,250 | 96,922 | 808 | 1.20 | 0.00 | 205.35 | 628 | 3,309 |
| The International Commercial Bank of China | 866,515 | 386,687 | 1,841 | 19,644 | 6,640,694 | 1,973,527 | 99,657 | 2.97 | 0.17 | 126.03 | 276,941 | 1,120,605 |
| Taiwan Business Bank | 422,185 | 134,873 | 401 | 6,584 | 2,005,871 | 760,575 | 30,526 | 1.69 | 0.05 | 182.84 | 41,098 | 258,186 |
| International Bank of Taipei | 272,083 | 135,397 | 148 | 5,417 | 3,187,600 | 986,660 | 176,044 | 2.41 | 0.05 | 127.77 | 199,432 | 907,752 |
| Hsinchu International Bank | 477,647 | 278,741 | 941 | 8,717 | 2,200,268 | 1,154,582 | 71,859 | 3.73 | 0.25 | 113.66 | 96,539 | 604,171 |
| Taichung Commercial Bank | 192,071 | 48,892 | 96 | 28,494 | 432,271 | 189,034 | 0 | 2.27 | 2.27 | 121.13 | 31,951 | 93,947 |
| Tainan Business Bank | 67,743 | 48,964 | 812 | 1,247 | 464,465 | 125,051 | 12,367 | 1.95 | 0.00 | 454.56 | 14,503 | 51,889 |
| Hwatai Bank | 12,979 | 8,562 | 39 | 105 | 66,220 | 58,487 | 1,730 | 0.21 | 0.19 | 525.01 | 2,778 | 12,683 |
| Shin Kong Commercial Bank | 1,333,499 | 548,272 | 5,580 | 19,707 | 10,498,207 | 2,415,316 | 47,523 | 2.65 | 0.01 | 266.53 | 54,127 | 2,585,706 |
| Sunny Bank | 187,388 | 177,939 | 2,110 | 6,819 | 3,402,472 | 177,083 | 18,765 | 2.65 | 1.41 | 100.00 | 27,396 | 265,808 |
| Cota Commercial Bank | 33,401 | 24,262 | 1,001 | 1,122 | 282,346 | 140,932 | 2,371 | 2.92 | 0.03 | 102.43 | 20,151 | 122,228 |
| Union Bank of Taiwan | 3,125,727 | 1,208,242 | 68,371 | 91,936 | 27,332,570 | 5,500,732 | 391,431 | 4.94 | 0.00 | 101.50 | 0 | 3,526,887 |
| The Chinese Bank | 835,074 | 403,037 | 2,013 | 29,600 | 9,254,313 | 1,308,909 | 60,663 | 7.15 | 0.14 | 104.25 | 537,143 | 1,573,255 |
| Far Eastern International Bank | 742,923 | 392,479 | 3,153 | 27,098 | 15,639,309 | 1,563,304 | 57,358 | 4.97 | 0.00 | 106.42 | 700,027 | 3,105,588 |
| Fuhwa Commercial Bank | 264,935 | 130,882 | 1,192 | 13,392 | 3,660,233 | 552,222 | 38,230 | 2.52 | 0.00 | 332.23 | 259,669 | 946,871 |
| E. Sun Commercial Bank, Ltd. | 2,387,069 | 1,474,797 | 12,363 | 102,488 | 25,345,266 | 4,800,364 | 371,032 | 2.66 | 0.00 | 106.20 | 221,528 | 866,746 |
| Cosmos Bank, Taiwan | 1,026,157 | 421,380 | 3,152 | 29,506 | 4,773,464 | 1,127,304 | 30,460 | 1.74 | 1.35 | 113.06 | 0 | 25,426 |
| Bowa Bank | 27,121 | 13,968 | 0 | 740 | 214,559 | 64,156 | 2,646 | 2.23 | 0.00 | 112.72 | 19,940 | 82,812 |
| Taishin International Bank | 4,408,463 | 2,371,819 | 12,702 | 129,438 | 25,688,825 | 8,731,157 | 206,285 | 5.83 | 0.00 | 100.00 | 1,646,401 | 4,711,192 |
| Ta Chong Bank Ltd. | 458,082 | 211,601 | 8,525 | 8,965 | 6,502,510 | 833,190 | 24,836 | 2.91 | 0.04 | 452.08 | 303,250 | 1,553,051 |
