

Important Credit Card Business and Financial Information

2007/6

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	0	0	0	0	6,374	0	0	2.57	2.57	93.44	177	742
Bank of Taiwan	275,547	131,238	1,221	1,667	515,883	909,432	2,408	0.75	0.14	129.97	3,603	78,302
Land Bank of Taiwan	253,979	71,309	252	5,529	636,924	413,498	3,909	1.72	0.27	155.88	12,868	75,802
Taiwan Cooperative Bank	737,539	182,043	2,788	10,155	1,645,940	1,751,154	37,126	2.05	1.96	113.29	29,178	197,873
First Commercial Bank	584,034	232,657	2,914	4,784	2,238,631	1,910,075	14,628	1.98	0.00	162.90	43,729	234,942
Hua Nan Commercial Bank	673,746	230,000	1,723	6,277	1,674,974	1,617,274	0	2.89	0.01	100.05	14,264	321,070
Chang Hwa Commercial Bank	161,073	66,333	787	1,096	312,712	1,031,814	3,235	0.27	0.25	329.74	6,841	60,170
Bank Of Overseas Chinese	780,042	315,446	3,211	2,614	2,295,448	2,112,330	53,805	2.19	0.00	101.48	46,838	611,792
The Shanghai Commercial & Savings Bank	500,612	212,571	1,907	4,824	1,564,133	1,187,752	24,113	0.72	0.00	378.58	23,160	239,304
Taipei Fubon Bank	2,275,114	1,588,498	29,589	26,353	19,650,548	9,605,086	185,839	1.65	0.00	291.75	475,656	1,978,999
Cathay United Bank	3,438,560	1,942,628	26,982	25,847	23,061,121	12,847,457	158,315	2.37	0.00	596.80	357,131	2,219,846
Bank of Kaohsiung	7,030	3,390	9	82	19,597	106,667	372	0.72	0.51	127.04	14	940
Mega International Commercial Bank(former The International Commercial Bank of Taiwan)	695,496	325,855	2,270	9,315	3,837,585	2,509,611	36,765	2.33	1.65	446.75	53,861	651,563
Taiwan Business Bank	384,541	116,848	1,522	2,777	1,363,815	1,036,494	17,134	1.54	0.27	123.96	30,403	226,972
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	569,843	318,182	1,589	7,425	13,859,194	1,672,764	47,957	1.03	0.01	101.77	282,793	573,356
Taichung Commercial Bank	145,129	36,887	491	2,404	303,815	185,903	0	1.29	0.10	149.90	5,905	43,909
Kings Town Bank(former Tainan Business Bank)	60,502	33,620	205	1,171	193,020	136,248	0	1.12	0.00	342.24	5,351	39,819
Hwatai Bank	11,117	7,759	160	259	47,257	68,239	0	0.37	0.08	630.46	798	4,755
Shin Kong Commercial Bank	1,156,185	447,181	5,810	15,619	7,342,506	5,712,642	45,211	2.21	0.20	375.51	246,776	1,554,431
Sunny Bank	152,676	64,483	1,398	1,389	2,591,022	166,261	5,617	2.78	0.09	100.00	29,038	192,088
Cota Commercial Bank	36,184	29,568	716	380	212,581	127,494	485	2.69	0.80	129.63	15,371	88,376
Union Bank of Taiwan	2,849,656	1,242,795	11,412	18,293	18,494,909	5,542,322	253,731	2.94	0.00	105.68	259,968	2,414,921
The Chinese Bank	633,500	229,031	0	8,669	6,453,203	674,442	24,907	16.03	8.30	104.45	0	136,868
Far Eastern International Bank	848,195	512,675	10,940	6,518	12,119,618	3,359,350	27,648	2.69	0.26	113.51	203,310	1,436,069
Fuhwa Commercial Bank	242,088	102,685	1,329	1,732	2,198,468	797,482	6,960	2.09	0.00	558.46	57,428	406,994
E. Sun Commercial Bank, Ltd.	2,279,267	1,353,048	9,437	7,072	19,764,291	6,049,768	313,073	2.05	0.19	100.51	134,728	962,146
Cosmos Bank, Taiwan	731,402	316,195	5,510	14,723	3,342,093	1,239,865	59,829	3.85	3.84	108.46	0	281,271
Bowa Bank	19,664	8,196	0	354	84,102	48,773	564	1.71	0.13	126.63	2,711	21,239
Taishin International Bank	3,075,260	1,815,270	5,345	38,045	11,106,553	8,329,991	43,325	2.61	0.13	347.90	128,881	2,029,939
Ta Chong Bank Ltd.	443,457	190,217	2,073	4,026	3,044,062	814,815	8,363	0.92	0.38	111.47	45,682	762,450
Jih Sun International Bank	505,813	213,015	711	7,836	2,830,799	1,175,452	6,829	2.74	0.00	114.42	32,986	360,442
EnTie Commercial Bank	320,001	96,463	523	2,757	3,360,694	517,486	3,324	5.46	0.23	100.39	0	362,841
Chinatrust Commercial Bank	5,671,997	3,733,820	43,234	73,283	34,382,576	24,585,096	1,485,687	1.82	0.07	215.10	570,637	4,282,076
Chinfon Commercial Bank	884,123	305,756	2,974	20,005	5,317,326	1,666,889	11,457	2.53	0.32	119.41	75,459	580,144
Citibank N. A.	1,542,210	1,166,300	39,299	22,085	42,451,970	11,492,048	2,506,980	1.63	0.00	390.04	389,776	2,652,705
ABN AMRO Bank	1,117,397	485,534	14,126	8,765	22,930,761	5,222,830	58,484	2.30	0.00	498.30	359,088	2,277,234
The Hongkong and Shanghai Banking Co.Ltd.	631,726	412,662	2,873	9,724	12,604,190	4,670,139	142,303	1.38	0.00	2,133.30	249,102	2,288,866
Asia Trust & Investment Corp.	4,636	2,411	5	117	30,964	23,886	731	1.91	0.04	237.71	0	2,512
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,596,454	851,075	15,119	14,743	9,322,284	7,729,122	532,743	2.71	0.00	120.16	132,147	1,011,934
AIG Credit Card(Taiwan) Co. Ltd.	198,545	123,921	5,334	2,438	10,357,630	1,832,188	4,010	2.87	0.00	295.97	251,568	1,498,487
American Express International Inc.	151,277	96,421	849	1,636	2,007,074	2,009,704	2,270	0.24	0.00	6,887.75	42,996	388,377
Diners Club International Taiwan Ltd.	54,566	26,753	88	776	234,415	422,067	10,812	1.40	0.00	463.93	2,155	25,938
Aeon Credit Card (Taiwan) Co., Ltd.	92,134	39,067	1,934	823	178,951	99,393	4,485	0.58	0.00	177.06	1,508	7,252
Total	36,792,317	19,679,806	258,659	394,387	#####	133,411,3	6,145,434	2.36	0.30	289.80	4,623,885	33,585,756

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.