

Important Credit Card Business and Financial Information

2008/12

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	267,236	125,765	644	1,529	474,731	810,294	2,998	0.75	0.27	228.01	5,113	56,466
Land Bank of Taiwan	197,755	61,081	164	1,072	493,594	539,827	3,434	0.97	0.34	132.16	7,046	107,468
Taiwan Cooperative Bank	482,609	175,212	1,915	6,132	1,213,065	1,623,071	34,202	1.17	0.86	280.77	13,137	209,105
First Commercial Bank	468,186	228,064	3,345	3,955	1,653,779	1,659,329	20,730	0.52	0.00	234.61	19,868	290,479
Hua Nan Commercial Bank	477,029	197,228	1,803	3,583	922,395	937,776	0	0.34	0.00	107.06	19,904	269,387
Chang Hwa Commercial Bank	93,352	55,205	212	491	193,127	543,962	2,577	0.38	0.21	821.65	2,504	40,148
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	434,856	257,750	0	3,276	2,962,614	1,435,655	64,227	1.79	0.00	322.88	31,298	398,786
The Shanghai Commercial & Savings Bank	484,669	195,051	2,351	3,381	1,301,050	1,207,986	58,757	1.15	0.01	308.55	11,085	144,524
Taipei Fubon Bank	2,187,774	1,461,751	21,194	52,913	14,638,847	8,332,745	159,750	0.89	0.00	732.97	183,692	2,786,216
Cathay United Bank	3,332,108	2,000,323	31,251	83,084	18,874,378	17,404,412	234,775	1.24	0.00	1,266.11	214,378	2,895,710
Bank of Kaohsiung	6,331	3,270	15	55	12,273	105,568	479	0.46	0.35	114.24	90	3,796
Mega International Commercial Bank(former The International Commercial Bank of China)	573,031	307,717	2,666	8,164	2,550,599	2,112,996	30,726	1.64	0.22	275.79	32,229	603,929
Taiwan Business Bank	354,667	109,992	925	2,623	1,356,924	772,718	16,409	0.79	0.11	168.85	13,883	222,050
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	393,268	244,532	1,371	7,399	8,328,508	1,444,715	13,550	1.03	0.00	101.27	135,194	2,130,018
Taichung Commercial Bank	106,810	22,873	867	4,477	197,239	180,255	0	0.74	0.41	530.19	0	40,336
Kings Town Bank(former Tainan Business Bank)	49,483	26,987	41	591	99,847	84,184	498	0.47	0.14	988.65	1,077	24,875
Hwatai Bank	12,177	8,312	81	76	40,815	70,684	0	0.09	0.00	4,391.08	978	4,663
Shin Kong Commercial Bank	945,335	411,522	6,262	12,439	4,909,965	3,170,773	52,284	1.94	0.10	237.95	66,531	985,605
Sunny Bank	119,395	56,183	722	520	848,022	122,817	2,781	2.57	0.02	157.81	10,784	266,236
Cota Commercial Bank	25,133	19,419	731	2,385	121,228	96,060	450	0.56	0.12	459.29	5,082	70,692
Union Bank of Taiwan	2,842,672	1,178,477	19,394	19,520	11,705,673	4,782,243	192,833	2.82	0.68	147.40	119,919	3,264,597
Far Eastern International Bank	1,028,118	623,455	14,011	6,786	9,566,103	2,518,458	26,118	1.70	0.38	108.88	111,827	1,614,757
Yuanta Bank(former Fuhwa Commercial Bank)	301,380	134,274	2,586	2,703	1,427,883	773,089	10,128	0.93	0.00	595.12	22,395	468,556
E. Sun Commercial Bank, Ltd.	2,471,563	1,531,266	164,297	129,138	19,990,693	6,300,919	287,816	1.66	0.22	163.76	227,868	1,423,366
Cosmos Bank, Taiwan	641,923	281,380	8,574	13,344	2,475,877	1,042,173	29,573	2.02	1.63	179.19	44,601	650,688
Taishin International Bank	2,624,094	1,670,689	14,379	145,153	11,940,148	8,049,362	96,937	2.59	1.10	269.47	111,405	1,125,907
Ta Chong Bank Ltd.	468,248	201,443	41,499	6,065	2,286,922	1,050,658	49,506	0.06	0.00	10,761.24	32,993	535,501
Jih Sun International Bank	461,824	198,888	388	1,717	1,963,900	775,968	9,179	2.41	0.00	236.23	27,104	417,333
EnTie Commercial Bank	258,550	74,782	1,162	2,190	1,770,530	448,911	3,928	2.29	0.23	106.71	29,006	297,620
Chinatrust Commercial Bank	5,117,509	3,538,766	34,939	110,128	23,639,720	23,229,740	984,885	1.23	0.00	221.32	269,259	3,958,156
Chinfon Commercial Bank	749,584	283,604	69	10,418	3,353,691	1,152,819	10,485	4.70	2.80	137.39	0	361,823
Citibank N. A.	1,865,951	1,514,082	36,048	21,833	54,426,675	12,910,115	1,206,656	1.04	0.00	530.74	229,754	3,196,616
ABN AMRO Bank	1,182,706	525,302	9,893	11,645	20,258,595	3,808,119	64,972	2.97	0.00	176.43	274,420	2,656,550
DBS bank Ltd.(by merge of Bowa Bank)	12,160	5,004	0	915	47,144	36,666	309	1.78	0.00	155.79	722	22,303
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	768,562	442,705	3,672	16,221	11,591,648	2,710,620	101,451	1.82	0.00	785.17	239,111	3,380,058
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,602,599	968,077	11,758	21,980	8,355,468	5,728,883	205,349	1.54	0.00	571.80	82,396	1,331,662
AIG Credit Card(Taiwan) Co. Ltd.	264,435	176,438	0	6,029	6,367,888	2,375,143	1	1.64	0.00	725.99	66,235	1,306,625
American Express International Inc.	133,801	80,504	1,179	1,846	983,564	2,024,794	2,107	0.51	0.00	2,437.02	21,265	370,380
Diners Club International Taiwan Ltd.	46,422	20,541	30	378	126,992	172,130	9,081	1.84	0.00	576.88	897	17,659
Aeon Credit Card (Taiwan) Co., Ltd.	97,131	37,328	1,165	1,225	189,907	108,935	6,044	0.38	0.00	147.85	1,024	15,345
Total	33,950,436	19,455,242	441,603	727,379	253,662,021	122,655,572	3,995,985	1.59	0.20	368.59	2,686,074	37,965,991

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 exclude

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.