

Important Credit Card Business and Financial Information

2009/2

Unit : NT\$1,000 ; %

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	266,563	124,682	305	1,118	454,374	745,048	2,049	1.24	0.59	178.30	6,395	11,126
Land Bank of Taiwan	195,547	59,170	148	1,438	457,194	320,375	2,445	1.16	0.43	131.13	4,481	9,348
Taiwan Cooperative Bank	479,327	171,894	1,613	3,413	1,162,902	1,180,558	23,406	1.52	1.24	252.21	15,822	15,822
First Commercial Bank	458,864	223,520	2,793	3,594	1,537,360	1,585,726	14,553	0.57	0.00	193.37	17,770	34,841
Hua Nan Commercial Bank	463,952	194,867	1,242	2,887	871,868	911,067	0	0.75	0.00	142.33	9,669	9,669
Chang Hwa Commercial Bank	88,558	53,679	194	435	167,221	360,640	1,963	0.55	0.26	780.17	2,097	3,891
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	430,907	246,102	0	2,282	2,994,073	957,326	60,659	2.48	0.00	278.31	24,222	48,845
The Shanghai Commercial & Savings Bank	482,626	190,759	3,555	3,474	1,224,670	1,105,145	56,697	1.16	0.02	302.14	12,862	24,535
Taipei Fubon Bank	2,135,126	1,466,590	9,945	42,054	13,674,682	6,652,688	96,986	0.86	0.00	795.99	187,377	382,617
Cathay United Bank	3,246,264	1,925,970	20,967	61,763	18,401,231	13,383,949	151,174	1.29	0.00	1,431.82	156,412	341,010
Bank of Kaohsiung	6,187	3,209	29	44	11,382	94,250	158	0.56	0.34	120.05	61	62
Mega International Commercial Bank(former The International Commercial Bank of China)	561,987	302,312	2,063	7,958	2,456,718	1,510,909	18,362	1.60	0.38	270.14	34,633	64,793
Taiwan Business Bank	345,845	108,905	1,549	9,265	1,310,869	701,401	12,027	1.09	0.19	149.03	12,321	24,560
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	381,916	237,234	1,508	6,124	7,733,074	1,308,114	7,973	1.20	0.05	116.42	124,797	247,200
Taichung Commercial Bank	103,918	30,646	416	2,270	192,728	156,835	0	1.41	0.80	355.72	70	2,881
Kings Town Bank(former Tainan Business Bank)	48,493	26,173	36	622	95,001	66,970	40	0.53	0.14	915.19	1,644	2,997
Hwatai Bank	12,131	8,285	90	155	41,823	58,490	0	0.93	0.00	1,153.97	0	0
Shin Kong Commercial Bank	926,262	403,280	10,318	22,704	4,810,949	2,386,404	57,264	2.05	0.29	226.99	91,533	91,533
Sunny Bank	115,065	55,326	286	2,209	817,501	93,261	1,928	2.82	0.01	146.66	7,802	17,521
Cota Commercial Bank	26,157	19,662	732	83	115,640	81,474	352	0.76	0.02	224.89	2,447	3,802
Union Bank of Taiwan	2,791,149	1,157,237	9,652	52,611	11,164,425	3,650,264	85,462	2.60	0.71	163.62	140,966	300,946
Far Eastern International Bank	1,033,969	624,668	8,988	6,270	9,147,504	2,130,675	17,048	1.70	0.32	110.59	81,785	164,683
Yuanta Bank(former Fuhwa Commercial Bank)	302,156	131,895	2,242	3,143	1,377,936	775,673	6,991	1.50	0.00	358.22	8,348	27,151
E. Sun Commercial Bank, Ltd.	2,474,766	1,536,678	14,976	16,918	19,934,465	5,682,862	263,338	1.70	0.23	161.39	111,984	223,588
Cosmos Bank, Taiwan	634,473	276,035	6,426	9,112	2,429,822	907,914	24,840	2.37	1.68	158.01	34,643	73,979
Taishin International Bank	2,410,553	1,565,394	8,690	155,245	12,794,376	7,844,132	79,313	2.03	0.71	320.48	30,478	235,405
Ta Chong Bank Ltd.	491,974	214,716	12,012	4,023	2,276,945	1,026,851	37,211	0.04	0.01	12,832.15	37,195	68,042
Jih Sun International Bank	457,936	197,442	426	2,024	1,820,371	774,615	4,324	2.47	0.00	243.02	27,962	56,893
EnTie Commercial Bank	253,672	74,318	2,017	2,489	1,650,791	420,293	2,453	0.59	0.03	167.25	71,458	71,458
Chinatrust Commercial Bank	4,996,454	3,466,144	35,479	102,206	25,524,679	16,645,351	592,277	1.30	0.00	231.97	231,296	466,193
Chinfon Commercial Bank	733,701	261,843	80	8,478	3,193,435	1,048,461	7,931	6.44	4.91	120.27	0	0
Citibank N. A.	1,885,565	1,527,838	28,961	28,716	51,755,760	9,893,162	914,263	1.17	0.00	510.98	235,917	474,181
ABN AMRO Bank	838,733	517,491	7,611	9,843	18,553,719	3,359,283	42,072	2.51	0.00	169.79	259,274	607,821
DBS bank Ltd.(by merge of Bowa Bank)	11,211	4,784	0	344	41,865	33,260	191	1.10	0.12	120.58	1,230	2,486
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	738,365	444,148	5,857	29,304	10,755,715	2,483,701	71,115	1.76	0.00	727.09	233,497	459,335
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,573,368	954,796	4,722	20,068	10,155,829	5,424,475	116,855	1.59	0.00	427.03	90,958	182,043
AIG Credit Card(Taiwan) Co. Ltd.	255,489	169,214	0	4,751	5,729,420	2,405,295	0	1.61	0.01	788.10	58,346	121,372
American Express International Inc.	130,397	77,301	719	2,383	531,646	1,516,990	2,051	0.75	0.00	2,381.22	15,709	33,331
Diners Club International Taiwan Ltd.	45,712	19,662	23	408	120,765	111,998	7,181	2.37	0.00	527.01	1,177	2,906
Aeon Credit Card (Taiwan) Co., Ltd.	95,433	37,937	819	1,689	190,200	123,996	5,027	0.55	0.00	181.59	758	1,379
Total	32,930,771	19,111,806	207,489	633,917	247,680,928	99,919,881	2,787,979	1.60	0.21	373.62	2,385,396	4,910,245

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 exclude

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.