

Important Credit Card Business and Financial Information

2009/3

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	266,083	123,592	307	1,347	443,433	638,040	2,643	1.06	0.41	198.12	9,247	20,373
Land Bank of Taiwan	194,590	59,562	142	1,272	446,800	296,147	2,756	1.19	0.43	133.55	5,176	14,524
Taiwan Cooperative Bank	478,785	169,784	3,532	4,929	1,124,533	1,155,863	24,153	1.65	1.26	206.17	10,187	26,009
First Commercial Bank	458,175	223,192	4,781	3,386	1,496,834	1,429,341	15,451	0.44	0.00	225.48	17,473	52,314
Hua Nan Commercial Bank	462,033	194,672	2,514	3,200	846,631	720,420	0	0.91	0.00	141.93	7,410	17,079
Chang Hwa Commercial Bank	87,271	53,021	258	739	173,305	368,544	1,947	0.53	0.24	828.07	2,125	6,016
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	428,693	242,923	0	2,214	2,913,418	1,066,549	55,266	2.46	0.00	305.03	26,469	75,314
The Shanghai Commercial & Savings Bank	485,000	191,071	5,965	3,367	1,183,340	903,761	49,390	1.42	0.02	299.77	10,361	34,896
Taipei Fubon Bank	2,136,223	1,451,462	40,697	39,600	13,061,254	6,843,668	125,103	0.94	0.00	771.51	164,236	546,853
Cathay United Bank	3,210,337	1,916,681	25,740	61,667	17,559,700	12,552,576	176,908	1.20	0.00	1,472.15	151,743	492,753
Bank of Kaohsiung	6,157	3,174	29	66	11,309	98,695	357	0.57	0.42	115.13	6	68
Mega International Commercial Bank(former The International Commercial Bank of China)	554,888	301,695	2,518	9,617	2,385,436	1,700,169	21,580	1.59	0.36	280.93	36,608	101,401
Taiwan Business Bank	338,307	108,828	1,874	9,412	1,281,012	621,920	14,427	1.11	0.17	148.29	12,325	36,885
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	373,020	234,180	1,585	10,319	7,424,547	1,220,365	9,893	1.11	0.05	118.12	111,283	358,483
Taichung Commercial Bank	101,944	31,862	716	2,690	188,191	148,144	0	0.67	0.00	851.12	5,575	8,456
Kings Town Bank(former Tainan Business Bank)	48,126	25,714	39	406	89,507	67,269	63	0.59	0.17	943.32	1,464	4,461
Hwatai Bank	12,081	8,230	96	184	38,501	59,962	0	0.21	0.00	3,276.87	1,571	1,571
Shin Kong Commercial Bank	922,703	408,534	19,015	23,614	4,656,056	2,776,257	65,719	2.11	0.28	238.24	52,101	143,634
Sunny Bank	112,951	54,362	282	1,102	792,269	120,737	2,053	2.74	0.01	146.74	13,420	30,941
Cota Commercial Bank	25,886	18,902	875	1,042	111,251	87,185	310	0.61	0.00	278.00	1,959	5,761
Union Bank of Taiwan	2,743,860	1,138,447	10,257	57,546	10,844,896	4,070,438	105,495	2.55	0.64	154.15	152,942	453,888
Far Eastern International Bank	1,035,873	626,255	8,406	6,537	8,958,874	2,208,119	19,496	1.56	0.32	129.41	82,642	247,325
Yuanta Bank(former Fuhwa Commercial Bank)	299,412	130,917	1,762	4,506	1,365,703	690,626	6,913	1.19	0.00	299.18	27,971	55,122
E. Sun Commercial Bank, Ltd.	2,471,937	1,544,245	15,861	18,690	18,922,226	6,252,273	257,285	1.83	0.24	160.85	111,588	335,176
Cosmos Bank, Taiwan	626,668	272,273	1,963	11,754	2,354,372	763,698	32,676	2.49	1.85	156.22	42,566	116,545
Taishin International Bank	2,314,443	1,521,765	28,330	124,440	12,440,767	6,966,919	112,492	2.21	0.82	313.01	43,833	279,238
Ta Chong Bank Ltd.	500,476	225,038	13,773	5,271	2,256,361	896,176	25,772	0.12	0.00	7,887.00	32,804	100,846
Jih Sun International Bank	456,163	194,851	360	2,133	1,819,230	625,660	5,556	3.03	0.02	220.92	0	56,893
EnTie Commercial Bank	248,330	73,885	606	5,435	1,585,360	431,306	2,848	1.25	0.04	121.06	0	71,458
Chinatrust Commercial Bank	4,957,245	3,418,217	44,726	86,442	24,245,064	18,409,164	902,191	1.35	0.00	237.43	214,701	680,894
Chinfon Commercial Bank	725,129	256,698	49	8,621	3,101,891	898,775	7,150	7.17	5.70	116.25	0	0
Citibank N. A.	1,901,066	1,541,144	32,061	22,452	50,404,801	11,390,747	1,138,411	1.27	0.00	506.68	276,422	750,603
ABN AMRO Bank	801,168	497,078	9,717	50,020	17,492,191	2,976,434	45,315	2.41	0.00	170.21	271,798	879,619
DBS bank Ltd.(by merge of Bowa Bank)	10,949	4,627	0	262	40,456	28,685	322	1.22	0.00	189.37	692	3,178
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	727,033	441,712	4,399	15,731	10,419,911	2,071,967	104,823	1.80	0.00	726.18	200,605	659,940
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,560,429	940,445	6,760	19,699	9,855,357	5,034,927	131,755	1.68	0.00	422.64	80,546	262,589
AIG Credit Card(Taiwan) Co. Ltd.	250,994	164,624	0	4,306	5,530,645	1,632,186	0	1.68	0.01	811.28	55,805	177,177
American Express International Inc.	129,386	76,194	1,028	1,784	872,666	1,684,061	2,023	0.75	0.00	2,289.60	25,377	58,708
Diners Club International Taiwan Ltd.	45,441	19,455	24	347	100,268	132,134	8,225	1.96	0.00	726.42	1,728	4,634
Aeon Credit Card (Taiwan) Co., Ltd.	95,121	38,183	1,041	1,375	192,875	88,628	4,242	0.59	0.00	180.91	1,262	2,641
Total	32,604,376	18,947,494	292,088	627,524	239,031,241	100,128,535	3,481,009	1.64	0.23	374.16	2,264,021	7,174,266

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.