

Important Credit Card Business and Financial Information

2010/September

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	266,617	122,119	227	907	357,328	721,458	1,889	0.43	0.25	229.99	1,886	16,042
Land Bank of Taiwan	119,324	54,838	1,607	804	363,253	334,636	1,908	1.08	0.78	549.22	1,502	11,149
Taiwan Cooperative Bank	387,333	181,707	3,866	2,826	920,077	1,480,243	16,215	0.86	0.77	240.57	10,518	44,225
First Commercial Bank	504,751	344,132	15,369	9,196	1,306,523	2,409,138	9,459	0.16	0.00	414.30	4,889	51,952
Hua Nan Commercial Bank	547,093	286,087	8,112	2,859	585,524	1,316,799	0	0.43	0.10	102.22	8,382	28,307
Chang Hwa Commercial Bank	124,421	91,499	5,736	544	137,330	542,196	1,513	0.24	0.19	395.17	846	6,829
The Shanghai Commercial & Savings Bank	390,214	217,185	2,721	2,816	997,052	1,361,039	11,126	0.75	0.34	675.01	0	40,734
Taipei Fubon Bank	2,019,805	1,484,681	60,056	18,635	9,820,222	12,044,289	97,235	0.17	0.00	2,248.25	37,777	580,044
Cathay United Bank	2,980,863	1,974,155	24,857	19,026	16,577,645	14,832,357	146,691	0.22	0.00	939.28	40,219	480,068
Bank of Kaohsiung	6,033	3,014	11	54	9,542	153,368	524	0.13	0.00	198.28	9	587
Mega International Commercial Bank(former The International Commercial Bank of China)	545,816	337,756	13,324	12,652	1,964,422	1,941,080	19,788	0.60	0.22	222.20	9,153	98,280
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,366,215	1,929,069	28,261	25,701	36,866,565	15,583,324	456,084	0.73	0.11	472.91	129,203	1,502,099
Taiwan Business Bank	261,260	102,503	1,869	1,441	1,021,308	733,266	9,641	0.44	0.06	100.00	5,489	59,120
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	267,483	197,963	3,491	2,832	4,963,908	1,309,564	17,005	0.32	0.00	373.73	18,062	238,119
Taichung Commercial Bank	81,831	31,233	562	352	174,083	186,934	0	0.31	0.00	1,799.70	2,753	12,072
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	616,983	408,551	14,234	6,216	7,399,760	3,040,127	59,069	0.49	0.00	1,569.99	27,855	386,184
Hwatai Bank	11,606	7,738	24	18	31,899	66,636	0	0.85	0.04	398.79	348	902
Shin Kong Commercial Bank	760,493	390,377	3,846	5,983	3,761,553	2,722,669	74,038	0.57	0.00	835.15	21,054	214,331
Sunny Bank	59,237	28,832	650	521	582,790	146,186	1,190	0.84	0.12	192.11	3,670	38,086
Cota Commercial Bank	19,647	11,683	132	312	77,491	80,286	246	0.71	0.09	260.73	507	5,870
Union Bank of Taiwan	1,711,157	991,710	5,838	21,990	8,193,825	3,916,390	170,188	0.69	0.18	138.23	31,883	527,272
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,190,576	721,141	5,365	7,960	11,410,421	3,831,572	128,710	0.52	0.23	230.06	36,949	576,815
Yuanta Bank(former Fuhwa Commercial Bank)	296,952	128,169	1,455	3,455	1,046,393	712,761	4,522	1.17	0.00	472.81	7,076	58,299
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,385,628	877,073	14,874	5,498	7,206,168	5,101,229	187,515	0.68	0.00	672.42	20,665	283,074
E. Sun Commercial Bank, Ltd.	2,574,591	1,620,194	43,053	38,340	18,354,068	8,917,297	248,274	0.53	0.00	374.32	260,973	1,277,319
Cosmos Bank, Taiwan	591,493	249,067	3,485	3,221	1,927,825	1,033,002	12,496	1.00	0.88	107.78	12,135	113,044
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,956,256	1,788,142	35,925	19,525	13,467,567	11,150,546	87,767	0.54	0.02	600.92	44,399	786,049
Ta Chong Bank Ltd.	577,235	265,057	11,208	9,587	2,085,989	1,280,447	110,060	0.00	0.00	298.57	17,549	159,366
Jih Sun International Bank	403,591	186,587	224	3,673	1,129,266	621,233	13,575	0.43	0.00	109.26	6,289	107,117
EnTie Commercial Bank	235,006	70,334	700	1,273	1,122,268	454,279	2,711	0.27	0.00	127.18	32,286	56,648
Chinatrust Commercial Bank	5,095,720	3,490,490	45,480	22,730	20,561,251	22,255,870	755,612	0.61	0.00	313.46	91,365	971,156
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	758,346	423,401	3,262	6,782	10,067,708	3,032,792	21,888	0.57	0.00	7,183.00	-288,069	243,671
DBS bank Ltd.(by merge of Bowa Bank)	6,657	3,251	0	64	23,447	12,904	81	0.57	0.00	192.74	83	1,830
American Express International Inc.	125,618	72,941	2,060	963	532,384	2,597,995	295	0.11	0.00	2,410.57	3,503	52,878
Diners Club International Taiwan Ltd.	39,020	16,436	26	318	75,008	118,079	4,327	1.21	0.00	1,415.29	244	6,462
Aeon Credit Card (Taiwan) Co., Ltd.	70,115	42,751	1,240	1,635	209,644	133,203	3,477	0.24	0.00	331.70	1,172	9,091
Total	30,354,986	19,151,866	363,150	260,709	185,331,507	126,175,194	2,675,119	0.52	0.06	502.17	602,624	9,045,091

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.