

Important Credit Card Business and Financial Information

2009/4

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	265,669	122,379	343	1,343	427,138	689,174	2,246	0.95	0.53	180.64	5,157	25,530
Land Bank of Taiwan	192,017	58,958	158	2,778	433,881	311,559	2,564	1.44	0.57	133.79	4,297	18,821
Taiwan Cooperative Bank	479,740	170,002	4,699	4,496	1,110,696	1,251,072	19,154	1.54	1.14	183.31	10,677	36,686
First Commercial Bank	457,989	225,378	5,532	3,294	1,486,753	1,481,217	14,854	0.34	0.00	250.09	16,665	68,979
Hua Nan Commercial Bank	458,209	193,139	2,285	3,494	824,280	820,220	0	0.74	0.05	131.84	10,252	27,331
Chang Hwa Commercial Bank	85,680	52,607	205	1,185	159,952	406,903	1,792	0.49	0.24	829.90	1,580	7,596
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	426,621	238,173	0	2,072	2,835,226	1,166,438	42,695	2.72	0.00	282.29	27,250	102,564
The Shanghai Commercial & Savings Bank	487,894	191,656	6,157	3,009	1,167,479	1,015,772	46,506	1.30	0.03	324.55	12,780	47,676
Taipei Fubon Bank	2,135,996	1,447,086	33,108	33,335	12,887,582	7,190,288	110,483	0.78	0.00	894.85	183,300	730,153
Cathay United Bank	3,183,574	1,911,499	22,304	49,067	17,457,758	11,703,045	177,732	1.05	0.00	1,652.73	161,389	654,142
Bank of Kaohsiung	6,143	3,124	18	37	11,028	119,908	337	0.49	0.36	117.49	5	73
Mega International Commercial Bank(former The International Commercial Bank of China)	547,357	301,020	1,984	9,515	2,346,651	1,757,978	24,211	1.54	0.37	277.90	27,736	129,137
Taiwan Business Bank	330,043	108,165	1,766	10,030	1,260,440	651,483	14,318	1.04	0.16	151.09	11,841	48,726
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	363,087	229,284	498	8,746	7,172,130	1,271,091	10,977	0.99	0.00	126.58	92,942	451,425
Taichung Commercial Bank	100,071	31,919	678	2,551	186,680	151,356	0	1.80	0.66	314.52	0	8,456
Kings Town Bank(former Tainan Business Bank)	47,854	25,414	40	312	87,685	68,647	50	0.85	0.16	724.49	1,028	5,489
Hwatai Bank	12,005	8,233	107	214	38,316	63,123	0	0.63	0.00	1,298.30	0	1,571
Shin Kong Commercial Bank	919,420	410,420	13,838	17,640	4,560,872	2,548,156	43,407	1.95	0.23	304.27	0	143,634
Sunny Bank	102,990	53,906	285	2,710	777,266	125,890	2,365	2.67	0.02	148.91	7,926	38,867
Cota Commercial Bank	26,013	19,097	858	687	108,075	100,348	482	0.68	0.00	265.75	1,689	7,450
Union Bank of Taiwan	2,691,904	1,125,467	10,875	62,831	10,585,834	4,013,564	106,636	2.45	0.56	157.17	132,994	586,882
Far Eastern International Bank	1,037,013	626,381	7,382	6,283	8,828,081	2,379,617	26,453	1.44	0.29	130.48	75,439	322,764
Yuanta Bank(former Fuhwa Commercial Bank)	297,667	129,676	2,758	4,503	1,372,933	692,259	6,573	1.42	0.01	281.83	8,779	63,901
E. Sun Commercial Bank, Ltd.	2,471,965	1,501,761	18,796	18,768	18,459,821	6,615,736	278,170	1.72	0.22	161.82	112,200	447,376
Cosmos Bank, Taiwan	618,342	267,531	1,367	12,616	2,309,610	867,579	30,054	2.06	1.74	171.81	35,162	151,707
Taishin International Bank	2,259,939	1,515,572	21,556	76,060	12,225,529	7,418,565	115,242	2.18	0.84	332.92	57,610	336,848
Ta Chong Bank Ltd.	500,351	234,485	12,502	12,627	2,243,510	982,181	23,236	0.01	0.00	21,000.21	29,966	130,812
Jih Sun International Bank	449,472	191,733	338	7,029	1,738,453	681,796	4,496	1.70	0.00	333.77	57,241	114,134
EnTie Commercial Bank	246,989	73,382	730	1,800	1,561,157	378,105	2,593	1.15	0.01	114.06	16,326	87,784
Chinatrust Commercial Bank	4,944,085	3,402,321	44,012	61,295	22,967,735	18,255,071	941,149	1.28	0.00	244.68	216,972	897,866
Chinfon Commercial Bank	717,148	252,753	35	8,016	3,016,489	934,959	7,399	7.69	6.27	114.30	0	0
Citibank N. A.	1,918,830	1,553,025	31,275	20,460	49,233,236	11,766,227	813,712	1.27	0.00	515.98	291,059	1,041,662
ABN AMRO Bank	799,645	490,052	5,859	10,411	16,741,786	3,146,853	38,532	2.33	0.00	169.07	266,422	1,146,041
DBS bank Ltd.(by merge of Bowa Bank)	10,499	4,507	0	239	39,365	29,402	233	0.84	0.00	190.87	817	3,995
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	716,712	440,278	3,685	14,006	10,111,439	2,321,045	90,833	1.75	0.00	790.26	182,732	842,672
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,542,232	933,327	4,843	23,040	9,591,119	5,376,821	142,327	1.61	0.00	456.41	86,398	348,987
AIG Credit Card(Taiwan) Co. Ltd.	245,986	162,892	0	4,794	5,367,266	1,746,214	0	1.70	0.01	811.36	49,280	226,457
American Express International Inc.	128,621	75,421	961	1,480	835,330	1,757,797	1,870	0.72	0.00	2,274.42	21,978	80,686
Diners Club International Taiwan Ltd.	45,003	19,167	15	376	128,031	134,879	8,584	2.53	0.00	559.55	2,255	6,889
Aeon Credit Card (Taiwan) Co., Ltd.	94,465	38,407	995	1,699	190,550	110,569	3,230	0.62	0.00	170.16	1,430	4,071
Total	32,365,240	18,839,597	262,847	504,848	232,887,162	102,502,907	3,155,495	1.57	0.23	390.06	2,221,574	9,395,840

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.