

Important Credit Card Business and Financial Information

2008/11

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	267,566	126,475	2,603	1,585	474,655	663,268	2,409	0.73	0.34	213.85	5,890	51,353
Land Bank of Taiwan	198,496	61,423	131	832	506,160	370,179	2,883	1.18	0.41	134.82	8,547	100,422
Taiwan Cooperative Bank	485,819	176,620	1,587	5,103	1,244,870	1,345,852	28,966	1.19	0.93	247.50	14,276	195,968
First Commercial Bank	475,705	228,596	3,153	3,385	1,656,737	1,391,801	20,166	0.66	0.00	196.36	22,887	270,611
Hua Nan Commercial Bank	479,667	195,501	1,854	2,896	938,625	766,978	0	1.23	0.02	100.24	25,364	249,483
Chang Hwa Commercial Bank	94,752	56,073	183	693	209,977	423,265	2,068	0.57	0.21	692.05	2,145	37,644
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	438,132	262,521	0	5,241	3,036,166	1,180,483	61,540	1.99	0.00	297.25	22,488	367,488
The Shanghai Commercial & Savings Bank	486,246	194,225	1,624	3,077	1,314,553	934,410	42,220	1.78	0.00	201.34	12,275	133,439
Taipei Fubon Bank	2,219,493	1,509,107	23,595	41,244	14,866,261	7,416,969	155,393	0.84	0.00	775.02	226,817	2,602,524
Cathay United Bank	3,383,941	2,077,431	24,956	42,443	18,930,658	10,649,510	209,938	1.56	0.00	1,160.61	238,793	2,681,332
Bank of Kaohsiung	6,367	3,279	24	157	13,709	110,882	321	0.39	0.06	199.69	615	3,706
Mega International Commercial Bank(former The International Commercial Bank of China)	578,529	307,783	2,255	19,277	2,600,540	1,842,713	27,329	1.57	0.17	292.33	34,552	571,700
Taiwan Business Bank	356,365	109,800	730	2,269	1,378,328	692,404	15,162	1.72	0.45	128.87	15,455	208,167
Standard Chartered Bank Taiwan(former Hsinchu International Bank)	396,323	242,359	813	6,980	8,610,149	1,246,066	11,056	0.98	0.00	100.00	153,189	1,994,824
Taichung Commercial Bank	110,420	23,205	824	1,773	197,958	147,636	0	0.40	0.05	1,004.05	5,441	40,336
Kings Town Bank(former Tainan Business Bank)	50,033	27,246	62	523	100,103	73,663	318	0.49	0.13	897.91	1,348	23,798
Hwatai Bank	12,168	8,268	177	52	41,819	64,103	0	0.87	0.63	591.58	0	3,685
Shin Kong Commercial Bank	956,457	411,072	5,842	12,025	4,952,674	2,309,568	47,703	2.03	0.09	203.58	64,008	919,074
Sunny Bank	120,584	56,516	650	358	920,553	116,036	2,823	2.79	0.01	152.81	16,426	255,452
Cota Commercial Bank	26,868	20,661	720	222	124,902	101,008	966	0.61	0.18	452.43	2,900	65,610
Union Bank of Taiwan	2,842,798	1,183,263	13,001	16,966	11,753,963	4,467,043	172,712	2.82	0.32	126.21	146,733	3,144,678
Far Eastern International Bank	1,020,743	616,341	12,940	5,401	9,780,485	2,372,825	32,412	1.75	0.38	111.89	124,554	1,502,930
Yuanta Bank(former Fuhwa Commercial Bank)	301,497	135,903	1,042	2,646	1,450,169	709,150	8,357	1.06	0.00	455.02	23,777	446,161
E. Sun Commercial Bank, Ltd.	2,436,404	1,510,988	20,338	19,613	20,204,620	5,285,072	327,150	2.06	0.64	108.64	0	1,195,498
Cosmos Bank, Taiwan	646,414	279,877	9,134	11,525	2,484,106	925,995	27,731	2.22	1.85	172.27	40,611	606,087
Taishin International Bank	2,754,868	1,724,516	23,497	153,217	11,828,658	7,643,899	79,057	2.61	1.10	136.49	49,711	1,014,502
Ta Chong Bank Ltd.	432,814	189,950	23,609	5,077	2,297,249	781,418	30,485	0.00	0.00	27,804.98	30,982	502,508
Jih Sun International Bank	463,153	200,126	634	2,462	1,964,478	680,537	7,869	2.55	0.00	236.10	32,189	390,229
EnTie Commercial Bank	260,452	74,627	1,481	43,210	1,829,391	405,546	3,597	2.66	0.22	105.47	0	268,614
Chinatrust Commercial Bank	5,189,105	3,571,391	26,374	82,438	24,060,220	19,058,845	868,602	1.31	0.02	213.01	305,490	3,688,897
Chinfon Commercial Bank	759,933	285,690	82	9,390	3,470,511	983,579	9,282	4.01	1.88	148.61	2,951	361,823
Citibank N. A.	1,843,465	1,491,463	38,804	22,980	55,203,393	11,948,977	1,146,603	1.02	0.00	537.05	239,034	2,966,862
ABN AMRO Bank	1,184,458	523,956	9,486	8,478	21,314,279	3,211,885	51,396	2.99	0.00	178.10	220,540	2,382,130
DBS bank Ltd.(by merge of Bowa Bank)	13,075	5,127	0	688	48,276	29,895	265	1.83	0.05	130.50	0	21,581
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	781,111	432,325	209,693	350,235	12,075,742	2,278,719	90,200	1.12	0.00	1,247.69	239,446	3,140,947
Asia Trust & Investment Corp.	3,435	1,801	0	86	24,553	9,240	626	1.54	0.00	331.60	1,199	2,623
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,612,821	966,657	10,512	19,269	8,418,313	5,980,111	302,275	1.70	0.00	451.64	98,193	1,249,266
AIG Credit Card(Taiwan) Co. Ltd.	270,760	178,375	0	4,721	6,545,113	1,704,494	0	1.75	0.00	681.19	77,370	1,240,390
American Express International Inc.	134,836	81,424	1,039	1,464	1,020,654	2,053,993	1,747	0.39	0.00	3,264.32	22,571	349,115
Diners Club International Taiwan Ltd.	46,855	20,930	25	451	147,834	161,590	9,249	1.62	0.00	630.31	1,119	16,762
Aeon Credit Card (Taiwan) Co., Ltd.	97,143	38,160	1,289	640	184,985	129,445	5,920	0.37	0.00	174.58	1,151	14,321
Total	34,240,071	19,611,051	474,763	911,092	258,226,389	102,669,052	3,806,796	1.65	0.21	339.23	2,531,037	35,282,540

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.