

Important Credit Card Business and Financial Information

2006/6

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	19,464	9,126	33	53	12,860	71,570	148	2.59	0.94	146.56	422	541
Bank of Taiwan	275,658	137,144	883	2,245	637,178	797,169	21,785	2.81	0.34	157.67	18,854	71,328
Land Bank of Taiwan	309,297	85,924	454	2,450	887,575	435,882	7,717	1.96	1.27	145.99	30,630	192,938
Taiwan Cooperative Bank	778,571	200,825	1,875	3,081	1,812,528	1,034,102	56,757	2.26	1.91	104.33	33,137	252,712
First Commercial Bank	657,547	255,920	1,085	9,806	3,012,382	1,738,575	56,371	1.69	0.00	214.96	53,310	855,771
Hua Nan Commercial Bank	712,829	321,553	3,375	4,046	2,137,142	2,083,125	0	1.89	0.13	100.00	56,455	346,710
Chang Hwa Commercial Bank	208,463	75,805	550	1,733	1,118,040	1,115,195	18,316	1.44	0.36	202.59	8,669	81,928
Bank Of Overseas Chinese	804,200	334,355	6,735	10,884	2,689,005	2,287,002	90,067	1.90	0.51	102.20	24,096	105,023
The Shanghai Commercial & Savings Bank	551,546	257,642	2,187	4,014	2,623,495	1,503,533	133,177	2.35	2.35	146.41	127,546	560,388
Taipei Fubon Bank	2,171,520	1,363,743	29,918	50,012	25,071,657	11,780,390	412,432	1.57	0.00	571.06	500,000	3,851,945
Cathay United Bank	3,452,645	1,739,046	9,301	40,532	32,900,568	13,591,239	703,166	2.27	0.00	226.87	302,993	6,787,655
Bank of Kaohsiung	8,576	3,868	20	202	21,733	104,727	676	1.63	0.00	206.07	0	3,309
The International Commercial Bank of China	846,749	376,819	1,792	21,558	6,404,253	2,670,392	98,461	2.87	0.24	126.47	184,918	1,305,523
Taiwan Business Bank	416,583	131,459	558	6,160	1,967,704	969,190	22,337	2.12	0.10	134.26	36,390	294,576
International Bank of Taipei	264,483	131,441	86	3,760	3,191,167	734,339	174,396	1.82	0.04	130.96	175,477	1,083,229
Hsinchu International Bank	469,008	261,795	690	5,989	2,044,691	1,370,067	76,437	4.01	0.62	119.92	86,273	690,444
Taichung Commercial Bank	186,179	47,085	171	6,063	414,237	212,840	0	2.36	2.36	108.25	19,734	113,681
Kings Town Bank(former Tainan Business Bank)	68,183	48,271	1,746	1,324	485,926	122,359	11,449	2.37	0.00	265.82	10,203	62,092
Hwatai Bank	12,900	8,459	55	86	62,739	61,463	395	0.42	0.40	178.98	2,447	15,130
Shin Kong Commercial Bank	1,320,808	520,718	4,214	18,056	10,295,207	3,326,416	64,358	2.43	0.02	253.69	337,203	2,922,909
Sunny Bank	179,964	178,209	2,094	8,180	3,373,508	201,225	17,769	2.87	0.37	100.00	28,763	294,571
Cota Commercial Bank	33,656	24,940	1,070	775	277,205	154,266	2,792	3.82	0.04	102.30	14,850	137,078
Union Bank of Taiwan	3,095,048	1,254,727	30,471	61,150	25,303,386	6,565,692	486,404	1.36	0.02	109.38	6,630	3,533,517
The Chinese Bank	804,374	383,364	2,141	32,841	8,382,151	1,244,695	59,975	4.39	0.03	106.48	75,495	1,648,750
Far Eastern International Bank	720,151	378,590	2,169	26,037	13,571,825	1,725,719	61,906	4.82	0.07	123.32	759,412	3,865,000
