

**Important Credit Card Business and Financial Information**

2007/4

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	18,444	8,238	4	24	7,990	54,066	82	2.06	1.75	142.11	52	184
Bank of Taiwan	275,866	130,525	8,731	1,360	526,866	614,210	2,456	0.89	0.13	127.75	11,640	66,163
Land Bank of Taiwan	263,135	71,888	251	4,845	651,713	359,327	3,739	2.50	0.69	144.79	11,715	52,814
Taiwan Cooperative Bank	745,849	185,073	1,636	5,974	1,711,653	1,116,492	36,679	2.47	2.34	105.63	32,525	137,426
First Commercial Bank	597,855	233,251	2,929	4,467	2,355,953	1,488,519	18,573	2.70	0.00	137.58	39,939	150,636
Hua Nan Commercial Bank	680,241	246,559	1,658	7,016	1,761,475	939,018	0	2.94	0.02	100.08	59,656	260,847
Chang Hwa Commercial Bank	168,895	66,434	1,484	1,180	333,203	433,324	4,081	1.91	0.85	293.13	12,033	38,383
Bank Of Overseas Chinese	779,497	314,885	3,439	3,304	2,375,834	1,814,235	54,139	2.88	0.00	100.02	50,491	511,946
The Shanghai Commercial & Savings Bank	509,356	217,780	1,593	10,259	1,597,590	1,027,999	23,572	0.58	0.00	493.11	45,318	192,663
Taipei Fubon Bank	2,260,819	1,579,876	46,172	33,806	20,550,731	9,982,387	183,500	1.23	0.00	366.17	193,920	1,123,883
Cathay United Bank	3,433,413	1,940,883	38,972	27,650	23,700,948	10,541,345	160,138	2.49	0.00	530.88	388,283	1,496,571
Bank of Kaohsiung	7,128	3,939	15	71	20,736	89,389	535	0.56	0.00	222.59	919	926
Mega International Commercial Bank(former The International Commercial Bank)	707,549	332,086	2,198	5,579	4,016,936	1,920,828	45,198	2.18	1.68	475.14	86,916	532,693
Taiwan Business Bank	386,275	117,000	1,376	2,776	1,384,802	654,630	14,531	2.35	0.55	113.35	39,078	159,936
Hsinchu International Bank	405,222	199,724	1,043	4,249	1,193,922	964,272	47,057	0.23	0.13	127.30	46,303	245,455
Taichung Commercial Bank	149,299	37,505	204	2,380	315,058	175,261	0	1.21	0.00	173.53	7,032	31,890
Kings Town Bank(former Tainan Business Bank)	62,022	36,415	244	705	215,157	102,039	21	1.67	0.00	215.78	6,367	28,734
Hwatai Bank	11,520	7,686	94	465	49,909	62,494	0	0.21	0.14	693.22	705	3,238
Shin Kong Commercial Bank	1,197,944	452,554	3,050	13,938	7,943,038	2,877,131	37,527	2.48	0.00	670.94	278,783	1,030,538
Sunny Bank	154,758	66,319	1,310	1,248	2,664,696	121,022	5,148	2.89	0.01	100.00	29,224	132,560
Cota Commercial Bank	35,523	29,177	632	971	221,177	129,462	479	2.38	1.09	126.44	14,677	58,630
Union Bank of Taiwan	2,864,811	1,248,304	10,572	19,629	19,486,355	4,958,243	290,379	2.99	0.03	103.67	969,453	2,020,379
The Chinese Bank	651,242	258,398	0	10,869	7,094,210	704,224	22,177	11.04	2.35	105.07	111,769	132,442
Far Eastern International Bank	837,321	499,470	16,655	9,075	12,366,924	2,122,931	29,255	2.78	0.32	117.87	260,599	1,016,210
Fuhwa Commercial Bank	243,215	102,677	1,625	1,852	2,336,853	556,943	7,194	2.15	0.00	721.36	62,473	280,977
E. Sun Commercial Bank, Ltd.	2,274,196	1,356,985	11,134	8,493	20,624,926	4,700,138	207,753	2.24	0.12	100.50	153,269	683,928
Cosmos Bank, Taiwan	800,865	325,064	17,789	57,346	3,519,158	895,047	19,509	3.20	2.75	110.80	169,693	169,693
Bowa Bank	20,371	8,848	0	327	90,054	42,611	785	2.22	0.42	125.31	3,343	14,923
Taishin International Bank	3,148,074	1,859,439	18,525	58,581	10,548,805	6,384,496	48,732	2.67	0.23	266.61	221,531	1,528,830
Ta Chong Bank Ltd.	446,416	192,500	2,646	4,707	3,262,516	735,443	7,803	0.30	0.15	122.81	155,965	637,172
Jih Sun International Bank	522,051	226,648	804	10,267	2,952,821	837,467	7,321	2.77	0.00	103.46	30,792	281,627
EnTie Commercial Bank	331,535	98,215	960	1,713	3,467,666	537,050	3,600	1.99	0.02	101.21	209,469	362,841
Chinatrust Commercial Bank	5,743,208	3,779,618	36,773	82,378	35,561,365	21,165,231	1,172,355	2.07	0.07	278.70	675,920	3,218,394
Chinfon Commercial Bank	910,334	318,592	4,218	12,596	5,689,576	1,226,015	12,185	2.53	0.24	117.35	62,719	423,599
Citibank N. A.	1,512,824	1,155,793	15,524	26,085	42,765,091	8,640,528	2,204,578	1.85	0.00	387.49	434,418	1,845,267
ABN AMRO Bank	1,104,502	480,404	10,120	10,221	22,656,137	3,950,614	59,583	2.97	0.00	448.16	365,147	1,614,458
The Hongkong and Shanghai Banking Co.Ltd.	644,381	417,553	4,856	10,857	13,175,157	2,579,733	93,778	1.61	0.00	2,062.49	674,279	1,690,452
Standard Chartered Bank	185,128	132,946	114	3,199	14,079,859	597,676	0	1.24	0.00	100.00	290,307	1,241,094
The Third Credit Cooperative Association of Kaohsiung	25,961	10,639	0	303	60,249	83,318	863	0.80	0.00	756.07	1,972	7,851
Asia Trust & Investment Corp.	4,833	2,427	5	134	31,995	14,397	899	2.50	0.29	166.46	0	1,197
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,593,837	859,880	17,561	14,520	9,269,129	5,724,167	477,756	2.74	0.00	155.67	248,722	740,515
AIG Credit Card(Taiwan) Co. Ltd.	192,529	117,882	1,863	2,570	11,165,288	2,159,404	3,878	2.81	0.00	276.96	279,336	1,013,525
American Express International Inc.	152,575	98,846	707	1,813	2,174,420	1,865,426	1,579	0.29	0.00	5,586.60	64,069	286,536
Diners Club International Taiwan Ltd.	55,751	27,377	98	584	192,739	243,221	12,641	2.19	0.00	436.04	5,270	20,236
Aeon Credit Card (Taiwan) Co., Ltd.	89,242	37,688	4,242	491	202,146	59,912	4,698	0.93	0.00	166.19	1,158	3,553
<b>Total</b>	<b>37,205,812</b>	<b>19,893,990</b>	<b>293,826</b>	<b>480,877</b>	<b>#####</b>	<b>106,251,685</b>	<b>5,326,756</b>	<b>2.37</b>	<b>0.17</b>	<b>316.88</b>	<b>6,807,249</b>	<b>25,491,815</b>

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.