

Important Credit Card Business and Financial Information

2008/5

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	266,040	122,784	507	1,978	485,778	779,992	2,705	0.42	0.14	291.66	4,352	24,456
Land Bank of Taiwan	204,829	64,511	218	990	562,071	404,334	3,359	1.58	0.69	130.96	9,584	53,723
Taiwan Cooperative Bank	498,804	172,770	2,778	8,622	1,328,446	1,356,126	30,095	1.64	1.58	143.71	17,998	95,857
First Commercial Bank	506,199	227,618	19,738	4,949	1,833,453	1,800,787	16,642	0.24	0.00	286.97	21,606	137,933
Hua Nan Commercial Bank	519,091	203,935	1,804	3,542	1,130,594	905,258	0	2.48	0.01	100.13	15,714	114,746
Chang Hwa Commercial Bank	106,514	59,367	340	537	236,484	495,588	2,211	0.68	0.35	309.70	3,492	16,653
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	700,439	295,146	0	22,271	2,804,239	1,370,006	122,212	1.90	0.00	284.53	31,632	218,601
The Shanghai Commercial & Savings Bank	490,116	199,580	3,281	2,019	1,367,113	1,148,877	42,438	1.33	0.00	277.97	13,114	54,667
Taipei Fubon Bank	2,330,324	1,513,590	12,598	44,692	16,301,005	8,183,707	238,519	0.90	0.00	798.49	235,036	1,208,023
Cathay United Bank	3,428,185	2,067,563	30,608	50,314	19,765,843	13,142,995	209,670	2.01	0.00	926.21	200,689	1,289,318
Bank of Kaohsiung	6,920	3,490	26	53	13,198	112,185	426	1.55	1.09	119.05	84	732
Mega International Commercial Bank(former The International Commercial Bank of China)	628,116	319,972	3,605	5,471	2,844,667	1,987,908	86,538	2.01	0.70	276.84	59,351	293,017
Taiwan Business Bank	362,220	109,809	1,088	1,209	1,406,930	756,294	14,622	1.99	0.25	134.17	19,770	98,825
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	458,894	270,459	514	8,158	9,891,392	1,663,338	27,666	1.33	0.12	107.95	194,888	912,064
Taichung Commercial Bank	118,697	27,348	926	2,102	208,084	185,559	0	0.48	0.03	490.11	7,844	22,242
Kings Town Bank(former Tainan Business Bank)	52,635	29,243	73	551	112,514	99,688	93	0.53	0.19	761.76	2,504	14,216
Hwatai Bank	11,718	8,078	153	54	40,229	71,106	0	1.13	0.89	326.78	0	978
Shin Kong Commercial Bank	1,045,587	424,287	5,329	9,457	5,430,496	2,717,662	81,645	2.23	0.25	291.59	0	459,471
Sunny Bank	125,579	58,230	610	561	1,065,219	143,548	4,338	2.87	0.02	353.52	24,023	129,520
Cota Commercial Bank	40,208	28,094	1,057	457	156,102	112,082	513	1.47	0.19	234.17	6,130	35,981
Union Bank of Taiwan	2,851,289	1,201,015	16,251	14,789	13,230,279	5,233,942	306,119	2.93	0.30	245.04	457,756	1,812,309
Far Eastern International Bank	953,251	568,451	6,480	5,370	9,905,000	2,167,753	42,994	2.21	0.16	100.88	141,510	804,328
Yuanta Bank(former Fuhwa Commercial Bank)	367,885	165,991	1,173	7,713	1,580,294	896,217	6,988	1.51	0.00	268.69	44,523	247,146
E. Sun Commercial Bank, Ltd.	2,393,566	1,438,674	27,647	10,379	19,957,147	5,730,034	925,236	1.89	0.31	100.06	122,730	613,099
Cosmos Bank, Taiwan	671,672	273,982	5,430	12,753	2,785,208	1,069,630	30,993	2.59	2.21	184.49	55,490	301,593
Taishin International Bank	2,930,143	1,774,508	30,467	99,617	8,053,187	5,275,038	269,244	2.61	0.29	176.94	105,266	561,019
Ta Chong Bank Ltd.	439,068	193,100	2,612	6,999	2,641,120	884,181	11,874	0.00	0.00	37,539.25	48,832	260,341
Jih Sun International Bank	474,778	188,333	1,676	3,085	2,219,961	976,041	12,091	2.79	0.00	102.82	33,949	173,008
EnTie Commercial Bank	279,231	84,014	550	2,664	2,162,150	497,179	2,800	1.92	0.06	101.63	125,379	125,379
Chinatrust Commercial Bank	5,430,165	3,826,290	33,818	64,906	28,652,672	22,166,713	2,050,548	1.49	0.01	188.47	329,966	1,734,179
Chinfon Commercial Bank	800,557	295,693	2,171	8,966	3,905,390	1,268,138	11,535	2.64	0.59	137.81	33,197	227,019
Citibank N. A.	1,713,690	1,333,243	39,870	25,673	51,638,240	11,418,196	3,190,423	1.16	0.00	488.02	262,827	1,376,127
ABN AMRO Bank	1,174,257	511,291	15,122	8,938	22,904,330	4,539,705	38,960	2.95	0.00	180.70	235,407	886,580
DBS bank Ltd.(by merge of Bowa Bank)	16,104	6,134	0	119	59,438	39,928	438	12.03	9.56	100.20	5,201	5,201
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	1,078,810	526,572	3,155	25,444	13,899,707	2,937,578	137,281	2.06	0.01	1,379.06	268,957	1,479,076
Asia Trust & Investment Corp.	3,858	2,000	1	59	26,010	13,276	548	2.26	0.89	277.29	0	1,424
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,553,615	850,866	11,538	14,953	8,810,728	5,650,421	397,022	1.93	0.00	267.91	115,174	669,511
AIG Credit Card(Taiwan) Co. Ltd.	262,692	176,209	9,479	2,983	7,529,140	2,897,735	9,189	1.85	0.00	523.46	113,337	668,799
American Express International Inc.	136,637	83,302	1,753	1,875	1,345,094	2,238,569	2,378	0.28	0.00	4,356.91	26,569	165,964
Diners Club International Taiwan Ltd.	49,649	22,884	42	546	154,903	194,457	9,092	1.64	0.00	590.19	1,854	8,234
Aeon Credit Card (Taiwan) Co., Ltd.	94,159	38,537	1,347	740	177,353	93,205	3,618	0.67	0.00	190.48	1,371	6,547
Total	35,576,191	19,766,963	295,835	486,558	268,621,208	113,624,976	8,343,063	1.81	0.13	379.59	3,397,106	17,307,906

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.