

Important Credit Card Business and Financial Information

2009/1

Unit : NT\$1,000 ; %

Issuer	Card in force	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	266,778	124,868	288	1,188	470,780	640,865	1,499	0.93	0.20	230.70	4,731	4,731
Land Bank of Taiwan	196,758	59,783	140	1,215	474,688	399,196	1,757	1.11	0.40	134.41	4,867	4,867
Taiwan Cooperative Bank	480,231	174,929	1,175	4,313	1,217,482	1,304,166	17,746	1.76	1.45	251.73	0	0
First Commercial Bank	464,565	227,327	1,280	2,479	1,602,805	1,307,060	13,264	0.55	0.00	212.81	17,071	17,071
Hua Nan Commercial Bank	468,447	195,731	1,065	2,173	880,229	709,455	0	0.69	0.00	118.05	0	0
Chang Hwa Commercial Bank	91,558	54,486	153	427	188,516	376,825	1,819	0.66	0.35	633.05	1,794	1,794
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	433,189	251,024	0	1,667	2,893,519	1,387,733	52,758	2.06	0.00	297.72	24,623	24,623
The Shanghai Commercial & Savings Bank	483,138	192,462	1,430	2,768	1,260,624	920,665	34,380	1.18	0.01	273.86	11,673	11,673
Taipei Fubon Bank	2,167,235	1,485,002	9,634	30,173	14,340,438	7,600,260	101,400	0.76	0.00	846.26	195,240	195,240
Cathay United Bank	3,287,060	1,942,758	13,905	58,953	18,515,972	10,079,106	135,915	1.14	0.00	1,395.17	184,598	184,598
Bank of Kaohsiung	6,200	3,240	26	162	12,070	103,014	359	0.46	0.35	110.25	1	1
Mega International Commercial Bank(former The International Commercial Bank of China)	567,882	306,174	2,043	7,192	2,552,557	1,838,858	24,141	1.57	0.28	267.82	30,160	30,160
Taiwan Business Bank	353,561	109,491	835	1,941	1,342,103	644,125	11,021	1.04	0.18	153.82	12,239	12,239
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	388,670	241,016	1,399	5,173	8,060,429	1,080,379	8,613	1.20	0.01	116.56	122,403	122,403
Taichung Commercial Bank	105,772	23,002	510	1,548	194,029	132,716	0	0.76	0.08	736.93	2,811	2,811
Kings Town Bank(former Tainan Business Bank)	49,079	26,707	19	423	99,944	69,352	193	0.86	0.13	595.05	1,353	1,353
Hwatai Bank	12,134	8,288	38	89	47,059	67,161	0	0.37	0.00	1,673.20	0	0
Shin Kong Commercial Bank	937,507	405,067	3,535	11,720	4,923,242	1,912,025	57,567	2.29	0.50	210.99	0	0
Sunny Bank	118,002	55,624	209	400	831,548	103,257	2,378	2.46	0.01	148.38	9,719	9,719
Cota Commercial Bank	25,541	19,776	531	68	123,016	100,475	450	0.62	0.05	246.62	1,355	1,355
Union Bank of Taiwan	2,834,108	1,173,316	10,672	19,236	11,425,107	4,446,696	171,076	2.51	0.58	159.13	159,980	159,980
Far Eastern International Bank	1,031,141	625,389	8,801	5,833	9,755,743	2,332,182	17,496	1.66	0.37	102.18	82,898	82,898
Yuanta Bank(former Fuhwa Commercial Bank)	303,057	132,556	3,913	2,236	1,427,162	688,556	5,875	1.00	0.00	538.30	18,803	18,803
E. Sun Commercial Bank, Ltd.	2,476,708	1,540,279	20,770	15,625	20,064,953	6,335,023	198,940	1.63	0.22	162.16	111,604	111,604
Cosmos Bank, Taiwan	636,749	282,607	4,921	7,736	2,443,809	815,621	22,931	2.41	1.65	149.48	39,336	39,336
Taishin International Bank	2,557,108	1,632,934	5,789	72,775	11,763,694	5,847,725	59,215	2.00	0.61	326.46	204,927	204,927
Ta Chong Bank Ltd.	483,985	209,308	19,986	4,249	2,320,527	818,040	37,639	0.00	0.00	24,386.39	30,847	30,847
Jih Sun International Bank	459,534	198,269	274	2,564	1,908,536	572,326	3,814	2.13	0.00	262.70	28,931	28,931
EnTie Commercial Bank	255,121	74,037	505	2,784	1,756,647	403,453	2,621	2.75	0.43	104.72	0	0
Chinatrust Commercial Bank	5,066,059	3,516,331	24,521	77,437	26,268,207	20,430,215	623,644	1.24	0.00	225.33	234,897	234,897
Chinfon Commercial Bank	742,099	279,299	66	7,551	3,299,116	861,673	7,777	5.16	3.55	130.76	0	0
Citibank N. A.	1,876,750	1,516,863	23,704	17,236	53,362,313	13,170,364	877,574	1.06	0.00	531.60	238,264	238,264
ABN AMRO Bank	840,965	522,780	6,932	348,673	19,569,763	2,972,406	42,142	2.51	0.00	172.03	348,547	348,547
DBS bank Ltd.(by merge of Bowa Bank)	11,555	4,909	0	605	43,972	26,944	152	1.91	0.10	125.03	1,256	1,256
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	761,812	445,153	10,925	17,675	11,303,106	2,068,746	64,048	1.75	0.00	740.94	225,838	225,838
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,588,714	966,357	5,187	19,072	8,113,320	5,847,314	149,281	1.47	0.00	593.72	91,085	91,085
AIG Credit Card(Taiwan) Co. Ltd.	260,460	172,782	0	3,752	6,207,398	1,928,246	0	1.57	0.00	768.69	63,026	63,026
American Express International Inc.	132,243	79,098	770	2,065	969,341	1,912,231	2,483	0.49	0.00	2,410.93	17,622	17,622
Diners Club International Taiwan Ltd.	46,124	20,111	16	305	116,255	160,899	6,644	2.02	0.00	524.40	1,729	1,729
Aeon Credit Card (Taiwan) Co., Ltd.	96,301	37,839	646	1,465	192,077	107,930	4,669	0.42	0.00	176.96	621	621
Total	33,363,900	19,336,972	186,613	762,946	252,342,096	102,523,283	2,763,281	1.51	0.18	378.59	2,524,849	2,524,849

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 exclude

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

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