

**Important Credit Card Business and Financial Information**

2008/2

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	268,944	124,328	262	1,027	499,885	693,490	1,832	0.75	0.17	243.51	4,609	9,971
Land Bank of Taiwan	206,466	66,280	151	7,992	588,878	341,486	2,172	1.99	0.31	154.65	7,255	18,524
Taiwan Cooperative Bank	512,066	177,470	1,158	6,023	1,427,995	1,114,386	23,284	1.67	1.61	141.22	18,965	41,720
First Commercial Bank	494,303	226,822	1,699	2,915	1,894,831	1,703,633	12,231	0.32	0.00	468.61	28,649	62,364
Hua Nan Commercial Bank	536,308	201,539	540	3,005	1,254,931	872,780	0	2.71	0.01	100.10	22,217	46,668
Chang Hwa Commercial Bank	114,566	59,105	409	517	237,170	423,227	1,514	0.61	0.35	265.12	3,018	6,340
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	759,262	291,236	0	12,209	1,913,773	1,643,946	95,886	2.23	0.57	100.00	47,895	115,326
The Shanghai Commercial & Savings Bank	488,340	205,378	1,651	2,638	1,437,868	1,122,688	30,343	1.27	0.00	291.70	13,014	13,014
Taipei Fubon Bank	2,410,003	1,552,516	16,414	32,243	17,206,321	8,213,437	151,918	0.84	0.00	864.98	247,360	521,754
Cathay United Bank	3,453,778	2,051,820	22,707	23,761	21,530,356	11,380,610	160,096	2.39	0.00	790.51	246,463	483,593
Bank of Kaohsiung	6,994	3,513	16	34	17,007	85,638	365	1.61	0.31	170.89	454	456
Mega International Commercial Bank(former The International Commercial Bank of China )	637,616	319,383	2,069	9,820	3,097,168	1,793,029	24,376	1.85	0.54	313.12	62,670	129,364
Taiwan Business Bank	362,573	111,546	554	1,130	1,488,965	718,136	10,665	1.93	0.44	130.01	19,513	39,524
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	503,481	280,366	574	5,469	10,933,858	1,550,620	23,402	1.26	0.18	108.40	139,414	331,261
Taichung Commercial Bank	122,681	27,071	397	1,826	220,192	163,280	0	1.08	0.22	174.91	4,602	9,709
Kings Town Bank(former Tainan Business Bank)	54,373	30,407	36	574	129,038	94,142	0	0.78	0.17	484.99	3,251	6,011
Hwatai Bank	11,524	8,263	36	33	43,403	66,366	1,110	1.09	0.87	377.39	0	0
Shin Kong Commercial Bank	1,076,672	436,619	3,110	8,119	5,833,670	3,326,218	39,900	1.26	0.19	506.32	113,571	242,046
Sunny Bank	130,437	61,120	213	1,000	1,163,401	135,332	2,744	2.86	0.00	352.38	27,989	52,521
Cota Commercial Bank	39,190	30,149	530	481	176,120	111,983	460	2.52	0.20	166.78	7,962	16,390
Union Bank of Taiwan	2,849,820	1,223,745	12,715	18,867	14,819,356	5,186,258	197,208	2.72	0.00	218.21	258,919	558,638
The Chinese Bank	551,032	177,499	0	11,069	4,916,702	494,061	12,826	11.58	5.38	104.72	350,710	532,204
Far Eastern International Bank	945,615	566,014	10,191	5,542	10,571,267	2,545,551	16,225	2.46	0.10	100.74	163,923	339,214
Yuanta Bank(former Fuhwa Commercial Bank )	330,516	158,037	2,690	2,454	1,755,640	847,440	5,737	2.16	0.00	393.61	50,329	93,211
E. Sun Commercial Bank, Ltd.	2,330,722	1,390,263	12,765	6,825	18,817,692	5,234,896	253,121	1.96	0.32	100.17	122,468	245,696
Cosmos Bank, Taiwan	696,075	282,075	2,411	12,614	3,028,413	837,961	16,997	2.31	1.95	200.94	66,874	156,943
Bowa Bank	16,783	6,579	0	270	64,887	37,268	356	12.01	9.91	105.32	272	1,960
Taishin International Bank	2,980,453	1,780,295	50,188	54,328	8,760,276	5,937,615	156,519	2.84	0.30	146.83	100,159	220,423
Ta Chong Bank Ltd.	445,249	194,365	4,549	4,323	2,930,188	788,729	6,784	0.00	0.00	38,744.91	51,156	115,334
Jih Sun International Bank	480,548	198,656	573	3,273	2,356,361	955,963	9,439	2.39	0.00	102.53	34,783	71,679
EnTie Commercial Bank	286,156	87,475	301	1,631	2,414,381	508,242	2,317	2.07	0.05	280.13	0	0
Chinatrust Commercial Bank	5,573,248	3,865,225	41,363	70,039	31,190,620	21,428,936	1,733,843	1.39	0.00	189.35	397,857	727,691
Chinfon Commercial Bank	817,725	302,035	1,487	7,917	4,267,630	1,271,596	5,981	2.76	0.33	116.06	47,584	103,390
Citibank N. A.	1,660,085	1,289,691	24,503	19,804	50,220,846	10,696,257	1,628,642	1.18	0.00	481.35	292,704	586,069
ABN AMRO Bank	1,156,880	506,592	8,353	7,341	23,357,956	3,725,035	28,951	2.18	0.00	223.47	115,894	360,092
The Hongkong and Shanghai Banking Co.Ltd.	586,373	383,011	1,195	7,196	10,313,690	2,486,739	126,464	1.41	0.00	1,991.51	169,337	323,935
Asia Trust & Investment Corp.	4,094	2,107	4	59	28,317	12,268	627	2.33	0.71	370.66	0	768
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,562,649	864,262	9,503	12,415	9,273,947	6,002,067	345,805	2.29	0.00	126.46	145,027	296,489
AIG Credit Card(Taiwan) Co. Ltd.	243,444	160,999	6,620	1,984	7,942,952	2,283,219	5,877	2.18	0.00	446.81	137,899	298,062
American Express International Inc.	138,050	86,049	666	1,491	1,480,505	1,969,645	1,443	0.28	0.00	5,244.11	31,856	69,915
Diners Club International Taiwan Ltd.	50,920	23,905	32	444	162,704	205,642	13,407	1.75	0.00	479.30	1,786	2,959
Aeon Credit Card (Taiwan) Co., Ltd.	91,947	40,637	1,206	949	178,547	92,769	3,523	0.67	0.00	188.91	1,188	2,663
<b>Total</b>	<b>35,987,961</b>	<b>19,854,447</b>	<b>243,841</b>	<b>371,651</b>	<b>279,947,707</b>	<b>109,102,584</b>	<b>5,154,390</b>	<b>1.90</b>	<b>0.18</b>	<b>340.07</b>	<b>3,559,596</b>	<b>7,253,891</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.