

**Important Credit Card Business and Financial Information**

2008/9

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	265,330	123,484	2,848	1,642	483,437	689,358	2,966	0.76	0.23	233.38	4,988	40,654
Land Bank of Taiwan	199,976	62,438	159	1,376	538,313	353,154	3,128	1.38	0.44	136.92	6,386	86,544
Taiwan Cooperative Bank	490,754	175,195	5,112	5,842	1,268,060	1,361,326	33,670	1.49	1.43	143.08	17,350	167,394
First Commercial Bank	486,270	229,550	3,449	3,270	1,702,121	1,668,249	22,350	0.81	0.00	150.13	22,878	225,823
Hua Nan Commercial Bank	504,663	199,601	3,212	3,466	1,005,172	849,300	0	2.17	0.01	100.14	26,119	198,551
Chang Hwa Commercial Bank	97,411	57,133	247	483	205,662	416,509	2,570	0.59	0.27	646.61	3,393	33,820
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	448,937	259,283	0	26,378	2,976,882	1,313,479	212,103	2.06	0.00	253.46	25,341	322,782
The Shanghai Commercial & Savings Bank	489,091	197,844	1,992	2,453	1,348,255	1,095,847	51,410	1.37	0.00	250.63	12,993	109,087
Taipei Fubon Bank	2,247,809	1,506,626	23,001	39,862	15,436,797	8,115,265	287,042	1.15	0.00	613.46	239,392	2,098,780
Cathay United Bank	3,411,747	2,100,308	27,796	33,751	19,452,768	12,959,923	245,089	1.77	0.01	1,052.81	250,912	2,246,053
Bank of Kaohsiung	6,764	3,312	31	120	12,343	131,570	505	0.82	0.18	166.41	734	3,085
Mega International Commercial Bank(former The International Commercial Bank of China )	624,318	314,936	14,071	7,998	2,663,924	1,911,531	74,020	1.81	0.88	213.99	45,525	498,075
Taiwan Business Bank	359,469	110,009	919	2,415	1,384,324	721,098	14,477	1.58	0.16	138.11	19,031	177,464
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	410,940	237,711	618	6,801	9,173,338	1,410,435	24,374	1.12	0.00	100.00	183,715	1,690,019
Taichung Commercial Bank	112,509	27,661	705	2,231	197,196	172,156	0	0.79	0.03	564.09	7,548	34,895
Kings Town Bank(former Tainan Business Bank)	50,999	27,803	65	563	103,698	87,206	333	0.36	0.13	1,156.33	1,259	21,205
Hwatai Bank	11,969	8,215	94	46	42,280	65,632	150	0.15	0.02	3,183.80	1,392	3,685
Shin Kong Commercial Bank	986,808	417,770	4,247	11,399	5,106,994	2,607,335	103,007	2.13	0.14	185.88	68,980	785,953
Sunny Bank	123,691	56,937	557	402	962,964	108,161	2,784	2.98	0.03	150.64	9,874	222,127
Cota Commercial Bank	25,813	21,889	712	9,997	135,069	100,886	498	1.01	0.21	315.37	5,034	58,079
Union Bank of Taiwan	2,846,757	1,189,080	21,861	15,538	12,222,361	4,788,202	267,544	2.90	0.08	156.85	109,941	2,785,062
Far Eastern International Bank	1,001,286	601,027	13,388	4,800	9,677,993	2,499,014	52,634	2.63	0.38	100.03	114,403	1,261,870
Yuanta Bank(former Fuhwa Commercial Bank )	305,028	138,278	1,015	3,502	1,483,700	793,213	9,695	1.21	0.00	322.35	35,768	395,298
E. Sun Commercial Bank, Ltd.	2,435,442	1,492,041	22,837	12,494	20,367,530	5,933,534	807,345	1.70	0.25	100.06	113,817	1,080,889
Cosmos Bank, Taiwan	648,800	274,495	6,676	11,378	2,529,568	936,301	57,191	2.14	1.08	203.41	64,534	529,625
Taishin International Bank	2,912,343	1,784,987	20,945	25,452	12,364,505	7,842,799	429,414	2.59	0.80	127.39	85,308	934,735
Ta Chong Bank Ltd.	426,028	190,954	2,524	5,388	2,382,658	827,960	21,227	0.00	0.00	29,186.41	37,641	434,837
Jih Sun International Bank	466,991	198,813	979	3,609	2,092,540	856,711	9,844	2.66	0.00	211.51	29,701	325,207
EnTie Commercial Bank	304,642	84,260	677	4,240	1,905,204	485,310	2,805	2.17	0.03	101.51	30,154	241,489
Chinatrust Commercial Bank	5,287,607	3,787,917	34,288	89,081	26,261,991	21,500,404	2,951,536	1.50	0.03	191.89	316,607	3,066,909
Chinfon Commercial Bank	778,522	291,616	2,205	9,147	3,597,420	1,160,349	12,217	2.63	0.39	142.82	38,637	358,872
Citibank N. A.	1,796,794	1,436,962	40,044	25,743	54,935,651	11,222,464	3,235,467	1.14	0.00	486.30	279,658	2,455,053
ABN AMRO Bank	1,180,416	523,022	10,422	17,020	22,741,180	4,337,294	45,817	2.97	0.00	179.80	256,229	1,929,095
DBS bank Ltd.(by merge of Bowa Bank)	14,408	5,366	0	470	51,089	31,260	373	1.10	0.00	123.04	1,602	20,934
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	966,427	472,050	27,904	64,974	12,451,238	2,588,392	149,471	1.94	0.01	1,376.77	301,581	2,635,450
Asia Trust & Investment Corp.	3,593	1,870	0	90	24,556	10,825	874	5.53	3.20	84.50	0	1,424
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,622,400	956,712	16,313	15,351	8,594,137	6,053,010	438,018	1.88	0.00	397.17	89,837	1,056,057
AIG Credit Card(Taiwan) Co. Ltd.	278,671	180,223	5,677	3,203	6,971,193	2,302,452	8,722	1.66	0.00	650.32	96,205	1,076,602
American Express International Inc.	135,796	81,603	1,766	1,664	1,063,894	2,218,842	2,399	0.30	0.00	3,800.77	30,795	301,950
Diners Club International Taiwan Ltd.	47,753	21,574	28	428	132,679	162,132	9,758	1.31	0.00	788.90	1,522	14,378
Aeon Credit Card (Taiwan) Co., Ltd.	95,549	37,557	1,282	750	179,911	105,456	4,261	0.51	0.00	181.61	1,101	12,035
Total	34,910,521	19,888,112	320,666	474,817	266,230,595	112,794,344	9,597,088	1.77	0.13	356.76	2,987,885	29,941,846

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.