

**Important Credit Card Business and Financial Information**

2007/8

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	274,067	130,471	545	1,704	524,641	820,969	2,344	0.63	0.13	136.40	6,534	91,014
Land Bank of Taiwan	242,946	70,954	258	6,604	638,408	444,763	3,955	1.77	0.32	147.71	10,267	94,991
Taiwan Cooperative Bank	722,167	178,839	2,892	11,852	1,600,903	1,529,461	41,319	1.98	1.91	118.62	27,486	253,581
First Commercial Bank	557,628	231,012	5,874	4,147	2,160,895	1,801,364	15,915	1.63	0.00	178.76	40,753	320,109
Hua Nan Commercial Bank	668,104	225,880	1,100	4,145	1,596,275	1,129,729	0	2.87	0.01	100.07	32,808	406,372
Chang Hwa Commercial Bank	144,257	65,173	798	964	291,575	514,637	2,935	0.78	0.27	200.00	3,099	68,225
Bank Of Overseas Chinese	785,692	315,707	3,126	3,335	2,311,504	2,142,747	62,529	2.66	0.49	100.12	29,074	683,569
The Shanghai Commercial & Savings Bank	499,501	212,882	3,400	3,033	1,491,039	1,399,352	33,256	0.51	0.00	448.13	18,107	279,099
Taipei Fubon Bank	2,268,497	1,593,439	27,790	34,660	18,962,699	9,402,523	216,275	1.07	0.00	456.89	336,268	2,799,656
Cathay United Bank	3,447,248	1,965,582	32,164	27,064	22,394,301	12,599,865	217,703	2.52	0.00	642.98	354,573	2,876,102
Bank of Kaohsiung	6,923	3,339	36	102	16,178	103,826	572	0.20	0.00	238.94	1,113	2,053
Commercial Bank(former The International Commercial Bank)	677,389	321,294	2,417	11,066	3,623,484	2,008,189	42,086	2.24	1.31	536.71	96,043	835,263
Taiwan Business Bank	383,708	115,827	1,659	2,252	1,602,429	788,943	16,783	1.68	0.30	121.86	21,982	276,461
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	551,603	307,654	1,024	7,995	13,183,151	1,812,955	51,680	1.13	0.02	105.21	275,836	1,065,505
Taichung Commercial Bank	133,392	27,574	413	2,959	245,553	192,143	0	1.39	0.06	129.91	6,786	56,971
Kings Town Bank(former Tainan Business Bank)	59,082	31,788	144	899	170,773	113,749	0	0.85	0.00	504.67	5,502	49,255
Hwatai Bank	11,023	7,768	152	123	46,544	71,879	13	0.04	0.00	4,014.41	564	5,982
Shin Kong Commercial Bank	1,118,888	444,064	11,210	14,389	6,917,017	3,091,909	52,999	2.10	0.41	389.51	194,407	1,971,798
Sunny Bank	148,702	63,985	748	1,539	1,467,025	157,111	5,821	2.95	0.02	100.00	39,868	1,315,307
Cota Commercial Bank	37,453	30,519	929	226	204,715	127,818	356	2.57	0.20	150.61	13,753	116,831
Union Bank of Taiwan	2,846,944	1,210,867	28,881	19,492	17,525,514	5,790,625	328,226	2.88	0.00	108.22	389,790	3,328,669
The Chinese Bank	616,023	216,175	0	9,532	5,987,987	703,249	25,167	12.88	6.65	104.66	42,831	391,010
Far Eastern International Bank	869,358	522,918	18,392	5,625	11,643,678	2,541,396	29,253	2.56	0.15	110.67	218,425	1,902,515
Fuhwa Commercial Bank	243,588	102,662	4,020	1,885	2,106,145	623,261	7,702	2.13	0.00	469.50	65,536	522,562
E. Sun Commercial Bank, Ltd.	2,286,734	1,361,986	13,790	8,389	19,195,786	5,426,448	357,353	2.04	0.30	101.45	132,106	1,228,753
Cosmos Bank, Taiwan	716,982	304,700	6,965	12,475	3,465,364	1,003,004	33,767	3.13	2.73	176.64	414,329	800,834
Bowa Bank	19,066	7,483	0	270	80,815	49,638	735	2.21	0.00	255.69	0	22,051
Taishin International Bank	3,045,638	1,775,135	28,594	36,056	10,248,184	6,851,380	50,115	2.29	0.10	276.34	375,368	2,743,278
Ta Chong Bank Ltd.	442,065	187,287	5,173	5,212	3,578,140	894,813	5,620	1.13	0.21	112.02	73,716	911,448
Jih Sun International Bank	500,125	206,827	650	3,105	2,704,038	1,083,487	10,854	2.72	0.00	122.35	35,897	438,659
EnTie Commercial Bank	309,396	94,078	461	2,223	2,970,881	619,005	4,728	2.69	0.03	100.85	229,022	591,863
Chinatrust Commercial Bank	5,660,877	3,727,659	82,569	72,856	33,431,062	24,644,036	2,194,074	1.55	0.01	181.36	436,426	5,224,281
Chinfon Commercial Bank	864,613	305,504	2,423	15,051	5,026,042	1,577,639	11,895	2.71	0.06	113.81	59,255	702,528
Citibank N. A.	1,573,934	1,201,711	27,566	24,611	45,548,224	10,624,301	2,571,953	1.57	0.00	389.69	329,315	3,327,348
ABN AMRO Bank	1,128,845	496,721	14,714	9,559	23,106,756	4,683,266	61,983	1.86	0.00	547.66	302,277	2,901,268
The Hongkong and Shanghai Banking Co.Ltd.	621,541	405,099	3,612	8,815	11,762,721	2,921,133	146,480	1.34	0.00	2,311.72	283,156	2,849,971
Asia Trust & Investment Corp.	4,463	2,321	11	74	31,086	15,832	865	1.84	0.32	100.97	896	3,408
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,592,040	853,929	16,347	18,356	9,334,889	6,486,403	589,119	2.78	0.00	111.61	141,996	1,269,998
AIG Credit Card(Taiwan) Co. Ltd.	208,774	129,921	8,413	2,458	9,556,022	2,586,077	5,282	2.55	0.00	338.72	214,029	1,918,983
American Express International Inc.	148,432	93,464	830	2,258	1,838,109	2,049,674	1,987	0.24	0.00	6,866.48	42,247	471,441
Diners Club International Taiwan Ltd.	53,510	26,265	66	637	123,871	251,266	13,532	1.14	0.00	751.26	4,407	32,115
Aeon Credit Card (Taiwan) Co., Ltd.	92,646	40,288	1,088	990	178,747	105,148	4,365	0.67	0.00	183.05	2,220	10,715
Total	36,583,864	19,616,751	361,244	398,987	#####	121,785,013	7,221,596	2.12	0.23	310.45	5,308,067	45,161,842

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.