

Important Credit Card Business and Financial Information

2008/3

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	267,878	123,688	485	2,076	499,148	687,474	2,260	0.75	0.25	221.48	5,444	15,415
Land Bank of Taiwan	206,142	65,631	225	924	581,547	334,323	2,928	1.86	1.58	105.04	8,855	27,379
Taiwan Cooperative Bank	508,615	174,626	1,472	6,147	1,383,082	1,166,552	32,498	1.73	1.71	141.95	17,355	59,075
First Commercial Bank	489,850	225,207	3,802	5,642	1,846,220	1,613,551	18,590	0.17	0.00	699.36	29,912	92,276
Hua Nan Commercial Bank	535,209	204,644	1,273	3,464	1,219,204	810,418	0	2.66	0.01	100.12	27,812	74,480
Chang Hwa Commercial Bank	112,739	58,158	394	694	240,996	438,536	1,853	0.69	0.40	234.98	3,009	9,349
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	752,631	281,895	0	6,631	1,861,994	1,557,758	97,014	1.86	0.00	120.00	38,186	153,512
The Shanghai Commercial & Savings Bank	488,072	201,784	2,714	2,382	1,439,790	1,020,203	37,540	1.52	0.00	278.77	13,953	26,967
Taipei Fubon Bank	2,393,287	1,562,986	21,322	38,038	16,717,237	8,060,171	233,087	0.89	0.00	842.27	226,775	748,529
Cathay United Bank	3,459,436	2,069,004	42,331	36,673	20,130,665	12,374,564	224,480	2.36	0.00	857.83	306,591	790,184
Bank of Kaohsiung	6,942	3,496	18	68	15,798	88,122	444	1.59	0.55	150.55	145	601
Mega International Commercial Bank(former The International Commercial Bank of China)	632,472	320,198	3,394	8,538	3,006,726	1,866,436	26,370	2.02	0.63	296.80	52,317	181,681
Taiwan Business Bank	362,318	111,434	1,087	1,342	1,459,979	689,677	12,774	1.99	0.17	130.75	19,537	59,061
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	488,938	275,030	719	6,352	10,583,983	1,508,185	26,492	1.23	0.11	107.92	202,479	533,740
Taichung Commercial Bank	121,106	26,951	790	2,365	215,832	158,763	0	1.06	0.07	206.49	4,689	14,398
Kings Town Bank(former Tainan Business Bank)	53,670	29,982	73	776	123,299	89,633	0	0.76	0.21	591.89	2,699	8,710
Hwatai Bank	11,591	8,254	106	41	42,429	63,537	960	0.44	0.00	1,242.49	978	978
Shin Kong Commercial Bank	1,067,478	433,038	6,227	13,032	5,672,504	3,412,205	30,383	1.20	0.14	401.16	117,872	359,918
Sunny Bank	126,318	60,155	478	831	1,125,173	124,039	3,235	2.93	0.00	356.46	29,979	82,500
Cota Commercial Bank	39,378	29,866	712	507	170,018	112,369	493	2.56	0.20	175.24	6,521	22,911
Union Bank of Taiwan	2,849,135	1,213,509	15,937	16,622	14,389,537	4,782,546	374,269	2.91	0.29	162.96	295,959	854,597
Far Eastern International Bank	949,759	571,111	9,807	5,733	10,702,263	2,389,528	20,972	2.28	0.08	100.91	171,297	510,511
Yuanta Bank(former Fuhwa Commercial Bank)	329,781	160,412	2,413	3,148	1,707,289	834,807	7,888	1.76	0.00	433.20	62,086	155,297
E. Sun Commercial Bank, Ltd.	2,357,178	1,404,795	36,194	9,738	19,037,121	4,937,799	610,254	2.03	0.34	100.06	123,234	368,930
Cosmos Bank, Taiwan	685,757	277,370	3,108	12,888	2,944,154	794,282	29,722	2.41	2.09	199.35	51,347	208,290
Bowa Bank	16,548	6,417	0	235	63,936	38,195	652	13.33	10.00	112.52	0	1,960
Taishin International Bank	2,983,118	1,802,658	57,636	54,971	8,528,789	5,432,709	218,996	2.35	0.11	179.54	190,003	410,426
Ta Chong Bank Ltd.	445,858	194,467	6,144	5,753	2,798,749	775,376	10,525	0.00	0.00	38,715.00	48,026	163,360
Jih Sun International Bank	478,062	195,045	1,088	3,574	2,294,043	782,515	12,420	2.45	0.00	104.12	36,215	107,894
EnTie Commercial Bank	284,322	85,823	478	1,569	2,368,603	476,090	3,192	3.82	0.09	169.98	0	0
Chinatrust Commercial Bank	5,577,571	3,849,623	77,127	74,278	30,568,261	20,520,765	2,412,010	1.46	0.00	189.18	348,483	1,076,174
Chinfon Commercial Bank	812,411	299,686	2,859	8,173	4,153,033	1,186,847	8,230	2.85	0.28	139.40	36,861	140,251
Citibank N. A.	1,676,622	1,304,383	32,831	22,420	48,022,741	10,215,481	2,355,396	1.17	0.00	501.71	259,328	845,397
ABN AMRO Bank	1,162,229	508,586	13,050	7,701	23,255,628	4,200,322	39,260	2.74	0.00	196.66	99,647	459,739
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	1,119,918	550,908	2,256	8,056	14,688,171	2,383,240	143,366	4.61	1.72	421.12	164,352	488,287
Asia Trust & Investment Corp.	4,041	2,041	5	58	28,058	11,599	758	1.78	0.32	420.15	656	1,424
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,560,358	859,846	11,923	14,214	9,069,742	5,663,512	511,169	2.23	0.00	131.72	124,866	421,355
AIG Credit Card(Taiwan) Co. Ltd.	250,072	164,575	9,509	2,483	7,769,250	2,453,128	8,188	2.07	0.00	481.75	136,746	434,808
American Express International Inc.	137,475	85,199	1,070	1,378	1,465,568	2,014,493	2,137	0.30	0.00	5,016.28	37,985	107,900
Diners Club International Taiwan Ltd.	50,559	23,533	64	474	143,338	202,090	21,411	1.94	0.00	462.09	1,316	4,275
Aeon Credit Card (Taiwan) Co., Ltd.	92,614	40,080	1,749	1,102	177,702	88,119	3,657	0.67	0.00	185.17	1,207	3,870
Total	35,947,458	19,866,094	372,870	391,091	272,511,600	106,359,959	7,545,873	1.94	0.19	340.79	3,304,722	10,026,409

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.