

Important Credit Card Business and Financial Information

2008/4

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	267,053	123,255	441	1,819	488,513	737,932	2,911	0.56	0.21	252.52	4,689	20,104
Land Bank of Taiwan	205,523	64,977	175	956	567,533	399,481	3,246	1.71	0.76	130.91	16,760	44,139
Taiwan Cooperative Bank	504,049	173,048	1,688	7,559	1,346,913	1,334,640	31,465	1.72	1.70	140.94	18,784	77,859
First Commercial Bank	495,779	225,311	15,587	5,048	1,825,196	1,768,501	14,985	0.12	0.00	456.10	24,051	116,327
Hua Nan Commercial Bank	527,771	204,191	1,326	2,544	1,173,354	898,051	0	2.49	0.00	100.14	24,552	99,032
Chang Hwa Commercial Bank	109,568	57,517	401	719	228,007	480,313	2,174	0.60	0.34	253.47	3,812	13,161
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	722,710	234,374	0	29,921	1,565,933	1,467,375	85,358	2.45	0.52	134.53	33,457	186,969
The Shanghai Commercial & Savings Bank	489,450	200,708	3,701	2,123	1,381,556	1,146,630	42,140	1.35	0.00	276.62	14,586	41,553
Taipei Fubon Bank	2,362,418	1,539,147	15,905	46,774	16,547,137	8,031,098	212,353	0.94	0.00	784.92	224,458	972,987
Cathay United Bank	3,447,891	2,080,573	36,934	48,479	19,983,854	12,482,449	202,067	1.94	0.00	975.67	298,445	1,088,629
Bank of Kaohsiung	6,946	3,519	61	58	13,746	110,544	369	1.44	0.74	132.30	47	648
Mega International Commercial Bank(former The International Commercial Bank of China)	629,982	320,014	3,062	5,552	2,922,882	1,989,370	66,002	1.99	0.65	287.34	51,985	233,666
Taiwan Business Bank	362,341	111,491	1,331	1,308	1,427,490	739,877	13,894	1.92	0.36	132.16	19,994	79,055
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	465,775	267,810	698	5,897	10,231,612	1,630,375	27,551	1.33	0.11	107.62	183,436	717,176
Taichung Commercial Bank	119,873	27,292	802	2,035	213,315	174,768	0	1.82	1.09	154.02	0	14,398
Kings Town Bank(former Tainan Business Bank)	53,113	29,639	73	630	117,252	95,776	0	0.55	0.21	722.41	3,002	11,712
Hwatai Bank	11,621	8,187	111	81	41,648	66,463	90	0.94	0.40	445.48	0	978
Shin Kong Commercial Bank	1,058,207	429,357	6,550	12,007	5,542,773	3,278,133	54,418	1.25	0.14	391.72	99,553	459,471
Sunny Bank	125,941	59,091	545	474	1,099,032	125,974	3,221	2.92	0.03	351.12	22,997	105,497
Cota Commercial Bank	39,626	29,583	914	638	162,975	106,693	447	2.18	0.20	189.93	6,940	29,851
Union Bank of Taiwan	2,849,827	1,207,249	16,849	16,157	13,786,664	4,837,381	322,734	2.91	0.33	107.38	499,956	1,354,553
Far Eastern International Bank	952,086	570,843	7,223	4,959	10,222,890	2,099,145	35,058	2.27	0.10	100.80	152,307	662,818
Yuanta Bank(former Fuhwa Commercial Bank)	327,154	161,851	1,818	4,445	1,615,802	986,156	7,616	1.62	0.00	292.18	47,326	202,623
E. Sun Commercial Bank, Ltd.	2,376,298	1,423,428	29,472	10,352	19,436,205	5,489,796	727,379	1.94	0.33	100.21	121,439	490,369
Cosmos Bank, Taiwan	680,225	274,050	4,615	14,953	2,859,277	973,438	33,553	2.75	2.35	182.14	37,813	246,103
Bowa Bank	16,223	6,269	0	325	61,590	41,309	378	14.44	11.09	109.70	0	1,960
Taishin International Bank	2,999,293	1,810,466	59,269	43,094	8,288,356	5,590,630	245,701	2.62	0.29	190.69	45,327	455,753
Ta Chong Bank Ltd.	443,030	194,187	2,925	6,206	2,729,992	866,934	11,438	0.00	0.00	41,849.99	48,149	211,509
Jih Sun International Bank	476,187	190,623	1,446	3,321	2,264,085	897,117	10,203	2.74	0.00	102.55	31,165	139,059
EnTie Commercial Bank	282,203	85,154	418	1,637	2,323,297	489,154	2,292	4.82	1.17	115.78	0	0
Chinatrust Commercial Bank	5,447,877	3,845,973	43,984	171,730	28,725,225	22,301,592	2,001,077	1.46	0.00	188.97	328,039	1,404,213
Chinfon Commercial Bank	807,352	297,977	2,470	7,529	4,008,443	1,319,373	10,004	2.61	0.37	141.72	53,571	193,822
Citibank N. A.	1,693,559	1,318,045	33,575	23,497	51,400,068	10,595,881	2,605,343	1.18	0.00	491.72	267,903	1,113,300
ABN AMRO Bank	1,168,073	509,207	15,149	9,305	23,138,667	4,638,713	36,956	2.91	0.00	182.00	191,434	651,173
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	1,100,140	537,788	2,779	23,546	14,171,747	2,948,881	139,784	2.39	0.18	1,157.56	721,832	1,210,119
Asia Trust & Investment Corp.	3,916	2,012	3	128	27,438	13,437	771	1.86	0.77	323.61	0	1,424
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,557,030	857,128	10,259	13,587	8,925,308	5,918,341	461,245	2.06	0.00	141.47	132,982	554,337
AIG Credit Card(Taiwan) Co. Ltd.	256,539	171,796	9,005	2,070	7,640,841	2,621,755	9,335	1.96	0.00	504.17	120,654	555,462
American Express International Inc.	136,986	84,375	1,009	1,353	1,382,495	2,206,567	2,035	0.31	0.00	4,574.36	31,495	139,395
Diners Club International Taiwan Ltd.	50,098	23,124	48	552	163,035	184,184	8,621	1.70	0.00	555.00	2,105	6,380
Aeon Credit Card (Taiwan) Co., Ltd.	93,468	39,828	1,596	780	177,161	96,679	4,130	0.65	0.00	184.17	1,306	5,176
Total	35,723,201	19,800,457	334,217	534,148	270,229,307	112,180,906	7,438,344	1.83	0.14	363.94	3,886,351	13,912,760

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.