

Important Credit Card Business and Financial Information

2010/1

Unit : 1,000 : %

Issuer	Effective Cards	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	266,922	122,522	325	1,219	400,917	726,803	1,799	0.57	0.15	260.11	2,428	2,428
Land Bank of Taiwan	130,888	55,822	203	3,972	393,780	411,230	1,921	0.88	0.48	777.14	919	919
Taiwan Cooperative Bank	420,541	181,700	2,041	10,700	991,271	1,437,572	17,288	1.04	0.80	301.39	8,942	8,942
First Commercial Bank	496,082	305,773	10,135	2,864	1,321,781	2,019,111	12,496	0.07	0.00	669.44	7,923	7,923
Hua Nan Commercial Bank	450,515	200,746	17,254	2,386	648,347	931,375	0	0.81	0.09	167.26	0	0
Chang Hwa Commercial Bank	85,203	53,174	1,808	448	146,153	433,934	1,715	0.34	0.26	705.97	610	610
The Shanghai Commercial & Savings Bank	394,466	221,823	2,355	9,856	1,078,314	1,346,472	9,663	0.81	0.21	424.04	0	0
Taipei Fubon Bank	1,912,606	1,419,007	10,963	22,684	10,709,765	9,108,967	118,530	0.42	0.00	1,975.64	104,901	104,901
Cathay United Bank	2,937,150	1,918,758	17,811	41,370	17,004,376	14,328,539	173,126	0.36	0.00	3,066.60	68,485	68,485
Bank of Kaohsiung	6,033	3,080	30	19	11,486	96,449	176	0.22	0.11	137.14	3	3
Mega International Commercial Bank(former The International Commercial Bank of China)	544,448	316,303	4,620	5,049	2,151,205	1,996,143	19,943	0.90	0.32	252.26	9,950	9,950
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,395,386	1,859,816	27,825	29,041	42,818,904	15,808,480	626,517	0.87	0.00	344.61	202,553	202,553
Taiwan Business Bank	256,215	104,594	912	1,709	1,138,315	708,438	10,720	0.68	0.08	179.76	8,236	8,236
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	299,158	209,762	217	5,516	5,689,666	1,330,270	12,328	0.59	0.00	276.53	39,581	39,581
Taichung Commercial Bank	82,515	30,745	413	1,638	164,892	173,715	0	1.03	0.60	542.42	0	0
Kings Town Bank(former Tainan Business Bank)	37,808	23,546	0	431	77,987	57,525	40	0.31	0.17	1,415.85	719	719
Hwatai Bank	11,541	7,913	15	18	36,764	69,952	0	0.21	0.00	2,102.54	0	0
Shin Kong Commercial Bank	866,619	405,257	4,388	10,560	4,083,162	2,574,039	79,172	0.89	0.00	494.56	39,385	39,385
Sunny Bank	58,715	28,458	504	2,222	668,828	145,413	2,253	1.63	0.06	140.88	3,911	3,911
Cota Commercial Bank	21,241	15,652	94	717	89,736	165,492	235	0.68	0.02	442.59	1,458	1,458
Union Bank of Taiwan	1,965,570	1,067,978	6,931	83,008	9,271,504	4,603,932	167,605	1.68	0.60	202.29	69,977	69,977
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,199,597	765,236	6,524	7,888	12,563,211	4,807,057	118,514	1.41	0.40	1,470.94	60,500	60,500
Yuanta Bank(former Fuhwa Commercial Bank)	301,160	132,212	3,280	3,957	1,184,386	792,179	5,141	1.30	0.00	333.18	6,994	6,994
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,353,604	892,140	5,680	11,113	7,991,020	5,269,683	192,617	1.04	0.00	411.03	38,667	38,667
E. Sun Commercial Bank, Ltd.	2,477,865	1,558,221	17,146	14,247	18,038,298	9,127,511	122,008	1.35	0.14	181.70	108,571	108,571
Cosmos Bank, Taiwan	588,775	256,269	4,838	4,768	2,089,256	797,629	11,393	1.26	1.07	296.60	18,569	18,569
Taishin International Bank	2,324,905	1,564,530	19,635	12,815	11,670,760	9,733,014	74,716	0.69	0.03	606.00	60,488	60,488
Ta Chong Bank Ltd.	545,247	261,974	18,539	12,633	2,252,683	1,092,019	139,187	0.00	0.00	53,469.77	19,006	19,006
Jih Sun International Bank	421,146	188,216	74	1,584	1,402,547	649,064	17,808	1.06	0.00	191.98	13,347	13,347
EnTie Commercial Bank	240,829	70,715	848	735	1,318,447	482,938	2,138	0.44	0.04	268.85	0	0
Chinatrust Commercial Bank	4,963,794	3,447,540	39,585	32,748	21,826,254	22,240,179	772,180	0.78	0.00	331.51	136,212	136,212
Chinfon Commercial Bank	656,025	234,060	0	9,774	2,545,734	904,774	3,604	6.89	6.08	111.40	0	0
ABN AMRO Bank	776,000	456,813	2,711	6,531	12,474,043	3,668,974	31,296	0.89	0.00	424.09	96,556	96,556
DBS bank Ltd.(by merge of Bowa Bank)	7,629	3,930	0	378	30,986	29,759	161	0.41	0.00	179.05	0	0
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	631,841	424,029	2,835	12,725	8,593,850	2,571,569	49,198	0.87	0.00	1,396.67	57,380	57,380
American Express International Inc.	120,989	70,898	1,438	1,775	660,589	2,398,884	248	0.20	0.00	2,798.29	17,770	17,770
Diners Club International Taiwan	41,588	17,490	23	269	111,769	126,986	4,283	1.15	0.00	1,349.08	1,826	1,826
Aeon Credit Card (Taiwan) Co., Ltd.	96,777	42,750	1,140	1,024	191,872	160,368	3,645	0.23	0.00	449.43	961	961
Total	30,387,393	18,939,452	233,140	370,391	203,842,858	123,326,438	2,803,664	0.91	0.15	561.22	1,206,828	1,206,828

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 taken against the

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.