

Important Credit Card Business and Financial Information

2008/8

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 | 263,617 | 121,984 | 419 | 1,560 | 493,367 | 713,610 | 2,442 | 0.76 | 0.24 | 231.66 | 3,318 | 35,666 |
| Land Bank of Taiwan | 201,065 | 62,659 | 233 | 1,231 | 549,074 | 381,282 | 2,712 | 1.22 | 0.49 | 129.79 | 6,682 | 80,158 |
| Taiwan Cooperative Bank | 490,343 | 174,427 | 3,165 | 6,023 | 1,283,910 | 1,377,755 | 29,658 | 1.49 | 1.45 | 149.76 | 17,826 | 150,044 |
| First Commercial Bank | 502,281 | 231,509 | 4,263 | 3,912 | 1,724,265 | 1,699,863 | 18,178 | 0.64 | 0.00 | 161.96 | 21,771 | 202,945 |
| Hua Nan Commercial Bank | 506,707 | 200,923 | 2,387 | 3,334 | 1,022,299 | 837,469 | 0 | 2.36 | 0.06 | 100.15 | 24,849 | 172,432 |
| Chang Hwa Commercial Bank | 99,181 | 57,859 | 288 | 555 | 209,295 | 433,927 | 2,499 | 0.54 | 0.36 | 610.16 | 4,617 | 30,427 |
| Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese) | 475,315 | 275,412 | 0 | 11,360 | 3,121,932 | 1,381,278 | 179,979 | 1.72 | 0.00 | 294.06 | 28,317 | 297,441 |
| The Shanghai Commercial & Savings Bank | 490,110 | 198,601 | 2,296 | 2,163 | 1,360,245 | 1,095,517 | 46,419 | 1.27 | 0.00 | 267.67 | 13,209 | 96,094 |
| Taipei Fubon Bank | 2,264,670 | 1,499,059 | 31,117 | 38,434 | 15,715,564 | 8,368,218 | 238,841 | 0.95 | 0.00 | 707.44 | 216,604 | 1,859,388 |
| Cathay United Bank | 3,417,702 | 2,098,335 | 33,639 | 35,932 | 19,175,757 | 12,581,223 | 202,342 | 1.92 | 0.01 | 1,009.40 | 274,319 | 1,995,141 |
| Bank of Kaohsiung | 6,847 | 3,318 | 41 | 59 | 14,613 | 113,677 | 525 | 1.15 | 0.63 | 131.93 | 1,249 | 2,351 |
| Mega International Commercial Bank(former The International Commercial Bank of China) | 618,245 | 315,906 | 2,837 | 7,599 | 2,701,484 | 1,893,919 | 69,699 | 1.89 | 0.86 | 211.12 | 50,792 | 452,550 |
| Taiwan Business Bank | 360,965 | 110,178 | 1,024 | 1,611 | 1,391,755 | 786,178 | 14,256 | 1.66 | 0.21 | 136.89 | 19,759 | 158,433 |
| Standard Chartered Bank Taiwan(former Hsinchu International Bank) | 418,082 | 226,197 | 1,259 | 3,303 | 9,143,114 | 1,491,584 | 26,308 | 1.08 | 0.00 | 100.00 | 215,272 | 1,506,304 |
| Taichung Commercial Bank | 114,035 | 27,819 | 674 | 2,709 | 208,737 | 171,993 | 0 | 1.79 | 1.07 | 227.33 | 0 | 27,347 |
| Kings Town Bank(former Tainan Business Bank) | 51,497 | 28,107 | 74 | 531 | 105,822 | 88,491 | 300 | 0.45 | 0.13 | 969.12 | 1,872 | 19,946 |
| Hwatai Bank | 11,916 | 8,116 | 85 | 71 | 40,243 | 68,361 | 0 | 1.27 | 1.23 | 372.25 | 0 | 2,293 |
| Shin Kong Commercial Bank | 1,004,739 | 420,476 | 4,442 | 10,935 | 5,174,283 | 2,478,919 | 77,524 | 2.00 | 0.15 | 244.51 | 79,579 | 716,973 |
| Sunny Bank | 124,141 | 57,125 | 493 | 455 | 973,437 | 144,477 | 2,875 | 2.65 | 0.02 | 156.77 | 23,248 | 212,253 |
| Cota Commercial Bank | 41,464 | 22,195 | 792 | 384 | 137,395 | 109,418 | 398 | 2.35 | 0.12 | 199.46 | 4,940 | 53,045 |
| Union Bank of Taiwan | 2,840,434 | 1,186,325 | 22,307 | 33,659 | 12,322,031 | 5,045,275 | 221,547 | 2.94 | 0.10 | 151.93 | 263,844 | 2,675,121 |
