

**Important Credit Card Business and Financial Information**

2008/1

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	269,263	125,113	437	1,764	512,311	832,149	2,589	0.80	0.27	224.55	5,362	5,362
Land Bank of Taiwan	207,061	61,357	192	9,141	601,656	517,324	3,394	1.75	0.22	162.73	11,269	11,269
Taiwan Cooperative Bank	515,738	178,608	1,603	168,280	1,452,854	1,744,830	34,926	1.53	1.42	128.64	22,755	22,755
First Commercial Bank	499,953	229,264	1,934	3,198	1,971,313	1,945,996	15,976	0.34	0.00	460.11	33,715	33,715
Hua Nan Commercial Bank	582,575	204,592	760	4,304	1,346,001	1,034,929	0	2.44	0.01	100.09	24,451	24,451
Chang Hwa Commercial Bank	118,631	60,144	532	743	263,650	540,028	2,619	0.61	0.35	242.04	3,322	3,322
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	771,471	296,575	0	5,441	1,997,066	2,019,350	99,864	1.59	0.00	100.38	67,431	67,431
The Shanghai Commercial & Savings Bank	490,013	207,779	2,056	4,429	1,449,370	1,375,422	37,837	1.28	0.00	331.12	0	0
Taipei Fubon Bank	2,425,832	1,576,689	79,418	44,976	17,342,394	10,299,021	233,279	0.90	0.00	808.02	274,394	274,394
Cathay United Bank	3,454,832	2,047,365	30,567	31,818	21,283,666	13,403,957	254,690	2.22	0.00	803.99	237,130	237,130
Bank of Kaohsiung	7,008	3,527	67	51	15,107	85,450	435	1.63	0.60	150.26	2	2
Mega International Commercial Bank(former The International Commercial Bank of China )	645,367	318,988	3,454	25,396	3,165,147	2,219,694	33,416	1.93	0.44	319.10	66,694	66,694
Taiwan Business Bank	363,149	111,821	800	1,700	1,509,069	872,245	14,885	1.92	0.37	122.75	20,011	20,011
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	510,833	289,514	2,892	5,835	11,229,495	1,968,423	44,534	1.11	0.07	106.81	191,847	191,847
Taichung Commercial Bank	124,110	27,269	646	2,533	226,938	193,065	0	1.07	0.00	199.77	5,107	5,107
Kings Town Bank(former Tainan Business Bank)	54,911	30,586	85	997	137,998	114,454	0	1.56	1.10	202.51	2,760	2,760
Hwatai Bank	11,525	8,232	45	55	43,224	75,597	3,840	0.88	0.83	404.63	0	0
Shin Kong Commercial Bank	1,083,370	443,183	4,723	10,902	5,954,719	2,983,117	131,201	1.54	0.19	440.53	128,475	128,475
Sunny Bank	135,220	62,279	278	1,886	1,194,801	146,061	3,643	2.84	0.01	366.78	24,532	24,532
Cota Commercial Bank	39,154	30,508	915	1,346	178,450	119,012	491	1.97	0.14	169.63	8,428	8,428
Union Bank of Taiwan	2,855,972	1,226,236	22,256	18,906	15,294,888	5,797,206	485,952	2.45	0.00	266.52	299,719	299,719
The Chinese Bank	561,400	183,439	0	19,057	5,087,230	593,828	22,254	11.98	5.18	104.66	181,494	181,494
Far Eastern International Bank	940,890	561,482	16,386	6,963	10,603,259	2,788,523	22,343	2.48	0.12	100.87	175,291	175,291
Yuanta Bank(former Fuhwa Commercial Bank )	330,280	149,482	34,680	2,975	1,797,622	902,423	9,001	1.99	0.00	499.21	42,882	42,882
E. Sun Commercial Bank, Ltd.	2,324,782	1,390,136	21,025	8,736	18,966,684	5,908,849	420,605	1.98	0.32	100.12	123,228	123,228
Cosmos Bank, Taiwan	706,756	285,927	5,006	16,356	3,096,462	991,199	31,243	2.50	2.15	194.49	90,069	90,069
Bowa Bank	17,053	6,732	0	368	67,792	46,935	600	10.62	8.08	111.15	1,688	1,688
Taishin International Bank	2,984,593	1,772,035	51,817	60,399	8,968,423	6,720,149	268,056	2.82	0.10	153.22	120,264	120,264
Ta Chong Bank Ltd.	445,456	192,290	5,324	4,452	3,036,398	1,017,692	11,214	0.00	0.00	37,689.39	64,178	64,178
Jih Sun International Bank	483,248	200,240	1,010	3,646	2,426,402	973,965	13,756	2.45	0.00	102.25	36,896	36,896
EnTie Commercial Bank	288,501	89,077	390	2,707	2,456,147	563,136	3,115	1.14	0.02	467.82	0	0
Chinatrust Commercial Bank	5,601,531	3,861,578	63,568	91,961	32,118,902	25,759,441	2,469,210	1.44	0.00	190.00	329,834	329,834
Chinfon Commercial Bank	824,155	294,946	2,705	10,204	4,380,066	1,514,008	11,703	2.75	0.12	117.99	55,806	55,806
Citibank N. A.	1,649,547	1,282,663	31,378	24,011	48,345,147	12,343,591	3,455,242	1.19	0.00	477.48	293,365	293,365
ABN AMRO Bank	1,155,868	508,434	15,625	9,768	23,708,848	5,021,957	46,022	1.68	0.00	284.90	244,198	244,198
The Hongkong and Shanghai Banking Co.Ltd.	592,374	386,879	2,035	7,792	10,563,829	2,834,398	226,611	1.41	0.00	1,997.30	154,598	154,598
Asia Trust & Investment Corp.	4,149	2,161	7	79	28,881	14,767	775	2.13	0.21	454.80	768	768
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,565,561	865,129	14,180	17,254	9,484,422	6,263,276	608,840	2.34	0.00	123.29	151,462	151,462
AIG Credit Card(Taiwan) Co. Ltd.	239,214	129,723	8,595	2,587	8,181,440	4,173,811	10,304	1.98	0.00	432.80	160,163	160,163
American Express International Inc.	139,029	87,069	1,120	2,558	1,552,207	2,443,421	2,319	0.24	0.00	5,624.62	38,059	38,059
Diners Club International Taiwan Ltd.	51,278	24,418	41	522	189,136	259,649	17,060	1.71	0.00	452.45	1,173	1,173
Aeon Credit Card (Taiwan) Co., Ltd.	91,664	41,319	899	1,487	180,943	101,440	4,743	0.60	0.00	184.17	1,475	1,475
<b>Total</b>	<b>36,163,317</b>	<b>19,854,788</b>	<b>429,451</b>	<b>637,583</b>	<b>282,410,357</b>	<b>129,523,788</b>	<b>9,058,587</b>	<b>1.85</b>	<b>0.16</b>	<b>352.00</b>	<b>3,694,295</b>	<b>3,694,295</b>

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.