

Important Credit Card Business and Financial Information

2008/7

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	264,255	122,551	482	1,870	497,310	782,340	2,790	0.56	0.12	273.17	4,726	32,348
Land Bank of Taiwan	201,958	63,189	172	1,825	563,687	408,845	3,570	1.43	0.52	135.98	9,269	73,476
Taiwan Cooperative Bank	492,134	173,550	2,749	6,661	1,290,428	1,494,585	33,605	1.47	1.46	150.74	18,151	132,218
First Commercial Bank	494,720	229,910	2,974	4,722	1,768,064	1,843,008	20,280	0.43	0.00	186.56	21,539	181,174
Hua Nan Commercial Bank	509,754	202,869	1,566	4,374	1,063,787	913,654	0	2.27	0.02	100.14	32,837	147,583
Chang Hwa Commercial Bank	101,341	58,403	307	855	219,156	478,177	2,835	0.58	0.34	566.14	5,272	25,810
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	486,675	289,233	0	154,809	2,905,493	1,577,586	151,136	1.77	0.00	290.15	24,164	269,124
The Shanghai Commercial & Savings Bank	490,403	198,837	2,931	2,307	1,375,371	1,219,530	50,268	1.19	0.00	288.56	13,164	82,885
Taipei Fubon Bank	2,271,987	1,523,972	29,741	56,000	15,893,403	8,994,682	273,859	0.84	0.00	799.67	221,380	1,642,784
Cathay United Bank	3,419,995	2,087,084	39,043	40,159	19,542,177	12,480,928	262,644	1.92	0.00	996.11	197,647	1,720,822
Bank of Kaohsiung	6,859	3,360	33	80	12,605	127,501	325	1.53	1.08	118.23	114	1,102
Mega International Commercial Bank(former The International Commercial Bank of China)	623,007	316,659	3,149	6,496	2,740,932	2,037,036	70,886	1.99	0.91	208.02	57,076	401,758
Taiwan Business Bank	361,552	109,977	970	1,477	1,396,925	777,974	16,790	1.79	0.18	135.32	19,912	138,674
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	433,686	210,279	1,642	10,787	9,228,292	1,554,879	32,751	1.38	0.15	108.97	196,067	1,291,032
Taichung Commercial Bank	116,070	27,831	700	2,204	205,905	187,861	0	0.90	0.01	463.17	5,105	27,347
Kings Town Bank(former Tainan Business Bank)	51,954	28,582	63	576	107,993	103,208	387	0.36	0.13	1,102.53	1,774	18,074
Hwatai Bank	11,897	8,094	110	68	40,672	71,395	0	0.67	0.41	819.60	0	2,293
Shin Kong Commercial Bank	1,018,274	422,159	6,007	13,294	5,286,038	2,705,698	91,603	2.16	0.10	244.88	177,923	637,394
Sunny Bank	124,546	57,713	528	519	1,003,085	138,460	2,901	2.84	0.00	153.69	29,997	189,005
Cota Commercial Bank	41,080	23,843	728	233	139,953	107,769	661	2.67	0.09	183.23	6,045	48,105
Union Bank of Taiwan	2,851,786	1,190,137	18,388	15,770	12,602,457	5,206,607	261,484	2.91	0.00	184.44	304,869	2,411,277
Far Eastern International Bank	982,290	590,871	24,292	5,457	9,713,626	2,735,189	48,332	2.58	0.13	100.52	82,794	1,028,239
Yuanta Bank(former Fuhwa Commercial Bank)	311,622	143,070	1,559	55,156	1,542,000	842,630	8,411	1.53	0.00	196.18	36,933	322,110
E. Sun Commercial Bank, Ltd.	2,417,633	1,472,596	18,723	13,975	20,201,566	6,264,974	956,381	1.78	0.29	100.16	115,875	851,248
Cosmos Bank, Taiwan	658,680	275,801	4,269	11,456	2,702,910	911,831	41,365	2.69	2.21	171.68	65,653	403,129
Taishin International Bank	2,916,526	1,786,736	27,230	35,904	9,876,907	6,692,356	380,929	2.76	0.40	139.63	149,119	789,535
Ta Chong Bank Ltd.	433,251	192,736	2,330	7,808	2,502,007	933,590	15,062	0.05	0.00	13,848.90	40,726	353,153
Jih Sun International Bank	471,000	190,928	1,464	3,747	2,149,076	1,018,916	10,853	2.56	0.00	236.72	42,793	248,698
EnTie Commercial Bank	273,973	81,974	525	2,109	2,100,636	513,465	3,096	4.10	0.79	100.67	0	125,379
Chinatrust Commercial Bank	5,389,965	3,803,814	41,750	68,404	28,130,732	22,678,542	2,269,849	1.59	0.04	185.03	340,201	2,400,509
Chinfon Commercial Bank	789,939	293,271	4,662	9,424	3,746,887	1,327,159	13,583	2.66	0.60	138.45	31,501	285,207
Citibank N. A.	1,759,703	1,384,320	43,429	28,966	53,450,581	12,259,058	3,006,411	1.20	0.00	469.64	282,599	1,901,127
ABN AMRO Bank	1,183,144	513,532	12,375	9,219	23,061,171	5,103,636	44,596	2.96	0.00	179.39	247,301	1,405,283
DBS bank Ltd.(by merge of Bowa Bank)	15,348	5,659	0	547	54,386	34,222	447	1.45	0.00	498.72	49	17,681
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	1,024,782	502,685	3,890	36,742	13,212,371	3,055,880	131,118	2.05	0.02	1,425.94	272,316	1,995,493
Asia Trust & Investment Corp.	3,757	1,952	5	54	25,202	11,436	523	3.35	1.98	171.69	0	1,424
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,602,473	907,148	51,209	15,843	8,663,135	6,452,409	498,357	1.73	0.00	250.64	98,439	882,540
AIG Credit Card(Taiwan) Co. Ltd.	272,002	179,461	8,157	3,525	7,286,876	2,392,062	10,383	1.78	0.00	587.36	104,367	880,470
American Express International Inc.	136,121	81,325	2,333	2,137	1,239,051	2,299,105	2,168	0.28	0.00	3,734.34	39,074	239,672
Diners Club International Taiwan Ltd.	48,626	22,278	41	619	155,078	202,822	10,254	1.62	0.00	588.46	1,133	11,080
Aeon Credit Card (Taiwan) Co., Ltd.	93,940	36,783	1,400	562	180,372	105,903	4,455	0.54	0.00	180.97	1,718	9,563
Total	35,158,708	19,815,172	361,926	636,740	267,878,303	119,046,908	8,735,348	1.82	0.12	363.05	3,299,622	23,625,825

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 taken.

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