

Important Credit Card Business and Financial Information

2007/1

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	19,016	8,566	6	64	9,459	61,522	146	0.96	0.57	136.23	124	124
Bank of Taiwan	269,315	124,368	423	4,990	557,614	733,487	2,326	1.83	0.81	119.47	29,399	29,399
Land Bank of Taiwan	275,252	75,515	325	5,314	707,392	462,189	4,146	2.37	1.43	137.04	17,627	17,627
Taiwan Cooperative Bank	741,000	190,808	2,026	5,487	1,790,812	1,514,667	46,730	2.32	2.22	142.20	34,517	34,517
First Commercial Bank	612,716	228,257	27,184	4,923	2,573,364	1,651,526	28,152	1.93	0.00	180.56	30,658	30,658
Hua Nan Commercial Bank	692,473	267,508	1,919	8,254	1,991,904	1,217,989	0	2.90	0.01	167.37	66,972	66,972
Chang Hwa Commercial Bank	179,251	68,406	570	1,442	400,323	551,016	5,951	2.01	1.29	242.44	9,146	9,146
Bank Of Overseas Chinese	781,959	319,969	2,265	10,628	2,819,048	2,104,938	57,830	1.64	0.33	100.77	21,739	21,739
The Shanghai Commercial & Savings Bank	535,357	229,099	2,504	3,277	1,819,795	1,322,261	30,993	0.97	0.00	480.66	58,716	58,716
Taipei Fubon Bank	2,287,339	1,596,507	49,486	46,349	21,473,725	11,742,623	294,601	1.13	0.00	389.99	279,982	279,982
Cathay United Bank	3,405,011	1,931,451	32,735	40,897	25,827,255	12,192,177	153,083	2.10	0.00	449.15	336,953	336,953
Bank of Kaohsiung	7,241	5,510	37	102	20,301	82,305	280	0.64	0.00	227.20	7	7
Mega International Commercial Bank(former The International Commercial Bank of Taiwan)	725,340	341,376	2,978	16,386	4,493,721	2,098,249	70,777	2.28	1.67	464.25	175,162	175,162
Taiwan Business Bank	391,686	120,164	1,177	5,018	1,481,580	824,510	17,265	2.43	0.43	121.20	40,082	40,082
Hsinchu International Bank	419,719	219,261	1,027	4,318	1,310,405	1,100,216	51,814	0.40	0.09	122.25	85,607	85,607
Taichung Commercial Bank	155,797	37,899	145	3,901	340,744	200,813	0	1.45	0.00	208.75	8,461	8,461
Kings Town Bank(former Tainan Business Bank)	63,111	41,721	314	698	263,528	118,044	39	2.06	0.00	286.58	7,982	7,982
Hwatai Bank	12,302	7,797	92	207	52,844	68,389	0	0.86	0.36	139.69	915	915
Shin Kong Commercial Bank	1,249,862	467,450	5,337	18,636	8,653,246	2,735,114	43,031	2.52	0.52	717.76	267,846	267,846
Sunny Bank	159,007	71,032	1,063	3,057	2,766,407	144,877	6,382	2.82	0.03	100.00	50,198	50,198
Cota Commercial Bank	35,668	28,599	831	380	234,518	148,863	524	2.56	0.97	110.57	13,633	13,633
Union Bank of Taiwan	2,909,192	1,267,709	21,559	44,704	21,829,544	5,711,268	698,606	2.88	0.00	144.29	543,992	543,992
The Chinese Bank	686,449	298,178	1,299	14,780	7,438,301	926,154	33,320	3.57	0.20	107.94	0	0
Far Eastern International Bank	824,401	444,737	21,718	14,368	13,570,029	2,292,554	35,744	2.52	0.48	111.46	245,851	245,851
Fuhwa Commercial Bank	245,021	102,815	2,553	3,411	2,580,104	559,845	8,601	1.91	0.00	1,103.80	82,177	82,177
E. Sun Commercial Bank, Ltd.	2,274,897	1,382,694	57,081	13,569	22,044,182	5,279,381	319,809	2.04	0.00	122.23	193,409	193,409
Cosmos Bank, Taiwan	863,451	348,310	12,245	36,312	3,722,788	1,141,177	32,663	1.84	1.54	113.46	0	0
Bowa Bank	21,647	9,614	0	597	107,766	62,695	1,112	1.88	0.33	139.50	4,425	4,425
Taishin International Bank	3,288,949	1,978,103	19,412	124,345	10,974,076	7,918,309	71,635	2.24	0.05	413.09	635,977	635,977
Ta Chong Bank Ltd.	453,179	197,995	2,680	5,194	3,823,899	955,026	11,269	2.97	0.48	101.90	145,146	145,146
Jih Sun International Bank	553,525	305,678	492	14,973	3,232,779	1,153,370	11,726	2.68	0.00	100.32	117,709	117,709
EnTie Commercial Bank	338,611	102,311	646	1,691	3,984,366	615,806	4,923	4.25	0.48	100.94	0	0
Chinatrust Commercial Bank	5,918,594	3,841,652	56,015	150,633	39,823,540	24,781,891	1,185,347	2.57	0.16	337.94	961,591	961,591
Chinfon Commercial Bank	939,569	332,846	4,301	17,953	6,253,815	1,662,176	17,110	2.67	0.28	113.50	158,751	158,751
Citibank N. A.	1,518,183	1,172,280	16,791	30,287	41,804,499	9,860,772	2,553,540	2.15	0.00	383.27	481,820	481,820
ABN AMRO Bank	1,107,271	486,111	20,015	12,584	22,222,118	4,379,942	60,647	2.97	0.00	456.06	413,351	413,351
The Hongkong and Shanghai Banking Co.Ltd.	661,559	413,873	14,167	16,109	14,818,157	3,160,373	130,417	1.86	0.00	1,970.89	297,235	297,235
Standard Chartered Bank	195,672	144,313	80	4,164	15,800,709	687,233	0	1.84	0.00	100.00	353,099	353,099
The Third Credit Cooperative Association of Kaohsiung	26,625	11,467	27	352	68,050	136,076	912	0.84	0.00	545.68	2,093	2,093
Asia Trust & Investment Corp.	5,162	2,590	7	99	35,172	16,769	1,072	1.92	0.56	262.06	0	0
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,618,457	884,555	9,355	37,722	10,365,849	5,949,845	411,430	1.51	0.00	312.94	240,658	240,658
AIG Credit Card(Taiwan) Co. Ltd.	199,660	119,997	1,598	5,664	12,785,193	3,537,879	5,022	2.87	0.00	228.03	196,751	196,751
American Express International Inc.	157,183	103,569	696	3,927	2,473,849	2,104,545	3,068	0.56	0.00	4,488.67	75,022	75,022
Diners Club International Taiwan Ltd.	57,106	29,113	104	863	194,229	313,901	12,769	2.42	0.00	337.24	7,234	7,234
Aeon Credit Card (Taiwan) Co., Ltd.	84,500	37,970	835	3,739	248,900	62,737	5,277	1.03	0.00	157.67	0	0
Total	37,967,285	20,399,743	396,120	742,368	#####	124,345,499	6,430,089	2.27	0.14	360.67	6,692,017	6,692,017

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.