

Important Credit Card Business and Financial Information

2008/10

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	266,049	124,906	2,150	1,968	482,133	797,669	3,041	0.88	0.41	197.81	4,809	45,463
Land Bank of Taiwan	199,104	62,003	155	1,176	529,205	402,197	3,591	1.64	0.61	135.45	5,331	91,875
Taiwan Cooperative Bank	488,459	177,352	2,467	5,478	1,228,321	1,496,291	34,762	1.44	1.31	169.58	14,298	181,692
First Commercial Bank	482,484	229,847	4,070	3,368	1,695,820	1,689,410	24,319	0.91	0.00	151.76	21,901	247,724
Hua Nan Commercial Bank	503,450	201,009	3,748	3,204	971,562	902,511	0	1.74	0.01	100.16	25,568	224,119
Chang Hwa Commercial Bank	96,093	56,735	243	529	191,216	473,975	2,442	0.43	0.25	751.57	1,679	35,499
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	443,373	264,874	0	5,564	3,030,353	1,429,009	132,852	2.01	0.00	296.05	22,218	345,000
The Shanghai Commercial & Savings Bank	488,152	196,538	1,992	2,415	1,359,847	1,123,756	59,351	1.52	0.00	234.76	12,077	121,164
Taipei Fubon Bank	2,237,142	1,516,559	25,301	35,968	15,190,918	8,008,768	267,176	0.96	0.00	692.55	276,927	2,375,707
Cathay United Bank	3,401,428	2,098,780	28,189	38,508	19,104,534	12,929,608	292,309	1.77	0.00	1,012.14	196,486	2,442,539
Bank of Kaohsiung	6,493	3,302	17	300	11,798	139,566	254	0.79	0.33	140.22	6	3,091
Mega International Commercial Bank(former The International Commercial Bank of China)	595,551	309,169	2,098	30,865	2,612,840	1,934,056	56,063	1.64	0.38	265.62	39,073	537,148
Taiwan Business Bank	357,904	109,979	889	2,454	1,377,790	804,569	18,416	1.55	0.23	135.69	15,248	192,712
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	403,459	242,066	660	7,350	8,865,131	1,530,769	19,962	1.04	0.00	100.00	151,616	1,841,635
Taichung Commercial Bank	111,369	28,034	1,006	2,146	202,704	184,297	0	1.31	0.85	293.65	0	34,895
Kings Town Bank(former Tainan Business Bank)	50,494	27,462	55	560	100,924	89,790	464	0.34	0.14	1,231.46	1,245	22,450
Hwatai Bank	12,064	8,277	149	65	42,191	64,935	0	0.66	0.02	1,133.49	0	3,685
Shin Kong Commercial Bank	969,544	417,151	5,053	14,092	4,995,277	2,935,306	72,127	2.13	0.09	194.58	69,113	855,066
Sunny Bank	122,375	56,731	590	426	939,165	119,991	3,182	2.87	0.00	154.79	16,899	239,026
Cota Commercial Bank	26,387	21,635	804	107	128,271	101,328	387	0.74	0.21	376.82	4,631	62,710
Union Bank of Taiwan	2,846,763	1,186,143	15,216	15,210	11,918,266	4,682,462	251,568	2.89	0.09	126.89	212,883	2,997,945
Far Eastern International Bank	1,013,148	606,981	17,622	5,854	9,618,636	2,559,930	43,830	2.23	0.39	103.39	116,506	1,378,376
Yuanta Bank(former Fuhwa Commercial Bank)	303,101	137,774	1,018	2,945	1,504,960	842,380	10,492	1.07	0.00	395.06	27,086	422,384
E. Sun Commercial Bank, Ltd.	2,435,679	1,506,469	18,311	18,074	20,558,330	6,068,202	618,962	1.67	0.25	113.65	114,609	1,195,498
Cosmos Bank, Taiwan	647,452	277,893	10,708	12,163	2,482,817	1,239,122	42,033	2.10	1.75	179.70	35,851	565,476
Taishin International Bank	2,884,588	1,773,179	22,598	50,353	13,971,677	8,496,391	226,202	2.75	1.07	136.26	30,056	964,791
Ta Chong Bank Ltd.	414,282	188,910	2,616	14,362	2,331,231	948,981	29,265	0.05	0.00	13,665.61	36,689	471,526
Jih Sun International Bank	464,981	199,739	970	2,980	2,040,130	837,975	10,224	2.51	0.00	229.42	32,833	358,040
EnTie Commercial Bank	302,824	84,593	1,015	2,166	1,830,361	461,919	2,618	1.86	0.03	107.04	27,125	268,614
Chinatrust Commercial Bank	5,241,295	3,762,417	34,126	81,797	25,671,642	22,583,994	1,663,567	1.42	0.02	199.44	316,498	3,383,407
Chinfon Commercial Bank	769,241	288,575	88	9,369	3,498,465	1,137,372	11,332	3.47	1.19	182.76	0	358,872
Citibank N. A.	1,823,287	1,468,733	46,843	26,294	55,531,862	12,916,986	1,883,399	1.03	0.00	533.10	272,775	2,727,828
ABN AMRO Bank	1,183,450	524,938	11,668	8,634	22,212,334	4,431,134	59,875	2.97	0.00	178.91	232,495	2,161,590
DBS bank Ltd.(by merge of Bowa Bank)	13,763	5,237	0	645	50,395	37,198	359	1.20	0.00	123.46	647	21,581
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	921,653	467,488	14,909	110,477	12,088,259	2,882,407	145,932	1.93	0.01	1,215.05	266,051	2,901,501
Asia Trust & Investment Corp.	3,521	1,839	2	74	24,524	10,833	654	3.71	1.21	114.69	0	1,424
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,621,578	957,687	15,495	16,317	8,608,561	5,385,813	465,696	1.82	0.00	413.92	95,016	1,151,073
AIG Credit Card(Taiwan) Co. Ltd.	275,863	181,344	2,092	4,619	6,770,980	2,183,657	0	1.77	0.00	641.47	86,418	1,163,020
American Express International Inc.	135,490	80,011	1,594	1,656	1,035,590	2,322,960	1,707	0.35	0.00	3,315.37	24,594	326,544
Diners Club International Taiwan Ltd.	47,330	21,244	31	464	131,054	185,053	10,132	1.62	0.00	647.20	1,265	15,643
Aeon Credit Card (Taiwan) Co., Ltd.	96,490	38,115	1,622	686	182,175	108,487	4,884	0.44	0.00	181.47	1,135	13,170
Total	34,707,153	19,911,718	298,180	541,682	265,122,249	117,481,057	6,473,429	1.72	0.16	352.86	2,809,657	32,751,503

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.