

Important Credit Card Business and Financial Information

2007/9

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 | 273,111 | 129,234 | 363 | 1,796 | 521,815 | 767,639 | 2,937 | 0.62 | 0.14 | 147.23 | 4,750 | 95,764 |
| Land Bank of Taiwan | 237,101 | 70,313 | 192 | 4,656 | 637,240 | 422,751 | 3,755 | 1.83 | 0.27 | 154.31 | 9,237 | 104,228 |
| Taiwan Cooperative Bank | 712,129 | 180,151 | 2,224 | 13,720 | 1,587,245 | 1,423,667 | 38,064 | 1.92 | 1.87 | 116.17 | 26,621 | 280,202 |
| First Commercial Bank | 551,067 | 231,915 | 2,960 | 3,842 | 2,137,558 | 1,703,741 | 12,732 | 1.53 | 0.00 | 178.81 | 39,751 | 359,860 |
| Hua Nan Commercial Bank | 666,413 | 223,310 | 842 | 3,263 | 1,555,483 | 971,215 | 0 | 2.92 | 0.01 | 100.06 | 33,220 | 439,592 |
| Chang Hwa Commercial Bank | 138,344 | 64,126 | 636 | 783 | 309,883 | 475,956 | 2,974 | 0.82 | 0.35 | 200.65 | 6,046 | 74,271 |
| Bank Of Overseas Chinese | 784,981 | 309,671 | 1,358 | 2,069 | 2,223,115 | 1,959,981 | 67,113 | 2.56 | 0.24 | 100.08 | 60,175 | 743,744 |
| The Shanghai Commercial & Savings Bank | 499,080 | 212,541 | 2,737 | 2,580 | 1,498,422 | 1,225,713 | 31,836 | 1.11 | 0.00 | 306.99 | 0 | 279,099 |
| Taipei Fubon Bank | 2,256,510 | 1,586,337 | 16,507 | 28,494 | 18,706,196 | 8,494,590 | 183,737 | 0.93 | 0.00 | 514.86 | 313,529 | 3,113,185 |
| Cathay United Bank | 3,450,021 | 1,958,210 | 25,956 | 23,183 | 22,208,952 | 12,387,982 | 243,468 | 2.68 | 0.00 | 680.83 | 299,867 | 3,175,969 |
| Bank of Kaohsiung | 6,894 | 3,295 | 31 | 65 | 18,376 | 100,534 | 387 | 0.20 | 0.00 | 227.04 | 1 | 2,054 |
| Mega International Commercial Bank(former The International Commercial Bank of China) | 674,800 | 319,635 | 1,647 | 4,236 | 3,563,090 | 1,822,905 | 41,547 | 2.06 | 1.39 | 541.54 | 80,102 | 915,365 |
| Taiwan Business Bank | 383,152 | 115,130 | 1,191 | 1,747 | 1,601,814 | 735,166 | 15,715 | 1.79 | 0.39 | 120.95 | 21,976 | 298,437 |
| Standard Chartered Bank Taiwan(former Hsinchu International Bank) | 543,296 | 302,289 | 742 | 6,915 | 12,844,124 | 1,634,348 | 43,459 | 1.33 | 0.06 | 108.93 | 215,439 | 1,280,944 |
| Taichung Commercial Bank | 131,831 | 27,264 | 273 | 1,834 | 237,280 | 173,730 | 0 | 1.34 | 0.08 | 124.23 | 6,661 | 63,632 |
| Kings Town Bank(former Tainan Business Bank) | 58,460 | 31,860 | 104 | 726 | 163,938 | 98,148 | 0 | 0.56 | 0.00 | 803.20 | 4,218 | 53,473 |
| Hwatai Bank | 11,041 | 7,756 | 141 | 88 | 47,335 | 61,570 | 100 | 0.53 | 0.45 | 443.80 | 0 | 5,982 |
| Shin Kong Commercial Bank | 1,111,900 | 444,518 | 10,084 | 10,352 | 6,798,152 | 2,656,112 | 39,352 | 2.13 | 0.33 | 372.31 | 180,945 | 2,152,743 |
| Sunny Bank | 146,096 | 64,037 | 739 | 1,041 | 1,433,368 | 151,510 | 5,224 | 2.92 | 0.00 | 100.00 | 36,247 | 1,351,554 |
| Cota Commercial Bank | 38,012 | 30,949 | 782 | 211 | 201,408 | 121,654 | 406 | 2.65 | 0.29 | 151.13 | 11,796 | 128,627 |
| Union Bank of Taiwan | 2,858,200 | 1,224,031 | 25,182 | 13,926 | 17,099,588 | 5,112,417 | 277,230 | 2.76 | 0.00 | 107.23 | 359,951 | 3,688,620 |
| The Chinese Bank | 608,731 | 203,691 | 0 | 8,004 | 5,773,908 | 605,067 | 23,168 | 11.92 | 5.53 | 104.64 | 289,129 | 680,139 |