Fuhwa Commercial Bank	262,017	127,561	2,816	5,734	3,484,302	634,854	16,719	4.66	0.00	342.54	147,099	1,093,970
E. Sun Commercial Bank, Ltd.	2,373,906	1,453,576	12,783	25,946	24,395,524	6,708,671	369,631	2.87	0.00	110.19	205,222	1,071,968
Cosmos Bank, Taiwan	1,004,080	409,106	3,878	28,089	4,453,097	1,672,066	35,167	1.71	1.35	119.28	0	25,426
Bowa Bank	26,364	13,297	0	757	192,399	69,589	2,762	1.92	0.00	111.83	14,772	97,584
Taishin International Bank	4,264,361	2,310,015	16,098	160,200	20,734,491	11,675,250	187,942	5.62	0.00	100.72	299,080	5,010,272
Ta Chong Bank Ltd.	454,041	208,279	3,498	8,058	6,201,536	911,653	23,562	2.83	0.04	385.91	286,349	1,839,400
Jih Sun International Bank	700,739	382,424	700	17,558	4,962,533	2,317,027	124,736	5.50	0.00	100.00	0	1,467,826
EnTie Commercial Bank	355,869	117,479	457	2,888	4,785,808	626,443	21,958	5.53	0.50	102.40	0	487,158
Chinatrust Commercial Bank	6,462,482	4,005,836	39,516	186,236	49,633,605	27,382,250	1,188,410	2.86	0.73	205.81	1,510,783	10,378,859
Chinfon Commercial Bank	1,036,374	364,698	17,503	36,988	8,453,600	1,882,723	26,692	7.32	0.12	107.09	43,177	1,045,705
Citibank N. A.	1,602,716	1,243,281	13,451	48,555	41,413,631	10,405,122	2,416,254	2.80	0.00	140.71	596,178	2,371,840
ABN AMRO Bank	1,112,161	503,417	8,985	24,013	26,577,694	4,274,564	126,793	2.96	0.00	292.08	322,168	2,099,956
The Hongkong and Shanghai Banking Corp. Ltd.	675,221	414,335	12,130	15,650	12,436,226	4,777,089	197,847	2.58	0.00	644.83	314,231	2,258,444
Standard Chartered Bank	241,481	200,053	105	16,850	22,807,232	748,247	2,417	2.88	0.00	100.00	706,860	3,986,363
The Second Credit Cooperative Association of Taiwan	19,378	5,588	0	1,580	51,986	24,577	0	3.76	0.00	96.29	2,269	9,856
The Third Credit Cooperative Association of Kaohsiung	27,421	12,444	263	369	87,305	155,842	14,739	2.04	0.00	213.86	5,261	23,772
Asia Trust & Investment Corp.	6,112	3,047	15	137	39,764	26,666	1,551	2.03	0.59	444.57	2,007	14,205
AnShin Card Services Co., Ltd.	1,522,033	759,730	13,753	36,598	11,367,000	6,379,303	314,887	2.63	0.00	803.91	239,882	1,155,252
ATG Credit Card Company (Taiwan) Ltd.	249,730	141,541	1,167	12,116	16,759,586	1,387,882	6,379	5.05	0.00	113.82	366,739	1,940,620
American Express International Inc.	199,550	133,116	422	11,361	3,789,674	1,910,030	2,549	0.62	0.00	3,063.62	157,608	1,746,642
Diners Club International Taiwan Ltd.	63,406	32,931	289	1,078	343,007	526,112	16,604	2.59	0.00	162.15	7,234	26,792
GE Capital Credit Card Company	0	0	0	0	0	0	0	0.00	0.00	0.00	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	87,994	51,058	1,078	778	253,174	66,283	7,777	2.70	0.00	172.10	4,540	29,501
Total	41,115,838	21,423,640	252,580	962,576	411,921,336	140,463,415	7,682,667	3.03	0.18	198.80	8,125,366	67,258,159

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.