

**Important Credit Card Business and Financial Information**

2011/January

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	262,767	116,099	360	3,588	339,234	778,571	1,424	0.23	0.10	442.56	1,138	1,138
Land Bank of Taiwan	122,557	59,537	376	687	343,577	406,209	1,571	0.82	0.59	884.87	887	887
Taiwan Cooperative Bank	391,729	197,521	1,931	3,046	884,262	1,607,786	12,098	0.96	0.90	327.46	0	0
First Commercial Bank	500,942	358,489	7,399	9,581	1,303,542	2,547,904	12,383	0.17	0.00	1,421.42	4,980	4,980
Hua Nan Commercial Bank	539,769	293,316	3,431	4,292	601,761	1,351,850	195	0.50	0.17	104.44	0	0
Chang Hwa Commercial Bank	123,266	82,220	2,167	748	138,976	563,531	609	0.19	0.16	458.02	180	180
The Shanghai Commercial & Savings Bank	388,697	215,286	2,008	2,168	959,996	1,409,265	9,812	0.64	0.27	979.40	0	0
Taipei Fubon Bank	2,134,431	1,570,060	34,244	19,107	9,279,466	11,902,071	77,827	0.14	0.00	1,700.82	34,916	34,916
Cathay United Bank	3,052,976	2,063,190	27,169	19,272	16,311,915	16,092,508	135,763	0.20	0.00	1,691.73	37,651	37,651
Bank of Kaohsiung	6,086	3,133	173	54	10,404	93,547	271	0.00	0.00	43,700.56	1	1
Mega International Commercial Bank(former The International Commercial Bank of China )	513,869	340,860	2,060	10,753	1,899,623	2,314,562	17,980	0.48	0.15	660.07	6,201	6,201
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,405,703	1,976,417	28,004	27,561	35,568,185	18,459,527	361,259	0.68	0.10	1,900.43	127,612	127,612
Taiwan Business Bank	263,798	103,704	1,575	696	943,842	790,634	7,848	0.38	0.10	364.46	3,352	3,352
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	272,660	199,991	3,219	2,277	4,772,968	1,525,204	12,808	0.32	0.00	1,489.71	16,797	16,797
Taichung Commercial Bank	84,040	32,088	870	440	165,679	205,858	0	0.84	0.00	1,078.29	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	654,457	439,448	16,166	8,869	6,361,331	3,739,041	113,885	0.43	0.00	1,532.77	20,940	20,940
Hwatai Bank	11,597	7,663	23	21	29,074	81,187	0	0.36	0.15	1,791.84	0	0
Shin Kong Commercial Bank	754,808	387,896	5,698	4,953	3,612,397	3,054,302	70,178	0.28	0.00	1,164.44	16,594	16,594
Sunny Bank	58,578	28,206	434	402	537,234	156,718	1,253	0.75	0.00	268.07	2,480	2,480
Cota Commercial Bank	16,449	10,482	135	480	70,568	84,445	168	0.49	0.00	412.79	375	375
Union Bank of Taiwan	1,681,400	967,992	15,811	15,395	7,777,440	5,054,595	137,711	0.67	0.22	150.52	22,855	22,855
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,193,032	730,889	6,939	5,489	11,180,796	5,088,709	165,826	0.39	0.16	229.53	30,754	30,754
Yuanta Bank(former Fuhwa Commercial Bank )	287,660	123,899	1,230	5,650	952,901	893,382	3,146	1.09	0.00	1,484.28	3,001	3,001
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,454,286	901,981	32,573	11,403	6,906,417	5,805,312	176,399	0.63	0.00	1,138.66	20,310	20,310
E. Sun Commercial Bank, Ltd.	2,628,420	1,641,041	31,417	24,709	17,513,273	12,073,549	194,157	0.35	0.00	637.38	68,215	68,215
Cosmos Bank, Taiwan	590,603	249,698	3,167	3,771	1,834,469	844,937	9,852	0.85	0.75	173.26	7,682	7,682
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,011,266	1,827,332	27,796	19,383	13,302,642	12,935,956	99,423	0.41	0.01	619.73	37,242	37,242
Ta Chong Bank Ltd.	577,291	277,510	14,685	13,746	2,051,785	1,449,077	95,427	0.00	0.00	258.63	17,966	17,966
Jih Sun International Bank	393,559	168,543	279	6,553	1,044,705	591,340	20,008	0.55	0.00	644.33	5,079	5,079
EnTie Commercial Bank	237,132	72,285	1,122	918	1,019,594	496,916	2,461	0.16	0.01	119.88	0	0
Chinatrust Commercial Bank	5,182,961	3,545,504	42,456	25,630	20,115,891	25,838,701	623,829	0.45	0.00	828.86	127,858	127,858
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	712,984	437,198	3,891	18,093	9,146,078	3,451,637	18,772	0.64	0.00	9,904.88	0	0
DBS bank Ltd.(by merge of Bowa Bank)	6,402	3,029	0	35	21,039	17,720	58	0.46	0.00	191.65	0	0
American Express International Inc.	130,401	75,623	1,948	900	494,428	3,002,727	26	0.14	0.00	1,810.09	4,729	4,729
Diners Club International Taiwan Ltd.	37,945	15,720	18	367	73,648	119,305	3,787	1.15	0.00	1,347.07	371	371
Aeon Credit Card (Taiwan) Co., Ltd.	84,737	57,546	1,707	1,513	812,440	216,651	4,988	0.20	0.00	149.90	597	597
<b>Total</b>	<b>30,769,258</b>	<b>19,581,396</b>	<b>322,481</b>	<b>272,550</b>	<b>178,381,580</b>	<b>145,045,234</b>	<b>2,393,202</b>	<b>0.44</b>	<b>0.05</b>	<b>845.37</b>	<b>620,763</b>	<b>620,763</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.