| Far Eastern International Bank | 877,866 | 526,627 | 13,739 | 5,298 | 11,636,956 | 2,283,080 | 24,165 | 2.63 | 0.15 | 100.78 | 211,408 | 2,113,923 |
| Yuanta Bank(former Fuhwa Commercial Bank) | 242,645 | 101,982 | 810 | 1,753 | 2,009,776 | 571,237 | 5,862 | 1.87 | 0.00 | 438.66 | 65,016 | 587,578 |
| E. Sun Commercial Bank, Ltd. | 2,291,556 | 1,359,162 | 11,914 | 7,092 | 19,129,224 | 4,751,979 | 291,821 | 2.05 | 0.34 | 100.90 | 119,806 | 1,348,559 |
| Cosmos Bank, Taiwan | 711,785 | 298,802 | 4,798 | 10,730 | 3,421,217 | 900,528 | 16,899 | 3.16 | 2.66 | 172.39 | 89,450 | 890,284 |
| Bowa Bank | 18,760 | 7,196 | 0 | 306 | 79,256 | 40,322 | 692 | 5.48 | 1.14 | 180.67 | 0 | 22,051 |
| Taishin International Bank | 3,041,207 | 1,772,136 | 25,073 | 29,504 | 9,938,028 | 5,969,720 | 31,417 | 2.43 | 0.04 | 236.02 | 184,813 | 2,928,091 |
| Ta Chong Bank Ltd. | 441,910 | 186,684 | 3,741 | 4,295 | 3,469,379 | 775,154 | 4,889 | 1.20 | 0.21 | 113.46 | 70,100 | 981,548 |
| Jih Sun International Bank | 497,647 | 204,941 | 503 | 2,981 | 2,687,812 | 879,532 | 8,403 | 2.81 | 0.43 | 101.67 | 41,762 | 480,421 |
| EnTie Commercial Bank | 303,849 | 93,414 | 351 | 4,095 | 2,928,127 | 558,520 | 3,301 | 4.40 | 0.05 | 100.59 | 0 | 591,863 |
| Chinatrust Commercial Bank | 5,641,515 | 3,753,920 | 45,706 | 65,347 | 33,472,461 | 21,933,181 | 1,741,918 | 1.60 | 0.01 | 168.71 | 357,601 | 5,581,882 |
| Chinfon Commercial Bank | 857,273 | 301,363 | 2,608 | 9,948 | 4,923,336 | 1,344,003 | 10,851 | 2.65 | 0.17 | 104.24 | 58,690 | 761,218 |
| Citibank N. A. | 1,587,744 | 1,208,348 | 28,082 | 20,764 | 43,808,158 | 9,385,558 | 2,013,743 | 1.54 | 0.00 | 403.39 | 355,533 | 3,682,881 |
| ABN AMRO Bank | 1,131,665 | 498,664 | 10,252 | 7,432 | 23,716,699 | 4,345,029 | 59,057 | 1.82 | 0.00 | 547.40 | 269,257 | 3,170,525 |
| The Hongkong and Shanghai Banking Co.Ltd. | 614,458 | 402,541 | 2,552 | 9,635 | 11,707,815 | 2,614,230 | 371,081 | 1.23 | 0.00 | 2,347.43 | 230,453 | 3,080,424 |
| Asia Trust & Investment Corp. | 4,417 | 2,276 | 8 | 54 | 31,698 | 13,189 | 657 | 2.51 | 0.51 | 262.90 | 0 | 3,408 |
| SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.) | 1,588,315 | 857,887 | 12,436 | 16,161 | 9,390,260 | 6,102,491 | 506,196 | 2.61 | 0.00 | 119.30 | 126,102 | 1,396,100 |
| AIG Credit Card(Taiwan) Co. Ltd. | 213,614 | 137,035 | 7,242 | 2,169 | 9,307,600 | 2,061,463 | 4,443 | 2.50 | 0.00 | 351.49 | 192,153 | 2,111,136 |
| American Express International Inc. | 146,869 | 92,132 | 657 | 2,155 | 1,815,465 | 2,023,107 | 1,724 | 0.18 | 0.00 | 7,446.92 | 40,478 | 511,919 |
| Diners Club International Taiwan Ltd. | 53,028 | 25,909 | 57 | 548 | 186,274 | 225,377 | 11,561 | 1.50 | 0.00 | 549.66 | 694 | 32,809 |
| Aeon Credit Card (Taiwan) Co., Ltd. | 92,384 | 41,257 | 891 | 1,202 | 178,679 | 97,629 | 5,052 | 0.71 | 0.00 | 186.67 | 1,030 | 11,745 |
| Total | 36,499,677 | 19,612,539 | 266,111 | 335,000 | 295,006,510 | 109,981,725 | 6,146,936 | 2.11 | 0.21 | 313.49 | 4,414,007 | 49,575,849 |

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 only exc

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 action has

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.