

**Important Credit Card Business and Financial Information**

2007/3

Unit : 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	18,745	8,362	8	52	8,562	56,228	113	1.69	1.25	154.62	0	132
Bank of Taiwan	268,018	122,979	551	1,865	541,739	636,871	2,577	1.30	0.43	122.51	17,170	54,523
Land Bank of Taiwan	267,821	73,059	319	3,887	667,899	371,730	4,105	2.43	0.92	135.38	19,297	41,099
Taiwan Cooperative Bank	748,311	187,980	1,806	6,520	1,736,766	1,244,974	50,094	2.37	2.29	106.90	32,204	104,901
First Commercial Bank	603,307	233,618	3,216	5,749	2,455,000	1,510,061	19,395	2.77	0.00	129.39	45,387	110,697
Hua Nan Commercial Bank	684,801	254,274	1,598	7,087	1,850,643	1,070,638	0	2.96	0.00	100.00	65,628	201,191
Chang Hwa Commercial Bank	172,348	66,749	1,846	1,521	341,467	455,967	4,718	2.55	1.82	224.74	8,667	26,350
Bank Of Overseas Chinese	779,362	317,976	2,511	4,274	2,420,121	1,880,616	59,311	2.58	0.52	103.01	418,488	461,455
The Shanghai Commercial & Savings Bank	518,671	220,613	2,132	10,304	1,716,125	1,188,210	29,118	0.87	0.00	478.92	40,385	147,345
Taipei Fubon Bank	2,260,917	1,577,557	46,528	47,431	20,980,034	12,107,867	270,903	0.58	0.00	708.23	259,990	929,963
Cathay United Bank	3,422,091	1,930,302	41,779	27,435	24,262,672	11,236,601	265,103	2.33	0.00	519.54	433,335	1,108,288
Bank of Kaohsiung	7,188	4,037	21	47	18,925	82,308	400	1.32	0.06	205.16	0	7
Mega International Commercial Bank(former The International Commercial Bank of Taiwan)	710,930	335,210	2,216	8,426	4,122,022	1,881,074	55,957	2.29	1.80	449.63	129,015	445,777
Taiwan Business Bank	387,675	117,899	833	3,083	1,405,046	733,341	17,928	2.45	0.39	112.90	37,280	120,858
Hsinchu International Bank	410,178	205,759	1,056	3,822	1,214,662	1,036,743	51,150	0.21	0.06	133.58	113,545	199,152
Taichung Commercial Bank	151,475	38,126	217	2,730	319,604	222,432	0	1.22	0.00	178.61	8,042	24,858
Kings Town Bank(former Tainan Business Bank)	62,482	37,595	176	633	229,670	109,720	145	1.09	0.00	415.53	7,393	22,367
Hwatai Bank	11,846	7,739	50	394	50,786	64,289	0	0.23	0.14	582.63	1,618	2,533
Shin Kong Commercial Bank	1,216,431	460,250	3,434	15,659	8,222,912	2,400,818	47,195	2.53	0.00	751.28	236,719	751,755
Sunny Bank	155,833	67,760	1,492	2,043	2,701,561	131,048	5,618	2.73	0.04	100.00	27,952	103,336
Cota Commercial Bank	35,886	29,350	705	606	224,502	131,003	438	2.50	1.05	124.95	15,868	43,953
Union Bank of Taiwan	2,873,868	1,253,690	13,837	29,809	20,688,100	5,049,473	372,078	4.24	0.00	104.41	258,600	1,050,926
The Chinese Bank	661,529	273,141	0	15,631	7,291,336	778,045	25,982	9.06	1.27	105.29	20,673	20,673
Far Eastern International Bank	829,713	492,077	14,010	9,618	12,747,965	2,089,496	29,058	3.08	0.50	100.71	336,354	755,611
Fuhwa Commercial Bank	243,442	102,401	1,502	2,389	2,417,492	558,459	7,700	2.10	0.00	822.08	78,908	218,504
E. Sun Commercial Bank, Ltd.	2,271,555	1,365,332	8,787	10,956	21,085,452	4,527,551	238,110	2.30	0.02	102.17	153,782	530,659
Cosmos Bank, Taiwan	818,314	332,333	8,560	39,108	3,599,929	1,025,770	46,599	4.71	4.48	106.06	0	0
Bowa Bank	20,698	9,105	0	533	95,171	53,137	950	1.67	0.02	134.28	2,990	11,580
Taishin International Bank	3,188,130	1,903,403	21,047	71,260	11,235,267	6,720,630	49,916	2.62	0.11	302.21	434,869	1,307,299
Ta Chong Bank Ltd.	447,990	194,455	2,042	5,490	3,448,222	832,964	9,713	1.69	0.42	104.19	187,552	481,207
Jih Sun International Bank	531,514	237,847	786	11,097	3,000,427	1,007,610	8,427	2.76	0.00	135.46	133,126	250,835
EnTie Commercial Bank	334,348	99,295	975	2,111	3,758,631	597,251	4,087	4.63	1.32	100.39	153,372	153,372
Chinatrust Commercial Bank	5,787,109	3,796,928	41,191	110,951	38,341,714	22,690,190	881,342	2.42	0.12	279.77	822,144	2,542,474
Chinfon Commercial Bank	918,712	323,745	3,804	16,141	5,847,814	1,490,059	13,243	2.41	0.48	116.56	92,657	360,880
Citibank N. A.	1,512,376	1,158,882	15,519	26,096	41,892,671	9,050,679	2,501,823	1.99	0.00	381.55	444,936	1,410,849
ABN AMRO Bank	1,104,603	481,105	13,591	17,143	19,603,170	4,418,034	61,771	2.96	0.00	458.90	423,784	1,249,311
The Hongkong and Shanghai Banking Co.Ltd.	650,382	412,037	10,830	19,452	13,945,822	2,924,282	106,614	1.69	0.00	2,214.00	424,645	1,016,173
Standard Chartered Bank	188,225	135,969	140	3,565	14,578,389	703,624	0	1.38	0.00	100.00	292,878	950,787
The Third Credit Cooperative Association of Kaohsiung	26,261	10,943	14	261	63,045	110,752	955	1.14	0.00	541.66	1,875	5,879
Asia Trust & Investment Corp.	4,962	2,460	4	127	31,969	15,676	936	1.80	0.07	234.61	1,197	1,197
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,590,796	864,611	11,699	27,858	9,944,734	5,462,565	279,899	2.45	0.00	216.25	118,095	491,793
AIG Credit Card(Taiwan) Co. Ltd.	193,236	117,424	1,728	6,357	11,717,032	2,022,136	3,977	2.87	0.00	263.75	349,692	734,189
American Express International Inc.	153,719	100,045	727	2,466	2,298,555	1,818,446	1,855	0.32	0.00	6,043.44	67,621	222,467
Diners Club International Taiwan Ltd.	56,250	28,004	98	584	164,325	267,090	13,172	2.58	0.00	348.22	2,975	14,966
Aeon Credit Card (Taiwan) Co., Ltd.	85,476	37,706	832	1,365	204,708	53,705	4,340	0.99	0.00	190.00	1,182	2,395
Total	37,387,524	20,030,132	284,217	583,936	#####	112,820,163	5,546,815	2.50	0.20	324.16	6,721,890	18,684,566

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 o

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

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