

Important Credit Card Business and Financial Information

2010/Apr.

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	266,284	119,735	297	901	373,929	731,720	1,911	0.48	0.21	244.75	1,277	6,558
Land Bank of Taiwan	124,535	55,637	224	3,412	373,153	308,448	2,045	0.86	0.53	792.64	866	6,028
Taiwan Cooperative Bank	401,688	176,894	2,649	10,278	961,723	1,351,245	15,607	1.11	0.98	248.23	0	17,453
First Commercial Bank	483,197	314,004	15,294	19,733	1,261,195	2,042,124	8,910	0.05	0.00	1,030.25	6,180	28,013
Hua Nan Commercial Bank	514,228	242,261	24,606	2,412	611,243	994,776	0	0.66	0.08	177.21	0	11,809
Chang Hwa Commercial Bank	103,648	62,497	9,177	539	133,306	447,444	1,388	0.23	0.16	895.53	429	3,177
The Shanghai Commercial & Savings Bank	389,966	221,079	4,035	3,616	1,015,280	1,271,548	10,171	0.68	0.19	594.32	10,507	22,203
Taipei Fubon Bank	1,882,253	1,407,493	14,488	20,340	10,243,605	8,414,945	120,198	0.31	0.00	2,889.63	68,458	348,363
Cathay United Bank	2,941,720	1,932,762	26,902	18,478	16,343,155	14,215,923	147,417	0.32	0.00	3,478.21	60,575	248,664
Bank of Kaohsiung	6,086	3,125	25	35	9,299	118,558	315	0.24	0.22	105.15	57	111
Mega International Commercial Bank(former The International Commercial Bank of China)	524,313	321,107	6,881	11,397	2,031,749	1,975,604	16,303	0.86	0.29	261.07	11,466	45,471
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,361,267	1,881,233	28,121	33,882	40,011,703	14,133,707	596,722	0.99	0.19	149.60	166,183	766,878
Taiwan Business Bank	257,620	102,848	1,637	785	1,075,969	655,488	10,387	0.62	0.07	187.77	6,530	30,817
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	277,805	204,545	660	4,869	5,207,577	1,265,498	11,194	0.42	0.00	349.76	28,279	133,765
Taichung Commercial Bank	80,558	30,641	650	258	157,933	171,343	0	0.61	0.00	1,650.11	0	5,212
Kings Town Bank(former Tainan Business Bank)	0	20,919	0	36,844	68,013	35,724	15	0.83	0.22	689.02	525	1,966
Hwatai Bank	11,547	7,789	25	21	33,723	61,751	0	0.66	0.21	735.36	0	0
Shin Kong Commercial Bank	800,919	407,217	6,307	12,137	3,907,117	2,793,824	71,343	0.81	0.00	613.99	24,960	113,704
Sunny Bank	58,644	27,863	997	739	632,775	141,891	1,836	1.20	0.00	184.91	4,827	18,598
Cota Commercial Bank	19,864	13,717	283	668	82,811	79,152	606	1.02	0.02	224.17	534	3,458
Union Bank of Taiwan	1,812,456	1,033,790	7,537	36,599	8,721,198	3,846,266	155,229	1.22	0.42	414.03	63,931	273,834
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,197,547	736,127	6,757	6,621	11,831,373	3,925,146	176,913	0.74	0.25	2,497.04	92,842	316,417
Yuanta Bank(former Fuhwa Commercial Bank)	300,434	131,344	2,482	2,572	1,127,335	718,616	4,389	1.35	0.00	402.45	6,631	27,816
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,342,698	877,835	6,444	8,818	7,557,974	5,189,066	179,639	0.87	0.00	521.10	35,115	151,586
E. Sun Commercial Bank, Ltd.	2,539,344	1,585,738	50,793	15,007	18,180,684	8,837,272	221,148	0.98	0.00	280.95	211,571	534,924
Cosmos Bank, Taiwan	590,078	249,800	4,451	3,860	1,991,072	911,224	10,014	1.36	1.20	316.94	5,746	56,329
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,950,388	1,772,009	25,336	39,393	13,701,365	10,414,632	79,045	0.65	0.03	775.92	63,645	533,889
Ta Chong Bank Ltd.	551,130	292,556	15,783	6,901	2,130,312	1,056,723	88,217	0.00	0.00	39,752.16	17,111	71,530
Jih Sun International Bank	416,089	178,448	124	2,067	1,259,313	576,991	20,246	0.90	0.00	178.13	15,276	59,049
ErTie Commercial Bank	239,844	70,413	743	809	1,223,096	436,794	2,504	0.26	0.02	1,814.50	24,362	24,362
Chinatrust Commercial Bank	4,993,676	3,465,524	36,974	21,724	20,489,546	20,945,072	788,207	0.75	0.00	358.10	109,654	494,272
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	767,712	443,459	2,646	5,507	11,351,347	3,351,339	26,273	0.92	0.00	441.48	44,708	288,379
DBS bank Ltd.(by merge of Bowa Bank)	7,013	3,804	0	131	28,041	17,150	135	1.30	0.00	194.74	78	863
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	609,603	414,485	2,941	7,865	7,938,408	2,239,415	32,310	0.79	0.00	1,489.89	47,877	217,891
American Express International Inc.	122,130	71,284	1,873	769	595,544	2,274,280	325	0.12	0.00	3,211.43	6,277	34,380
Diners Club International Taiwan Ltd.	40,751	16,868	24	315	84,736	116,209	4,060	1.33	0.00	1,293.69	380	3,472
Aeon Credit Card (Taiwan) Co., Ltd.	96,520	42,784	742	997	196,234	155,914	5,079	0.14	0.00	559.80	1,083	3,925
Total	30,083,555	18,939,634	308,908	341,299	192,942,836	116,222,822	2,810,101	0.74	0.09	702.74	1,137,940	4,905,166

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

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