

Important Credit Card Business and Financial Information

2007/11

Unit : NTS1,000 ; %

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	270,672	126,748	415	1,889	517,627	743,516	3,109	0.71	0.27	136.53	7,607	108,762
Land Bank of Taiwan	224,009	69,284	206	6,436	618,544	443,358	3,766	1.90	0.34	157.99	9,778	125,090
Taiwan Cooperative Bank	691,134	180,821	2,552	12,283	1,517,689	1,454,061	37,931	1.73	1.54	114.69	23,809	330,067
First Commercial Bank	532,669	232,140	3,421	4,706	2,033,199	1,708,985	14,728	0.88	0.00	232.88	39,868	448,702
Hua Nan Commercial Bank	649,034	208,712	578	16,300	1,463,580	933,504	0	2.70	0.01	100.07	34,954	503,339
Chang Hwa Commercial Bank	131,973	61,689	617	857	276,966	492,271	2,898	0.75	0.37	219.73	2,906	82,136
Bank Of Overseas Chinese	781,427	308,933	1,097	3,341	2,194,100	1,795,216	84,415	2.97	0.74	100.07	27,018	811,288
The Shanghai Commercial & Savings Bank	495,388	210,294	1,912	3,525	1,446,705	1,126,377	32,499	0.81	0.00	435.39	18,300	314,643
Taipei Fubon Bank	2,255,632	1,562,177	35,035	31,320	18,022,509	8,829,140	326,410	1.32	0.00	391.41	283,129	3,664,514
Cathay United Bank	3,449,915	2,000,707	35,487	34,535	21,463,340	13,599,805	275,802	2.09	0.00	852.05	473,670	3,989,538
Bank of Kaohsiung	6,859	3,299	48	59	15,684	108,646	472	0.59	0.00	208.69	0	2,054
Mega International Commercial Bank(former The International Commercial Bank of China)	667,743	319,196	3,097	7,388	3,330,067	2,054,248	37,731	2.07	0.78	600.46	98,462	1,098,773
Taiwan Business Bank	382,655	113,322	1,560	1,807	1,553,697	721,657	16,046	1.98	0.66	118.83	19,840	338,483
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	525,427	295,193	776	5,764	11,932,903	1,693,708	44,220	1.07	0.02	101.07	233,012	1,743,471
Taichung Commercial Bank	127,680	27,322	451	2,677	231,855	178,263	0	1.02	0.00	176.29	5,895	75,787
Kings Town Bank(former Tainan Business Bank)	56,509	31,410	52	1,086	148,889	96,226	0	0.42	0.00	1,104.92	4,449	60,616
Hwatai Bank	11,415	7,907	352	38	45,028	67,564	0	1.13	0.99	335.91	0	5,982
Shin Kong Commercial Bank	1,096,821	445,009	7,879	11,493	6,402,131	3,463,816	41,923	1.71	0.25	369.41	176,298	2,508,136
Sunny Bank	139,851	63,239	436	1,614	1,288,611	143,326	5,308	2.87	0.00	107.84	79,819	1,491,853
Cota Commercial Bank	39,085	31,545	779	197	189,216	120,281	507	2.52	0.25	165.54	10,045	149,247
Union Bank of Taiwan	2,857,378	1,234,588	11,851	18,300	15,813,461	5,344,270	340,727	2.12	0.00	109.78	407,286	4,405,711
The Chinese Bank	590,083	195,824	0	10,078	5,460,545	558,788	21,118	11.91	4.82	104.73	179,132	1,114,695
Far Eastern International Bank	909,326	538,073	26,095	7,281	11,077,876	2,511,169	25,734	2.62	0.10	106.01	181,663	2,495,264
Yuanta Bank(former Fuhwa Commercial Bank)	261,688	106,832	22,547	2,128	1,891,221	554,928	9,056	2.08	0.00	409.10	41,210	669,432
E. Sun Commercial Bank, Ltd.	2,302,699	1,378,442	12,424	8,374	18,859,075	4,909,262	528,743	2.03	0.33	100.22	125,774	1,594,707
Cosmos Bank, Taiwan	722,584	291,031	24,174	12,143	3,244,959	880,280	32,188	3.09	2.66	169.48	38,286	1,052,997
Bowa Bank	17,931	6,867	0	503	72,963	43,724	837	9.24	3.80	102.20	0	22,051
Taishin International Bank	3,020,210	1,768,850	33,640	46,246	9,382,062	5,861,525	43,968	2.99	0.10	131.32	254,611	3,286,190
Ta Chong Bank Ltd.	442,606	188,242	4,527	4,923	3,244,859	805,046	7,106	0.82	0.20	107.45	71,985	1,121,253
Jih Sun International Bank	489,570	202,792	801	5,586	2,555,414	820,596	12,737	2.69	0.00	102.21	43,873	573,951
EnTie Commercial Bank	295,692	92,788	745	3,396	2,826,313	579,867	3,287	6.71	2.70	100.29	0	591,863
Chinatrust Commercial Bank	5,643,417	3,793,944	99,649	94,924	32,396,121	22,864,825	2,032,161	1.58	0.01	189.62	371,000	6,354,785
Chinfon Commercial Bank	839,885	297,675	2,723	11,419	4,630,620	1,282,874	11,307	2.73	0.05	113.99	69,506	886,030
Citibank N. A.	1,617,971	1,241,708	30,543	21,413	45,598,759	10,487,044	2,933,954	1.43	0.00	162.16	315,701	4,318,152
ABN AMRO Bank	1,143,285	498,869	14,142	8,375	23,762,807	4,296,868	54,328	1.74	0.00	533.40	262,604	3,686,662
The Hongkong and Shanghai Banking Co.Ltd.	602,776	394,921	3,359	7,779	11,120,205	2,601,388	239,021	1.36	0.00	2,113.56	190,515	3,484,767
Asia Trust & Investment Corp.	4,323	2,198	7	62	29,363	17,532	739	2.08	0.57	206.35	0	4,004
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,576,239	861,490	13,316	20,428	9,363,023	6,199,569	620,252	2.84	0.00	108.86	142,027	1,657,277
AIG Credit Card(Taiwan) Co. Ltd.	227,178	132,312	10,549	2,622	8,819,479	2,191,268	7,037	2.52	0.00	369.91	162,044	2,454,806
American Express International Inc.	142,888	89,963	877	2,851	1,663,834	2,241,464	2,830	0.27	0.00	6,018.02	34,912	581,730
Diners Club International Taiwan Ltd.	52,117	25,297	49	581	203,582	246,400	15,314	1.68	0.00	449.27	986	35,380
Aeon Credit Card (Taiwan) Co., Ltd.	92,599	42,008	865	902	180,414	109,998	4,497	0.75	0.00	189.55	1,142	14,037
Total	36,388,343	19,683,661	409,633	437,629	286,889,295	115,182,653	7,874,706	2.05	0.20	292.35	4,443,116	58,258,225

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 excluded.

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 been

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