

Important Credit Card Business and Financial Information

2008/6

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	265,136	122,903	455	1,877	487,507	928,209	2,477	0.47	0.10	297.51	3,166	27,622
Land Bank of Taiwan	203,445	63,960	232	1,676	559,846	446,733	3,109	1.39	0.55	133.59	10,484	64,207
Taiwan Cooperative Bank	494,883	173,473	3,067	8,190	1,300,128	1,914,196	31,241	1.27	1.22	157.93	18,210	114,067
First Commercial Bank	501,225	229,616	3,405	4,182	1,820,934	2,018,958	18,234	0.27	0.00	253.78	21,702	159,635
Hua Nan Commercial Bank	515,625	206,358	1,445	2,374	1,084,096	2,101,215	0	2.20	0.28	100.09	0	114,746
Chang Hwa Commercial Bank	104,035	58,839	345	493	213,379	618,543	2,486	0.68	0.49	403.55	3,885	20,538
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	641,484	288,358	0	58,955	3,179,100	1,677,603	190,045	1.79	0.00	283.15	26,359	244,960
The Shanghai Commercial & Savings Bank	490,386	199,120	2,840	1,997	1,355,433	1,221,884	42,677	1.19	0.00	284.08	15,054	69,721
Taipei Fubon Bank	2,298,246	1,523,744	22,357	54,435	16,057,406	8,711,745	284,759	0.87	0.00	787.82	213,381	1,421,404
Cathay United Bank	3,421,111	2,076,978	34,915	41,989	19,615,513	13,593,146	232,925	1.97	0.00	971.77	233,857	1,523,175
Bank of Kaohsiung	6,903	3,423	32	58	14,811	113,610	421	1.49	1.02	119.61	256	988
Mega International Commercial Bank(former The International Commercial Bank of China)	626,354	318,286	3,445	5,207	2,791,497	2,679,816	66,387	1.96	0.75	213.62	51,665	344,682
Taiwan Business Bank	362,059	109,934	1,122	1,283	1,403,427	1,055,548	13,817	1.79	0.28	118.60	19,937	118,762
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	449,040	241,118	442	12,746	9,576,085	1,662,089	28,046	1.36	0.16	107.80	182,901	1,094,965
Taichung Commercial Bank	117,574	27,326	831	1,954	208,462	191,619	0	1.13	0.50	268.97	0	22,242
Kings Town Bank(former Tainan Business Bank)	52,467	28,930	71	239	111,280	89,559	514	0.42	0.11	914.48	2,084	16,300
Hwatai Bank	11,870	8,042	210	71	40,433	82,310	0	0.14	0.00	4,130.98	1,315	2,293
Shin Kong Commercial Bank	1,032,258	421,852	6,118	11,472	5,358,446	5,219,111	50,267	2.49	0.34	236.95	0	459,471
Sunny Bank	125,053	57,824	469	436	1,034,371	157,774	2,907	2.87	0.01	152.38	29,488	159,008
Cota Commercial Bank	40,601	26,036	859	452	150,950	107,263	614	2.60	0.09	183.50	6,079	42,060
Union Bank of Taiwan	2,849,168	1,194,980	12,007	14,128	12,907,270	5,147,472	265,786	2.96	0.12	224.08	294,099	2,106,408
Far Eastern International Bank	963,406	577,706	14,725	4,651	9,919,582	2,902,818	38,617	2.08	0.13	100.73	141,117	945,445
Yuanta Bank(former Fuhwa Commercial Bank)	365,219	170,222	10,073	12,739	1,557,170	1,046,593	7,886	1.30	0.00	243.90	38,031	285,177
E. Sun Commercial Bank, Ltd.	2,412,885	1,457,022	28,143	8,824	19,962,930	8,017,706	852,579	1.71	0.28	100.09	122,274	735,373
Cosmos Bank, Taiwan	664,448	277,370	4,155	11,670	2,745,812	1,735,989	40,445	2.53	2.16	171.36	35,883	337,476
Taishin International Bank	2,925,200	1,777,944	34,435	39,378	10,235,424	8,362,941	400,966	2.69	0.44	156.94	79,397	640,416
Ta Chong Bank Ltd.	438,159	193,534	2,383	3,504	2,562,964	1,020,982	12,220	0.00	0.00	31,373.56	52,086	312,427
Jih Sun International Bank	473,283	189,035	1,233	2,728	2,192,682	1,693,070	10,610	2.35	0.00	229.69	32,897	205,905
EnTie Commercial Bank	276,711	82,377	505	1,789	2,131,221	475,896	1,964	3.04	0.16	101.14	0	125,379
Chinatrust Commercial Bank	5,415,153	3,811,795	51,653	67,110	28,104,051	23,326,048	1,981,111	1.51	0.02	186.78	326,129	2,060,308
Chinfon Commercial Bank	794,701	295,123	2,497	8,353	3,828,543	1,541,661	12,056	2.51	0.66	136.90	26,687	253,706
Citibank N. A.	1,737,980	1,352,922	41,887	24,640	53,149,865	12,970,190	3,317,927	1.17	0.00	465.60	242,401	1,618,528
ABN AMRO Bank	1,179,988	512,070	14,193	8,462	22,819,340	5,228,062	45,426	2.82	0.00	180.02	271,402	1,157,982
DBS bank Ltd.(by merge of Bowa Bank)	15,895	5,906	0	209	56,093	34,747	263	0.60	0.06	1,033.40	12,431	17,632
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	1,057,178	517,755	3,247	25,470	13,585,882	5,099,133	197,018	1.82	0.01	1,507.52	244,101	1,723,177
Asia Trust & Investment Corp.	3,806	1,995	3	55	26,083	17,221	836	2.83	1.54	184.22	0	1,424
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,567,107	845,947	27,583	14,091	8,735,657	6,307,001	433,456	1.68	0.00	266.53	114,590	784,101
AIG Credit Card(Taiwan) Co. Ltd.	267,674	178,452	7,953	2,541	7,396,191	2,310,140	9,380	1.87	0.00	547.23	107,304	776,103
American Express International Inc.	136,214	81,951	1,608	1,821	1,286,864	2,159,409	2,021	0.28	0.00	4,054.64	34,634	200,598
Diners Club International Taiwan Ltd.	49,120	22,546	45	673	189,198	389,798	9,352	1.11	0.00	614.22	1,713	9,947
Aeon Credit Card (Taiwan) Co., Ltd.	93,097	36,412	1,576	568	177,385	126,876	4,188	0.65	0.00	177.61	1,298	7,845
Total	35,446,147	19,769,184	342,564	463,490	269,933,311	134,504,684	8,615,033	1.77	0.13	369.50	3,018,297	20,326,203

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.