

Important Credit Card Business and Financial Information

2007/10

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 |
|--|-------------------|-------------------|-----------------------|-------------------------|--------------------|-----------------------------|-----------------------------|---|--------------------------------------|--------------------|--------------------------|-------------------------|
| Bank of Taiwan | 271,637 | 127,446 | 440 | 2,464 | 523,075 | 790,641 | 3,337 | 0.76 | 0.37 | 138.29 | 5,391 | 101,155 |
| Land Bank of Taiwan | 230,809 | 70,020 | 188 | 6,451 | 629,441 | 457,503 | 3,824 | 1.78 | 0.23 | 162.69 | 11,084 | 115,312 |
| Taiwan Cooperative Bank | 699,398 | 180,408 | 2,978 | 12,986 | 1,548,229 | 1,513,286 | 39,905 | 1.85 | 1.76 | 115.46 | 26,056 | 306,258 |
| First Commercial Bank | 542,487 | 231,920 | 3,304 | 3,821 | 2,091,299 | 1,803,642 | 14,718 | 1.21 | 0.00 | 208.55 | 48,974 | 408,834 |
| Hua Nan Commercial Bank | 653,476 | 218,769 | 790 | 4,085 | 1,514,984 | 1,053,252 | 0 | 2.80 | 0.01 | 100.07 | 28,793 | 468,385 |
| Chang Hwa Commercial Bank | 134,741 | 63,268 | 631 | 1,089 | 322,237 | 524,210 | 3,010 | 0.57 | 0.21 | 258.64 | 4,959 | 79,230 |
| Bank Of Overseas Chinese | 783,671 | 307,762 | 1,939 | 3,436 | 2,234,232 | 1,957,143 | 76,456 | 2.57 | 0.41 | 100.16 | 40,526 | 784,270 |
| The Shanghai Commercial & Savings Bank | 497,497 | 211,640 | 2,404 | 3,470 | 1,513,742 | 1,225,052 | 35,861 | 0.99 | 0.00 | 358.11 | 17,244 | 296,343 |
| Taipei Fubon Bank | 2,251,917 | 1,595,634 | 26,897 | 31,490 | 18,228,797 | 9,320,219 | 200,887 | 1.00 | 0.00 | 493.88 | 268,200 | 3,381,385 |
| Cathay United Bank | 3,448,963 | 1,968,782 | 31,873 | 32,931 | 21,896,649 | 12,800,263 | 274,387 | 2.61 | 0.00 | 712.61 | 339,899 | 3,515,868 |
| Bank of Kaohsiung | 6,866 | 3,252 | 20 | 48 | 16,072 | 114,605 | 343 | 0.46 | 0.00 | 210.27 | 0 | 2,054 |
| Mega International Commercial Bank(former The International Commercial Bank of China) | 672,034 | 316,812 | 2,423 | 5,189 | 3,446,017 | 2,078,042 | 40,025 | 2.08 | 1.45 | 521.75 | 84,946 | 1,000,311 |
| Taiwan Business Bank | 382,902 | 114,782 | 1,560 | 1,810 | 1,570,161 | 724,505 | 17,382 | 1.88 | 0.41 | 120.40 | 20,206 | 318,643 |
| Standard Chartered Bank Taiwan(former Hsinchu International Bank) | 533,921 | 298,972 | 794 | 8,401 | 12,364,671 | 1,767,591 | 48,988 | 1.31 | 0.03 | 110.87 | 229,515 | 1,510,459 |
| Taichung Commercial Bank | 129,906 | 27,484 | 452 | 2,377 | 236,579 | 198,380 | 0 | 1.17 | 0.09 | 141.63 | 6,260 | 69,892 |
| Kings Town Bank(former Tainan Business Bank) | 57,543 | 31,641 | 80 | 997 | 159,024 | 107,869 | 0 | 0.65 | 0.00 | 738.35 | 2,694 | 56,167 |
| Hwatai Bank | 11,127 | 7,849 | 185 | 62 | 46,040 | 69,422 | 0 | 0.63 | 0.43 | 516.27 | 0 | 5,982 |
| Shin Kong Commercial Bank | 1,103,944 | 449,643 | 9,300 | 13,003 | 6,584,849 | 3,201,020 | 39,763 | 1.91 | 0.37 | 373.76 | 179,095 | 2,331,838 |
| Sunny Bank | 143,049 | 63,643 | 625 | 1,130 | 1,371,683 | 145,421 | 4,884 | 2.93 | 0.01 | 105.98 | 60,480 | 1,412,034 |
| Cota Commercial Bank | 38,522 | 30,766 | 768 | 232 | 195,078 | 128,560 | 340 | 2.57 | 0.22 | 160.28 | 10,575 | 139,202 |
| Union Bank of Taiwan | 2,863,827 | 1,232,913 | 20,789 | 15,162 | 16,509,637 | 5,548,611 | 300,725 | 2.88 | 0.00 | 111.66 | 309,805 | 3,998,425 |