| Far Eastern International Bank | 992,999 | 597,674 | 15,713 | 5,056 | 9,685,311 | 2,606,679 | 40,376 | 2.69 | 0.33 | 103.67 | 119,228 | 1,147,467 |
| Yuanta Bank(former Fuhwa Commercial Bank) | 307,515 | 139,857 | 1,222 | 5,329 | 1,507,879 | 881,959 | 8,090 | 1.50 | 0.00 | 279.03 | 37,420 | 359,530 |
| E. Sun Commercial Bank, Ltd. | 2,425,099 | 1,486,406 | 18,347 | 10,881 | 20,287,577 | 5,927,921 | 660,490 | 1.75 | 0.29 | 100.10 | 115,824 | 967,072 |
| Cosmos Bank, Taiwan | 652,799 | 274,644 | 4,526 | 12,489 | 2,496,188 | 945,935 | 36,067 | 2.74 | 2.37 | 166.07 | 61,962 | 465,091 |
| Taishin International Bank | 2,916,850 | 1,780,446 | 26,504 | 26,180 | 11,100,930 | 7,341,662 | 373,960 | 2.57 | 0.66 | 130.21 | 59,892 | 849,427 |
| Ta Chong Bank Ltd. | 428,892 | 191,488 | 2,216 | 7,073 | 2,444,489 | 847,891 | 18,374 | 0.00 | 0.00 | 28,246.96 | 44,043 | 397,196 |
| Jih Sun International Bank | 469,621 | 189,363 | 1,419 | 2,798 | 2,085,139 | 931,257 | 8,813 | 2.28 | 0.00 | 243.07 | 46,808 | 295,506 |
| EnTie Commercial Bank | 308,956 | 80,609 | 37,397 | 1,455 | 1,976,534 | 443,010 | 2,479 | 2.47 | 0.06 | 101.50 | 85,956 | 211,335 |
| Chinatrust Commercial Bank | 5,341,800 | 3,795,279 | 34,900 | 84,564 | 27,458,277 | 21,073,197 | 2,134,202 | 1.62 | 0.06 | 183.60 | 349,793 | 2,750,302 |
| Chinfon Commercial Bank | 785,464 | 292,577 | 4,346 | 8,821 | 3,668,896 | 1,215,477 | 11,129 | 2.63 | 0.58 | 138.48 | 35,028 | 320,235 |
| Citibank N. A. | 1,777,083 | 1,411,351 | 39,962 | 26,203 | 54,667,185 | 12,367,434 | 2,976,793 | 1.19 | 0.00 | 459.87 | 274,268 | 2,175,395 |
| ABN AMRO Bank | 1,187,014 | 520,217 | 11,754 | 7,884 | 22,918,506 | 4,465,235 | 39,279 | 2.97 | 0.00 | 179.83 | 267,583 | 1,672,866 |
| DBS bank Ltd.(by merge of Bowa Bank) | 14,878 | 5,486 | 0 | 470 | 52,863 | 44,236 | 322 | 2.03 | 0.00 | 233.64 | 1,651 | 19,332 |
| The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank) | 1,003,301 | 499,039 | 3,439 | 55,255 | 12,886,861 | 2,842,726 | 155,418 | 1.93 | 0.01 | 1,464.28 | 338,376 | 2,333,869 |
| Asia Trust & Investment Corp. | 3,683 | 1,899 | 5 | 79 | 25,181 | 11,141 | 626 | 4.73 | 2.39 | 131.53 | 0 | 1,424 |
| SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.) | 1,621,438 | 937,080 | 33,687 | 14,722 | 8,522,517 | 6,274,508 | 460,663 | 1.91 | 0.00 | 397.52 | 83,680 | 966,220 |
| AIG Credit Card(Taiwan) Co. Ltd. | 276,559 | 181,595 | 8,500 | 3,646 | 7,139,801 | 2,309,571 | 11,278 | 1.73 | 0.00 | 609.91 | 99,927 | 980,397 |
| American Express International Inc. | 135,920 | 81,906 | 2,139 | 2,076 | 1,189,090 | 2,053,819 | 2,188 | 0.30 | 0.00 | 3,845.10 | 31,483 | 271,155 |
| Diners Club International Taiwan Ltd. | 48,165 | 21,958 | 35 | 482 | 90,875 | 168,822 | 9,840 | 1.47 | 0.00 | 662.18 | 1,776 | 12,856 |
| Aeon Credit Card (Taiwan) Co., Ltd. | 95,017 | 37,057 | 1,755 | 686 | 180,062 | 97,370 | 4,066 | 0.52 | 0.00 | 180.84 | 1,371 | 10,934 |
| Total | 35,096,409 | 19,852,461 | 359,701 | 441,969 | 267,252,783 | 114,112,284 | 8,090,955 | 1.80 | 0.14 | 356.91 | 3,328,136 | 26,953,961 |

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.