

Important Credit Card Business and Financial Information

2007/12

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	270,000	125,543	385	1,566	517,658	750,602	3,030	0.77	0.19	216.18	4,781	113,543
Land Bank of Taiwan	214,844	68,405	180	7,442	607,447	581,450	3,766	1.86	0.30	160.77	11,596	136,686
Taiwan Cooperative Bank	680,522	179,438	1,938	14,111	1,506,803	1,572,540	35,865	1.61	1.57	126.64	22,519	352,586
First Commercial Bank	507,442	231,135	2,787	4,178	1,990,089	1,744,761	15,408	0.63	0.00	300.56	39,488	488,190
Hua Nan Commercial Bank	623,934	205,849	666	6,301	1,397,987	940,623	0	2.63	0.01	100.07	31,002	534,341
Chang Hwa Commercial Bank	123,408	60,975	632	759	263,146	550,140	2,563	0.58	0.36	252.12	4,068	86,204
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	776,912	305,111	0	4,515	2,093,444	1,897,666	87,941	2.12	0.00	100.45	93,123	904,411
The Shanghai Commercial & Savings Bank	492,896	208,897	1,756	3,902	1,472,383	1,142,107	34,973	0.91	0.00	382.10	11,480	326,123
Taipei Fubon Bank	2,391,390	1,571,312	167,352	31,594	17,773,875	9,397,736	313,873	1.02	0.00	752.30	364,820	4,029,334
Cathay United Bank	3,456,083	2,013,898	34,343	28,175	21,289,370	16,538,163	228,046	2.24	0.00	829.44	274,192	4,263,730
Bank of Kaohsiung	6,986	3,475	163	52	17,368	99,032	404	0.99	0.20	170.47	1	2,055
Mega International Commercial Bank(former The International Commercial Bank of China)	667,309	318,363	4,096	4,530	3,253,467	2,132,077	35,382	1.86	0.30	355.42	84,231	1,183,004
Taiwan Business Bank	381,987	112,078	1,341	2,009	1,535,532	753,235	15,149	1.95	0.59	118.40	19,996	358,479
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	516,662	291,706	1,029	5,021	11,563,472	1,721,218	45,381	1.01	0.04	100.98	207,227	1,950,698
Taichung Commercial Bank	125,997	27,000	611	2,294	227,866	181,164	0	1.03	0.00	186.55	5,146	80,933
Kings Town Bank(former Tainan Business Bank)	55,758	30,779	76	827	142,707	101,017	0	0.29	0.00	1,580.05	3,019	63,635
Hwatai Bank	11,543	8,042	190	53	42,682	72,217	0	0.95	0.89	405.32	1,742	7,724
Shin Kong Commercial Bank	1,091,130	445,458	6,787	9,561	6,130,762	3,286,196	215,651	1.52	0.22	425.53	128,185	2,636,321
Sunny Bank	137,658	62,730	468	939	1,221,408	146,469	4,628	2.76	0.00	371.83	66,023	1,557,876
Cota Commercial Bank	39,612	31,649	784	238	184,858	124,731	470	2.45	0.22	171.98	8,062	157,309
Union Bank of Taiwan	2,852,622	1,231,184	16,907	21,663	15,697,214	5,503,691	566,609	2.36	0.00	355.87	209,288	4,614,999
The Chinese Bank	579,707	189,448	0	10,994	5,290,106	554,190	21,871	12.28	5.08	104.67	160,438	1,275,133
Far Eastern International Bank	932,608	550,988	32,046	8,772	10,900,326	2,556,961	27,699	2.59	0.10	100.82	185,518	2,680,782
Yuanta Bank(former Fuhwa Commercial Bank)	303,575	125,689	40,727	3,840	1,850,842	661,164	9,240	2.04	0.00	579.05	44,796	714,228
E. Sun Commercial Bank, Ltd.	2,312,493	1,382,314	18,326	8,532	18,904,455	5,285,428	462,782	2.02	0.32	101.03	125,724	1,720,431
Cosmos Bank, Taiwan	716,447	287,949	5,274	13,387	3,177,805	860,580	31,220	3.10	2.73	174.76	59,093	1,112,090
Bowa Bank	17,421	6,869	0	510	70,621	42,964	620	10.80	7.56	111.55	0	22,051
Taishin International Bank	2,993,175	1,772,328	26,307	53,342	9,147,874	6,214,588	224,970	2.57	0.16	175.32	234,142	3,520,332
Ta Chong Bank Ltd.	443,103	188,715	4,625	4,487	3,130,417	839,016	9,573	0.14	0.00	10,338.11	80,644	1,201,897
Jih Sun International Bank	485,884	201,561	1,247	4,933	2,494,696	836,911	15,258	2.67	0.00	101.04	37,838	611,789
EnTie Commercial Bank	292,040	90,638	554	3,099	2,506,782	543,265	3,715	0.01	0.00	4,626.79	286,545	878,408
Chinatrust Commercial Bank	5,631,569	3,834,246	78,772	90,989	32,629,926	24,231,503	2,101,168	1.46	0.01	188.96	459,155	6,813,940
Chinfon Commercial Bank	831,654	296,521	2,660	10,891	4,532,822	1,306,063	11,293	2.69	0.03	116.74	47,620	933,650
Citibank N. A.	1,633,532	1,260,864	37,011	28,352	46,394,695	11,305,553	3,490,594	1.31	0.00	168.43	312,611	4,630,763
ABN AMRO Bank	1,150,011	501,392	15,191	8,465	23,710,617	4,396,791	44,875	1.70	0.00	274.40	263,192	3,949,854
The Hongkong and Shanghai Banking Co.Ltd.	598,131	389,745	2,844	7,489	10,890,225	2,617,451	248,918	1.38	0.00	2,073.13	188,091	3,672,858
Asia Trust & Investment Corp.	4,221	2,188	3	105	28,661	14,230	758	2.86	1.29	144.14	0	4,004
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,568,635	864,282	11,196	18,800	9,536,971	6,244,614	606,325	2.43	0.00	120.42	191,512	1,848,789
AIG Credit Card(Taiwan) Co. Ltd.	233,577	131,017	9,247	2,359	8,625,352	3,190,810	8,125	2.31	0.00	385.95	167,220	2,622,026
American Express International Inc.	140,648	88,737	802	2,940	1,626,887	2,283,476	2,643	0.26	0.00	5,682.88	35,079	616,809
Diners Club International Taiwan Ltd.	51,740	24,849	51	505	140,273	265,119	16,341	1.91	0.00	390.59	2,139	37,519
Aeon Credit Card (Taiwan) Co., Ltd.	92,231	41,611	719	1,131	180,533	114,366	4,800	0.75	0.00	183.98	1,284	15,321
Total	36,437,097	19,764,978	530,093	433,652	284,700,424	123,601,878	8,951,927	1.89	0.17	331.84	4,473,507	62,746,288

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.