| The Chinese Bank | 599,543 | 196,112 | 0 | 9,941 | 5,647,804 | 648,593 | 26,170 | 11.60 | 4.58 | 104.74 | 255,424 | 935,563 |
| Far Eastern International Bank | 890,435 | 532,151 | 18,793 | 6,299 | 11,197,159 | 2,449,580 | 26,573 | 2.66 | 0.12 | 100.60 | 199,678 | 2,313,601 |
| Yuanta Bank(former Fuhwa Commercial Bank) | 241,269 | 98,493 | 5,093 | 6,469 | 1,951,857 | 558,437 | 9,312 | 2.07 | 0.00 | 407.01 | 40,644 | 628,222 |
| E. Sun Commercial Bank, Ltd. | 2,298,649 | 1,375,631 | 16,154 | 9,061 | 18,886,799 | 5,554,352 | 361,979 | 2.04 | 0.34 | 100.65 | 120,374 | 1,468,933 |
| Cosmos Bank, Taiwan | 708,827 | 296,110 | 7,668 | 11,872 | 3,314,556 | 1,083,421 | 29,062 | 2.34 | 1.88 | 196.14 | 124,427 | 1,014,711 |
| Bowa Bank | 18,434 | 6,993 | 0 | 326 | 75,939 | 43,038 | 591 | 7.58 | 3.75 | 116.60 | 0 | 22,051 |
| Taishin International Bank | 3,032,816 | 1,776,481 | 31,018 | 39,409 | 9,677,948 | 6,888,544 | 35,565 | 2.67 | 0.06 | 176.95 | 103,488 | 3,031,579 |
| Ta Chong Bank Ltd. | 442,519 | 188,233 | 5,333 | 5,029 | 3,352,405 | 861,544 | 7,229 | 1.12 | 0.21 | 113.18 | 67,720 | 1,049,268 |
| Jih Sun International Bank | 494,355 | 204,068 | 619 | 3,911 | 2,610,955 | 892,030 | 10,885 | 2.75 | 0.18 | 103.23 | 49,657 | 530,078 |
| EnTie Commercial Bank | 299,430 | 92,831 | 445 | 3,543 | 2,875,806 | 619,566 | 3,828 | 5.58 | 1.31 | 100.60 | 0 | 591,863 |
| Chinatrust Commercial Bank | 5,625,462 | 3,763,577 | 74,647 | 91,890 | 33,356,125 | 24,732,345 | 2,123,479 | 1.68 | 0.04 | 187.28 | 401,903 | 5,983,785 |
| Chinfon Commercial Bank | 848,581 | 299,995 | 2,593 | 11,285 | 4,774,943 | 1,393,113 | 10,340 | 2.87 | 0.13 | 113.19 | 55,306 | 816,524 |
| Citibank N. A. | 1,603,928 | 1,226,183 | 34,811 | 24,719 | 44,085,694 | 10,830,393 | 2,564,119 | 1.53 | 0.00 | 402.87 | 319,570 | 4,002,451 |
| ABN AMRO Bank | 1,137,518 | 499,688 | 14,226 | 8,373 | 23,816,501 | 4,540,947 | 70,704 | 1.77 | 0.00 | 542.43 | 253,533 | 3,424,058 |
| The Hongkong and Shanghai Banking Co.Ltd. | 607,196 | 398,416 | 2,916 | 10,178 | 11,361,941 | 2,815,806 | 286,791 | 1.28 | 0.00 | 2,270.90 | 213,828 | 3,294,252 |
| Asia Trust & Investment Corp. | 4,378 | 2,234 | 3 | 42 | 29,693 | 15,628 | 683 | 1.76 | 0.48 | 249.94 | 596 | 4,004 |
| SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.) | 1,583,351 | 857,414 | 14,207 | 19,171 | 9,416,409 | 5,814,380 | 689,861 | 2.81 | 0.00 | 110.18 | 119,150 | 1,515,250 |
| AIG Credit Card(Taiwan) Co. Ltd. | 219,626 | 134,161 | 8,975 | 2,677 | 9,037,940 | 2,284,784 | 5,028 | 2.48 | 0.00 | 366.72 | 181,626 | 2,292,762 |
| American Express International Inc. | 144,980 | 88,011 | 1,104 | 2,878 | 1,719,844 | 2,197,253 | 2,553 | 0.23 | 0.00 | 6,450.12 | 34,899 | 546,818 |
| Diners Club International Taiwan Ltd. | 52,573 | 25,658 | 115 | 599 | 187,568 | 263,165 | 14,635 | 1.43 | 0.00 | 552.63 | 1,585 | 34,394 |
| Aeon Credit Card (Taiwan) Co., Ltd. | 92,612 | 41,533 | 1,161 | 962 | 178,017 | 118,732 | 5,134 | 0.70 | 0.00 | 187.13 | 1,150 | 12,895 |
| Total | 36,404,719 | 19,657,379 | 348,321 | 419,268 | 290,558,399 | 120,134,888 | 7,389,356 | 2.13 | 0.20 | 313.98 | 4,239,260 | 53,815,109 |

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 exc

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

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