

Important Credit Card Business and Financial Information

2007/7

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	274,670	130,777	736	2,192	522,666	778,348	2,921	0.68	0.16	133.32	6,178	84,480
Land Bank of Taiwan	247,659	70,983	221	5,196	645,042	437,730	3,713	2.08	0.36	156.02	8,922	84,724
Taiwan Cooperative Bank	724,966	179,767	2,889	16,999	1,627,151	1,423,309	39,795	1.97	1.94	119.30	28,222	226,095
First Commercial Bank	558,849	231,276	4,309	3,898	2,186,165	1,839,854	16,722	1.90	0.00	166.46	44,414	279,356
Hua Nan Commercial Bank	670,264	227,443	1,272	6,218	1,647,333	1,070,204	0	2.92	0.01	99.88	52,494	373,564
Chang Hwa Commercial Bank	156,746	65,694	881	1,322	297,220	519,822	3,116	0.44	0.41	276.99	4,956	65,126
Bank Of Overseas Chinese	785,901	314,960	3,655	2,796	2,322,969	2,190,845	60,271	2.22	0.00	103.08	42,703	654,495
The Shanghai Commercial & Savings Bank	499,495	209,163	2,998	3,470	1,533,207	1,230,921	30,238	0.62	0.00	411.73	21,688	260,992
Taipei Fubon Bank	2,275,367	1,611,724	30,300	30,047	19,099,682	10,339,109	211,098	1.14	0.00	416.59	484,389	2,463,388
Cathay United Bank	3,442,148	1,956,495	30,792	27,204	22,747,261	12,291,471	200,062	2.56	0.00	591.01	301,683	2,521,529
Bank of Kaohsiung	6,985	3,368	30	81	16,711	111,753	543	0.85	0.33	155.99	0	940
Commercial Bank(former The International Commercial Bank	686,038	322,433	2,501	11,959	3,729,727	2,112,051	44,582	2.35	1.51	508.85	87,657	739,220
Taiwan Business Bank	384,301	115,955	2,079	2,319	1,362,276	775,007	16,745	1.59	0.29	123.07	27,507	254,479
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	560,232	311,892	1,626	6,620	13,651,714	1,726,728	50,160	1.23	0.02	131.11	216,313	789,669
Taichung Commercial Bank	135,938	27,175	477	9,668	295,578	195,960	0	1.30	0.13	137.90	6,276	50,185
Kings Town Bank(former Tainan Business Bank)	59,837	31,955	150	815	183,064	121,061	0	1.22	0.00	357.02	3,934	43,753
Hwatai Bank	11,000	7,804	125	142	46,636	71,478	25	0.11	0.00	1,737.62	663	5,418
Shin Kong Commercial Bank	1,130,212	444,624	6,087	22,323	7,123,088	3,023,164	46,951	2.28	0.33	412.68	222,960	1,777,391
Sunny Bank	150,733	63,836	1,146	1,284	1,504,187	150,372	5,692	2.97	0.51	100.00	1,083,351	1,275,439
Cota Commercial Bank	36,769	29,835	854	253	210,050	133,195	325	2.51	0.36	143.08	14,702	103,078
Union Bank of Taiwan	2,837,555	1,203,371	21,095	33,196	18,113,447	5,775,130	299,014	2.98	0.00	106.87	523,958	2,938,879
The Chinese Bank	624,380	219,985	0	10,181	6,234,669	706,898	25,347	16.02	9.43	104.01	211,311	348,179
Far Eastern International Bank	856,550	514,933	14,169	5,913	11,858,559	2,532,936	27,361	2.60	0.17	110.23	248,021	1,684,090
Fuhwa Commercial Bank	241,453	102,440	1,556	2,191	2,161,134	615,593	7,057	2.36	0.00	498.09	50,032	457,026
E. Sun Commercial Bank, Ltd.	2,281,333	1,358,083	10,291	8,225	19,407,391	5,696,943	309,724	2.07	0.26	101.81	134,501	1,096,647
Cosmos Bank, Taiwan	722,306	308,367	6,687	14,980	3,265,872	940,745	60,910	3.47	3.43	108.97	105,234	386,505
Bowa Bank	19,336	7,782	0	328	82,334	48,579	760	1.84	0.00	166.42	812	22,051
Taishin International Bank	3,053,100	1,784,450	17,978	40,138	10,450,952	6,859,153	50,698	2.89	0.12	304.83	337,971	2,367,910
Ta Chong Bank Ltd.	441,606	188,062	2,339	4,812	3,766,221	861,067	5,894	1.05	0.21	112.90	75,282	837,732
Jih Sun International Bank	502,580	209,155	734	3,967	2,749,611	1,045,713	8,883	2.69	0.00	114.25	42,320	402,762
EnTie Commercial Bank	313,960	94,476	814	2,613	3,250,886	606,117	3,962	6.80	2.15	100.27	0	362,841
Chinatrust Commercial Bank	5,649,967	3,714,488	49,365	73,172	34,234,773	24,995,512	1,837,178	1.57	0.01	210.33	505,779	4,787,855
Chinfon Commercial Bank	877,241	275,406	4,031	10,913	5,175,826	1,480,017	12,357	2.77	0.13	112.33	63,129	643,273
Citibank N. A.	1,562,146	1,180,881	35,839	24,959	41,003,419	10,833,155	2,345,993	1.59	0.00	396.92	345,328	2,998,033
ABN AMRO Bank	1,123,690	492,240	15,703	9,410	23,024,073	4,623,988	53,487	2.09	0.00	521.74	321,757	2,598,991
The Hongkong and Shanghai Banking Co.Ltd.	626,744	407,733	3,596	8,578	12,123,172	2,779,644	97,825	1.39	0.00	2,289.95	277,949	2,566,815
Asia Trust & Investment Corp.	4,526	2,372	2	113	30,919	16,844	1,251	2.83	0.12	176.94	0	2,512
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,594,049	849,017	15,327	17,732	9,391,801	6,757,682	608,646	2.75	0.00	113.11	116,068	1,128,002
AIG Credit Card(Taiwan) Co. Ltd.	203,104	125,271	9,988	5,429	9,920,614	2,228,923	5,155	2.87	0.00	300.18	206,467	1,704,954
American Express International Inc.	151,142	94,809	835	1,671	1,933,452	2,247,116	2,985	0.25	0.00	6,584.83	40,817	429,194
Diners Club International Taiwan Ltd.	54,034	26,520	90	719	187,424	281,026	11,856	1.88	0.00	425.58	1,770	27,708
Aeon Credit Card (Taiwan) Co., Ltd.	92,509	39,709	1,307	948	180,242	91,121	4,795	0.67	0.00	181.18	1,243	8,495
Total	36,631,421	19,556,709	304,874	434,994	#####	122,566,284	6,514,097	2.32	0.32	294.09	6,268,761	39,853,775

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.