

Important Credit Card Business and Financial Information

2007/2

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	18,893	8,493	2	67	8,999	64,689	38	0.75	0.50	151.01	8	132
Bank of Taiwan	268,817	123,743	335	1,229	548,610	620,979	1,537	1.85	0.87	122.95	7,954	37,353
Land Bank of Taiwan	272,204	73,870	171	3,771	694,727	385,447	2,611	2.89	1.30	128.54	4,175	21,802
Taiwan Cooperative Bank	737,274	189,614	951	4,677	1,772,201	1,178,232	22,888	2.32	1.98	108.04	38,180	72,697
First Commercial Bank	608,025	232,019	2,492	4,090	2,568,087	1,503,999	18,361	2.84	0.00	134.28	34,652	65,310
Hua Nan Commercial Bank	689,447	258,997	950	5,086	1,855,380	963,472	0	2.64	0.00	165.89	68,591	135,563
Chang Hwa Commercial Bank	174,226	67,190	447	784	349,011	452,735	3,951	2.10	1.06	250.38	8,537	17,683
Bank Of Overseas Chinese	781,125	319,501	2,148	2,982	2,791,114	1,998,483	46,102	1.51	0.33	100.80	21,228	42,967
The Shanghai Commercial & Savings Bank	527,619	223,995	1,516	8,247	1,713,271	1,054,724	14,623	0.87	0.00	405.35	48,244	106,960
Taipei Fubon Bank	2,272,024	1,555,877	28,682	35,692	21,552,955	8,068,743	176,511	0.65	0.00	653.27	389,991	669,973
Cathay United Bank	3,407,747	1,925,036	21,787	19,051	28,492,465	10,171,148	253,691	2.24	0.00	470.51	338,000	674,953
Bank of Kaohsiung	7,215	5,484	17	48	20,154	79,222	530	0.56	0.00	217.47	0	7
Mega International Commercial Bank(former The International Commercial Bank of Taiwan)	717,140	338,538	1,292	9,492	4,409,538	1,728,478	56,127	2.12	1.61	458.37	141,600	316,762
Taiwan Business Bank	389,925	118,793	418	2,179	1,471,669	764,338	10,956	2.42	0.53	112.23	43,496	83,578
Hsinchu International Bank	415,236	210,995	616	2,859	1,289,052	915,211	33,499	2.10	0.77	146.58	0	85,607
Taichung Commercial Bank	153,988	38,944	111	1,920	337,435	168,913	0	1.47	0.02	168.02	8,355	16,816
Kings Town Bank(former Tainan Business Bank)	62,940	40,089	125	296	252,658	106,482	2	1.31	0.00	359.78	6,992	14,974
Hwatai Bank	12,115	7,747	32	304	60,404	61,577	0	1.73	1.31	118.46	0	915
Shin Kong Commercial Bank	1,234,373	463,356	2,497	9,834	8,474,909	2,213,200	27,159	2.50	0.00	796.16	247,190	515,036
Sunny Bank	157,587	69,099	906	1,202	2,699,481	150,656	4,186	2.79	0.05	100.00	25,186	75,384
Cota Commercial Bank	35,816	28,905	904	700	251,117	142,281	378	2.81	0.95	129.28	14,530	28,085
Union Bank of Taiwan	2,889,840	1,265,365	7,931	27,283	21,481,734	5,264,671	425,526	2.68	0.00	142.92	248,334	792,326
The Chinese Bank	676,342	285,269	0	10,595	7,458,049	687,505	15,867	5.84	0.30	105.55	0	0
Far Eastern International Bank	825,169	486,169	7,681	8,078	13,455,088	2,121,630	19,182	3.19	0.55	108.28	173,406	419,257
Fuhwa Commercial Bank	244,329	102,239	1,037	1,729	2,472,607	545,682	5,398	2.05	0.00	911.21	57,419	139,596
E. Sun Commercial Bank, Ltd.	2,273,724	1,375,001	6,064	7,237	21,624,450	4,772,982	203,735	2.01	0.03	105.62	183,468	376,877
Cosmos Bank, Taiwan	841,047	339,856	6,365	27,058	3,767,488	872,849	69,931	3.08	1.96	114.14	0	0
Bowa Bank	21,231	9,379	0	416	99,949	45,040	622	1.75	0.02	140.38	4,165	8,590
Taishin International Bank	3,238,343	1,932,623	13,478	64,084	10,671,883	6,227,276	40,103	2.80	0.07	352.54	236,453	872,430
Ta Chong Bank Ltd.	451,012	196,637	1,336	3,908	3,648,597	689,964	5,924	2.94	1.07	101.79	148,509	293,655
Jih Sun International Bank	541,825	260,441	392	12,092	3,216,766	928,008	6,863	3.66	0.20	101.19	0	117,709
EnTie Commercial Bank	337,248	100,936	451	1,247	3,956,473	556,373	2,890	5.40	1.36	100.30	0	0
Chinatrust Commercial Bank	5,853,032	3,828,531	24,519	86,766	38,726,379	20,981,286	817,117	2.45	0.15	300.08	758,739	1,720,330
Chinfon Commercial Bank	931,049	326,913	2,785	11,305	6,159,838	1,235,775	9,397	2.63	0.35	101.73	109,472	268,223
Citibank N. A.	1,515,609	1,161,467	9,529	20,861	41,927,472	8,850,248	1,334,653	2.09	0.00	379.80	484,093	965,913
ABN AMRO Bank	1,108,155	483,315	10,960	10,076	20,271,867	3,619,852	43,322	2.97	0.00	460.81	412,176	825,527
The Hongkong and Shanghai Banking Co.Ltd.	659,004	414,102	9,300	11,855	14,627,103	2,604,966	76,537	1.77	0.00	1,950.64	294,293	591,528
Standard Chartered Bank	191,286	139,516	56	4,136	15,259,402	549,202	0	1.60	0.00	100.00	304,810	657,909
The Third Credit Cooperative Association of Kaohsiung	26,467	11,215	17	190	68,563	100,333	852	1.14	0.00	522.88	1,911	4,004
Asia Trust & Investment Corp.	5,085	2,499	4	81	36,557	15,625	704	2.31	0.55	215.87	0	0
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,606,955	875,839	5,489	16,991	10,166,148	5,291,191	257,683	1.82	0.00	269.45	133,040	373,698
AIG Credit Card(Taiwan) Co. Ltd.	197,865	119,772	886	2,681	12,462,424	2,521,794	2,987	2.87	0.00	234.34	187,746	384,497
American Express International Inc.	155,541	102,009	342	2,079	2,411,799	1,877,836	1,438	0.45	0.00	4,561.93	79,824	154,846
Diners Club International Taiwan Ltd.	56,711	28,434	29	451	205,586	268,965	9,527	2.28	0.00	340.97	4,757	11,991
Aeon Credit Card (Taiwan) Co., Ltd.	84,477	38,055	851	884	214,237	68,442	3,725	0.96	0.00	155.50	1,213	1,213
Total	37,675,082	20,185,867	175,901	446,593	#####	103,490,504	4,027,133	2.36	0.16	339.42	5,270,737	11,962,676

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.