

**Important Credit Card Business and Financial Information**

2010/August

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   | 266,768           | 123,269           | 381                   | 770                     | 358,761            | 799,360                     | 1,941                       | 0.39  | 0.20                                 | 251.42             | 1,311                    | 14,156                  |
| Land Bank of Taiwan  | 118,184           | 54,845            | 208                   | 789                     | 363,856            | 362,538                     | 1,896                       | 1.08  | 0.83                                 | 546.35             | 876                      | 9,647                   |
| Taiwan Cooperative Bank  | 386,808           | 179,333           | 4,163                 | 3,265                   | 937,365            | 1,583,785                   | 15,682                      | 0.95  | 0.87                                 | 255.90             | 0                        | 33,707                  |
| First Commercial Bank  | 496,945           | 335,784           | 15,702                | 6,824                   | 1,293,269          | 2,272,229                   | 9,959                       | 0.11  | 0.00                                 | 509.20             | 4,104                    | 47,063                  |
| Hua Nan Commercial Bank  | 543,116           | 283,042           | 9,363                 | 2,896                   | 611,817            | 1,321,848                   | 0                           | 0.70  | 0.32                                 | 101.52             | 0                        | 19,925                  |
| Chang Hwa Commercial Bank  | 119,653           | 85,011            | 5,049                 | 476                     | 135,477            | 536,288                     | 1,295                       | 0.20  | 0.16                                 | 633.63             | 681                      | 5,983                   |
| The Shanghai Commercial & Savings Bank   | 390,449           | 217,380           | 2,901                 | 2,953                   | 993,855            | 1,371,576                   | 8,782                       | 0.57  | 0.16                                 | 896.68             | 9,048                    | 40,734                  |
| Taipei Fubon Bank  | 1,978,384         | 1,455,453         | 60,046                | 14,054                  | 9,841,640          | 11,403,891                  | 98,510                      | 0.17  | 0.00                                 | 2,216.50           | 38,221                   | 542,267                 |
| Cathay United Bank   | 2,975,032         | 1,966,674         | 26,204                | 20,629                  | 16,458,943         | 14,938,446                  | 145,849                     | 0.20  | 0.00                                 | 928.63             | 42,535                   | 439,849                 |
| Bank of Kaohsiung  | 6,077             | 3,059             | 46                    | 40                      | 9,154              | 137,849                     | 492                         | 0.15  | 0.00                                 | 198.28             | 277                      | 578                     |
| Mega International Commercial Bank(former The International Commercial Bank of China )                             | 545,144           | 336,110           | 12,984                | 9,501                   | 1,972,991          | 2,114,141                   | 18,923                      | 0.60  | 0.24                                 | 219.74             | 6,813                    | 89,127                  |
| Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)       | 2,357,140         | 1,919,077         | 29,835                | 37,334                  | 37,173,738         | 16,621,136                  | 449,717                     | 0.77  | 0.13                                 | 504.06             | 140,907                  | 1,372,896               |
| Taiwan Business Bank   | 260,832           | 102,698           | 1,756                 | 922                     | 1,028,718          | 755,533                     | 10,873                      | 0.44  | 0.05                                 | 100.00             | 5,812                    | 53,631                  |
| Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.) | 267,363           | 198,528           | 1,742                 | 2,606                   | 4,944,202          | 1,362,673                   | 21,204                      | 0.36  | 0.00                                 | 362.64             | 16,763                   | 220,057                 |
| Taichung Commercial Bank   | 81,565            | 31,053            | 522                   | 380                     | 157,875            | 206,009                     | 0                           | 1.04  | 0.00                                 | 857.76             | 0                        | 9,319                   |
| HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)  | 608,965           | 401,410           | 16,007                | 6,253                   | 7,465,731          | 2,790,767                   | 46,847                      | 0.50  | 0.00                                 | 1,405.36           | 29,281                   | 358,329                 |
| Hwatai Bank  | 11,602            | 7,677             | 37                    | 22                      | 32,175             | 73,634                      | 0                           | 1.35  | 0.13                                 | 289.40             | 0                        | 554                     |
| Shin Kong Commercial Bank  | 764,544           | 395,203           | 4,108                 | 8,799                   | 3,785,561          | 3,325,681                   | 76,981                      | 0.61  | 0.01                                 | 772.60             | 17,979                   | 193,277                 |
| Sunny Bank   | 59,170            | 28,452            | 648                   | 543                     | 592,734            | 164,836                     | 2,240                       | 0.84  | 0.10                                 | 181.35             | 3,686                    | 34,416                  |