| Jih Sun International Bank | 717,597 | 391,658 | 345 | 13,369 | 5,383,916 | 1,644,435 | 133,199 | 2.66 | 0.00 | 100.00 | 350,003 | 1,467,826 |
| EnTie Commercial Bank | 361,940 | 122,277 | 588 | 3,373 | 5,408,501 | 652,259 | 21,564 | 7.85 | 0.15 | 100.00 | 224,327 | 487,158 |
| Chinatrust Commercial Bank | 6,594,923 | 4,057,180 | 36,256 | 198,824 | 51,270,353 | 23,131,754 | 1,628,113 | 2.92 | 0.62 | 200.00 | 1,101,000 | 8,868,076 |
| Chinfon Commercial Bank | 1,055,859 | 377,258 | 9,350 | 29,522 | 8,651,340 | 1,504,750 | 28,182 | 4.74 | 0.05 | 111.29 | 246,283 | 1,002,528 |
| Citibank N. A. | 1,621,060 | 1,251,938 | 10,949 | 32,891 | 42,539,576 | 9,544,788 | 2,133,444 | 2.81 | 0.00 | 208.75 | 516,158 | 1,775,662 |
| ABN AMRO Bank | 1,127,189 | 496,560 | 6,706 | 20,714 | 23,230,204 | 3,370,535 | 120,432 | 2.88 | 0.00 | 279.29 | 24,379 | 1,777,788 |
| The Hongkong and Shanghai Banking Corp. Ltd. | 678,741 | 417,660 | 5,777 | 22,985 | 12,924,640 | 2,876,216 | 191,646 | 2.32 | 0.00 | 673.64 | 391,277 | 1,944,213 |
| Standard Chartered Bank | 376,932 | 319,523 | 198 | 31,743 | 23,005,383 | 735,393 | 2,118 | 2.88 | 0.00 | 450.20 | 654,447 | 3,279,503 |
| The Second Credit Cooperative Association of Kaohsiung | 20,948 | 6,466 | 0 | 206 | 55,349 | 29,892 | 455 | 3.49 | 0.00 | 100.86 | 1,808 | 7,587 |
| The Third Credit Cooperative Association of Kaohsiung | 27,445 | 12,551 | 164 | 348 | 91,406 | 133,285 | 12,264 | 2.17 | 0.00 | 184.92 | 4,327 | 18,511 |
| Asia Trust & Investment Corp. | 6,234 | 3,085 | 6 | 317 | 40,720 | 19,694 | 1,346 | 3.77 | 0.70 | 116.31 | 8,216 | 12,198 |
| AnShin Card Services Co., Ltd. | 1,544,878 | 767,976 | 17,802 | 31,644 | 11,487,003 | 5,082,120 | 313,189 | 2.65 | 0.00 | 123.27 | 184,777 | 915,370 |
| ATG Credit Card Company (Taiwan) Ltd. | 260,679 | 150,505 | 2,791 | 14,076 | 17,470,841 | 1,824,475 | 11,427 | 4.92 | 0.00 | 108.97 | 750,852 | 1,573,881 |
| American Express International Inc. | 211,208 | 140,135 | 411 | 11,216 | 4,239,987 | 1,981,117 | 2,476 | 0.51 | 0.00 | 3,589.30 | 238,145 | 1,589,034 |
| Diners Club International Taiwan Ltd. | 64,069 | 33,556 | 116 | 1,008 | 345,450 | 345,672 | 16,039 | 2.88 | 0.00 | 125.85 | 4,182 | 19,558 |
| GE Capital Credit Card Company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | 0 | 0 |
| Aeon Credit Card (Taiwan) Co., Ltd. | 87,692 | 48,905 | 891 | 1,165 | 317,961 | 73,518 | 7,123 | 2.82 | 0.00 | 174.41 | 4,958 | 24,961 |
| Total | 41,950,651 | 21,909,793 | 311,305 | 1,098,571 | 426,576,289 | 115,406,212 | 7,810,006 | 3.33 | 0.16 | 194.56 | 11,916,926 | 59,132,793 |

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.