

**Important Credit Card Business and Financial Information**

2009/7

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	267,062	112,475	1,075	1,481	424,021	768,978	2,390	0.77	0.32	209.82	2,510	41,001
Land Bank of Taiwan	171,550	58,336	164	7,953	430,939	362,745	2,699	1.13	0.56	547.68	2,372	29,123
Taiwan Cooperative Bank	471,913	172,838	5,974	7,705	1,069,926	1,498,404	17,375	1.30	1.10	174.44	10,171	62,386
First Commercial Bank	465,854	239,047	20,432	5,024	1,479,585	1,776,196	12,828	0.13	0.00	461.69	9,956	108,067
Hua Nan Commercial Bank	450,647	189,842	2,562	2,762	777,133	932,495	0	0.61	0.07	185.49	8,952	55,678
Chang Hwa Commercial Bank	80,703	51,607	211	426	151,071	437,755	2,215	0.36	0.23	974.56	1,291	11,925
The Shanghai Commercial & Savings Bank	483,993	200,093	3,549	5,172	1,129,647	1,331,404	30,661	1.37	0.38	243.58	0	71,379
Taipei Fubon Bank	2,045,046	1,430,432	16,629	55,792	12,161,738	8,921,362	123,550	0.55	0.00	1,202.16	140,709	1,166,347
Cathay United Bank	3,104,508	1,905,293	16,082	36,028	17,344,551	12,656,623	167,456	0.54	0.00	2,632.51	126,285	1,085,475
Bank of Kaohsiung	6,114	3,068	36	32	10,522	144,537	473	0.17	0.03	174.83	173	671
Mega International Commercial Bank(former The International Commercial Bank of China )	537,199	296,270	2,877	6,022	2,274,908	1,872,001	23,225	1.34	0.49	216.80	23,089	202,322
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	420,236	225,779	0	2,483	2,553,088	1,224,075	27,735	2.53	0.00	313.57	26,186	190,629
Taiwan Business Bank	297,923	107,018	1,131	14,063	1,221,057	726,067	13,895	1.17	0.04	149.90	11,333	82,161
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	342,524	222,007	277	5,394	6,578,323	1,329,386	18,221	0.77	0.00	137.85	59,808	661,412
Taichung Commercial Bank	95,110	31,044	596	2,003	178,664	169,990	0	0.32	0.00	1,740.56	5,302	20,331
Kings Town Bank(former Tainan Business Bank)	46,995	24,405	46	317	84,526	78,640	140	0.64	0.16	893.54	801	9,415
Hwatai Bank	11,666	8,159	24	30	38,356	67,385	0	0.16	0.00	3,789.02	0	2,088
Shin Kong Commercial Bank	908,618	404,615	5,352	7,875	4,397,660	2,722,964	34,515	2.33	0.93	216.47	39,755	270,436
Sunny Bank	81,243	54,579	1,094	2,779	742,143	149,223	2,830	2.72	0.09	122.48	6,500	57,814
Cota Commercial Bank	24,885	19,046	244	1,025	101,607	100,271	399	0.58	0.00	238.55	1,303	12,171
Union Bank of Taiwan	2,568,758	1,092,370	13,490	58,788	9,992,504	4,553,266	153,320	2.21	0.72	160.95	99,987	886,594
Far Eastern International Bank	1,042,140	618,257	7,246	5,120	8,613,217	2,635,431	28,075	1.08	0.33	183.15	47,821	514,883
Yuanta Bank(former Fuhwa Commercial Bank )	301,385	130,832	3,401	2,212	1,304,248	822,236	6,433	1.10	0.00	295.46	11,275	99,308
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,401,318	909,515	4,925	14,167	8,758,881	5,670,077	167,964	1.23	0.00	556.06	70,230	575,481
E. Sun Commercial Bank, Ltd.	2,467,840	1,512,518	16,337	17,387	17,947,698	8,590,447	344,794	1.59	0.19	138.84	106,614	773,112
Cosmos Bank, Taiwan	595,258	261,502	4,380	9,457	2,234,267	927,909	30,603	1.87	1.61	173.16	34,990	235,208
Taishin International Bank	2,263,700	1,507,978	20,079	22,009	13,834,756	9,646,936	151,730	1.92	0.98	297.72	62,311	534,964
Ta Chong Bank Ltd.	494,043	240,741	4,927	9,413	2,150,496	1,087,432	17,242	0.00	0.00	40,513.66	22,755	202,120
Jih Sun International Bank	440,274	181,473	157	2,680	1,629,822	736,964	4,567	1.23	0.00	166.70	10,245	168,474
EnTie Commercial Bank	244,921	71,841	1,139	922	1,486,323	470,757	2,450	1.48	0.03	117.18	0	107,943
Chinatrust Commercial Bank	4,900,899	3,341,785	48,010	55,663	22,887,529	21,203,045	812,624	1.05	0.00	266.97	183,518	1,497,489
Chinfon Commercial Bank	696,890	242,370	48	6,875	2,842,504	1,041,310	5,917	5.10	3.96	118.78	0	0
ABN AMRO Bank	790,104	473,223	4,676	13,662	14,766,680	3,669,890	36,326	1.26	0.00	318.31	218,066	1,783,275
DBS bank Ltd.(by merge of Bowa Bank)	9,858	4,144	0	265	36,489	33,512	244	1.21	0.00	197.75	0	4,554
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	695,672	417,415	3,576	10,249	9,453,326	2,431,247	54,975	1.30	0.00	1,219.12	109,325	1,193,170
Citibank N. A.	1,945,113	1,592,741	31,737	36,545	45,667,090	13,437,917	774,456	1.07	0.00	638.89	273,890	1,906,280
AIG Credit Card(Taiwan) Co. Ltd.	231,597	148,966	0	5,342	4,911,249	1,658,289	0	1.21	0.00	1,215.08	40,373	368,481
American Express International Inc.	124,436	73,030	954	3,125	765,477	2,020,923	1,906	0.72	0.00	1,970.92	10,338	120,755
Diners Club International Taiwan	43,854	18,909	30	467	105,930	148,920	4,092	1.79	0.00	773.36	1,656	11,859
Acorn Credit Card (Taiwan) Co., Ltd.	99,195	41,702	2,355	1,295	192,799	122,759	3,284	0.36	0.00	250.04	1,180	8,178
<b>Total</b>	<b>31,671,044</b>	<b>18,637,265</b>	<b>245,822</b>	<b>440,009</b>	<b>222,730,750</b>	<b>118,179,768</b>	<b>3,081,609</b>	<b>1.25</b>	<b>0.24</b>	<b>440.39</b>	<b>1,781,070</b>	<b>15,132,959</b>

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.