| Cota Commercial Bank   | 19,847            | 12,076            | 190                   | 47                      | 78,462             | 80,684                      | 313                         | 0.73  | 0.00                                 | 239.39             | 459                      | 5,363                   |
| Union Bank of Taiwan   | 1,727,309         | 994,288           | 7,057                 | 25,340                  | 8,285,241          | 4,651,426                   | 182,071                     | 0.67  | 0.20                                 | 132.52             | 59,686                   | 495,389                 |
| Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)                    | 1,193,134         | 723,144           | 5,812                 | 8,256                   | 11,569,661         | 4,120,184                   | 196,522                     | 0.52  | 0.23                                 | 231.38             | 40,181                   | 539,866                 |
| Yuanta Bank(former Fuhwa Commercial Bank )   | 298,952           | 129,294           | 1,796                 | 3,447                   | 1,030,254          | 788,896                     | 5,347                       | 1.11  | 0.00                                 | 492.45             | 6,007                    | 51,223                  |
| Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)  | 1,376,252         | 875,729           | 12,183                | 5,836                   | 7,266,312          | 5,774,661                   | 192,209                     | 0.67  | 0.00                                 | 678.40             | 24,222                   | 262,409                 |
| E. Sun Commercial Bank, Ltd.   | 2,569,878         | 1,619,009         | 25,655                | 27,643                  | 18,340,032         | 10,147,780                  | 209,108                     | 0.68  | 0.00                                 | 268.07             | 94,127                   | 1,016,346               |
| Cosmos Bank, Taiwan  | 591,104           | 249,517           | 3,491                 | 3,671                   | 1,930,308          | 965,125                     | 13,225                      | 1.04  | 0.93                                 | 107.67             | 12,310                   | 100,909                 |
| Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)                                | 2,939,856         | 1,794,309         | 25,163                | 19,501                  | 13,476,725         | 12,016,057                  | 81,114                      | 0.55  | 0.02                                 | 606.50             | 53,511                   | 741,650                 |
| Ta Chong Bank Ltd.   | 575,614           | 262,882           | 11,138                | 6,951                   | 2,099,000          | 1,248,618                   | 109,589                     | 0.00  | 0.00                                 | 312.16             | 18,882                   | 141,817                 |
| Jih Sun International Bank   | 407,040           | 183,272           | 299                   | 3,553                   | 1,141,125          | 621,666                     | 13,557                      | 0.44  | 0.00                                 | 116.09             | 8,997                    | 100,828                 |
| EnTie Commercial Bank  | 235,986           | 70,471            | 609                   | 1,286                   | 1,153,132          | 507,940                     | 2,454                       | 1.71  | 0.53                                 | 116.73             | 0                        | 24,362                  |
| Chinatrust Commercial Bank   | 5,071,851         | 3,479,941         | 52,213                | 23,989                  | 20,326,846         | 24,705,751                  | 858,444                     | 0.62  | 0.00                                 | 270.93             | 86,144                   | 879,791                 |
| Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )  | 761,482           | 428,216           | 3,629                 | 5,288                   | 10,218,192         | 3,090,838                   | 25,353                      | 0.62  | 0.00                                 | 7,517.42           | 64,752                   | 531,740                 |
| DBS bank Ltd.(by merge of Bowa Bank)   | 6,721             | 3,381             | 0                     | 57                      | 24,847             | 14,238                      | 134                         | 0.22  | 0.00                                 | 174.79             | 42                       | 1,747                   |
| American Express International Inc.  | 124,797           | 72,868            | 2,139                 | 970                     | 536,049            | 2,570,789                   | 322                         | 0.13  | 0.00                                 | 2,403.25           | 3,360                    | 49,375                  |
| Diners Club International Taiwan Ltd.  | 39,015            | 16,574            | 16                    | 856                     | 68,525             | 112,927                     | 4,843                       | 1.20  | 0.00                                 | 1,393.41           | 411                      | 6,218                   |
| Aeon Credit Card (Taiwan) Co., Ltd.  | 70,503            | 42,178            | 1,275                 | 2,289                   | 208,966            | 141,883                     | 3,936                       | 0.24  | 0.00                                 | 372.84             | 775                      | 7,919                   |
| <b>Total</b>   | <b>30,247,082</b> | <b>19,081,207</b> | <b>344,367</b>        | <b>258,036</b>          | <b>185,911,539</b> | <b>133,701,683</b>          | <b>2,809,732</b>            | <b>0.56</b>                                 | <b>0.07</b>                          | <b>504.48</b>      | <b>792,160</b>           | <b>8,442,467</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 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.