

**Important Credit Card Business and Financial Information**

2009/5

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	265,929	121,730	729	995	421,198	643,175	2,252	0.84	0.45	188.36	6,880	32,410
Land Bank of Taiwan	187,601	58,665	149	4,788	427,277	309,109	2,723	1.33	0.58	129.58	3,604	22,425
Taiwan Cooperative Bank	476,410	170,659	2,682	6,673	1,109,228	1,142,097	15,933	1.99	1.65	142.66	0	36,686
First Commercial Bank	457,898	227,798	3,983	2,090	1,478,334	1,373,950	12,649	0.21	0.00	343.85	14,782	83,761
Hua Nan Commercial Bank	455,088	191,618	1,844	2,476	798,620	719,914	0	0.71	0.06	180.41	9,729	37,060
Chang Hwa Commercial Bank	84,296	52,197	181	502	166,392	386,652	2,111	0.50	0.27	810.10	1,787	9,383
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	424,971	233,583	0	1,650	2,676,999	1,019,697	24,356	2.57	0.00	304.69	27,102	129,666
The Shanghai Commercial & Savings Bank	488,123	192,171	4,252	3,605	1,168,152	986,890	41,657	1.71	0.42	231.06	0	47,676
Taipei Fubon Bank	2,122,947	1,434,924	15,232	28,281	12,571,227	6,863,844	107,623	0.75	0.00	923.99	152,918	883,071
Cathay United Bank	3,154,675	1,903,204	13,658	42,557	18,144,107	10,580,494	154,492	0.86	0.00	1,920.10	155,471	809,613
Bank of Kaohsiung	6,130	3,089	14	29	12,699	111,543	517	0.27	0.14	131.21	418	491
Mega International Commercial Bank(former The International Commercial Bank of China )	542,310	299,315	1,904	6,951	2,345,667	1,694,589	22,159	1.43	0.41	280.58	24,844	153,981
Taiwan Business Bank	320,111	107,588	1,079	11,011	1,235,528	624,721	12,642	1.20	0.20	147.82	11,083	59,809
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	356,525	226,879	246	4,743	6,958,652	1,193,299	10,632	0.85	0.00	131.88	79,564	530,989
Taichung Commercial Bank	97,796	31,537	591	2,866	177,468	145,233	0	0.86	0.00	645.46	6,573	15,029
Kings Town Bank(former Tainan Business Bank)	47,587	25,112	32	299	88,158	65,952	90	0.73	0.15	752.19	1,563	7,052
Hwatai Bank	11,837	8,131	32	193	39,336	62,995	0	0.55	0.00	1,461.39	0	1,571
Shin Kong Commercial Bank	914,487	408,986	6,960	12,274	4,519,972	2,417,285	31,280	1.98	0.40	241.74	87,047	230,681
Sunny Bank	94,515	53,698	285	3,278	764,099	114,617	2,241	2.72	0.00	147.87	6,000	44,867
Cota Commercial Bank	25,892	19,107	675	770	107,287	91,622	390	0.62	0.00	292.19	1,440	8,890
Union Bank of Taiwan	2,665,458	1,139,255	11,356	36,289	10,401,998	4,203,896	97,391	2.45	0.57	160.70	99,734	686,616
Far Eastern International Bank	1,038,070	624,479	5,942	4,926	8,854,747	2,289,757	23,839	1.27	0.32	145.59	73,803	396,567
Yuanta Bank(former Fuhwa Commercial Bank )	299,356	128,749	4,745	3,056	1,313,423	729,817	5,967	0.92	0.00	232.58	24,116	88,017
E. Sun Commercial Bank, Ltd.	2,470,180	1,493,939	13,492	15,277	17,978,609	6,411,120	237,344	1.69	0.21	163.39	112,062	559,438
Cosmos Bank, Taiwan	609,754	263,702	2,066	12,153	2,295,433	731,961	25,045	2.09	1.70	169.65	28,240	179,947
Taishin International Bank	2,264,001	1,510,031	28,467	24,405	13,884,723	7,537,437	111,080	2.09	0.92	314.32	66,571	403,419
Ta Chong Bank Ltd.	500,246	239,000	8,998	9,103	2,220,473	887,877	16,988	0.07	0.00	10,614.21	26,045	156,857
Jih Sun International Bank	445,058	187,839	185	4,599	1,670,916	664,543	4,352	1.31	0.00	167.69	23,719	137,853
EnTie Commercial Bank	245,871	72,409	516	1,455	1,565,529	367,685	2,505	1.65	0.02	109.58	0	87,784
Chinatrust Commercial Bank	4,949,285	3,387,240	46,674	42,545	22,868,324	17,368,090	868,139	1.22	0.00	251.56	217,568	1,115,434
Chinfon Commercial Bank	710,861	249,322	32	6,319	2,969,498	847,895	5,962	8.06	6.74	112.92	0	0
Citibank N. A.	1,930,038	1,560,959	23,661	20,456	47,674,008	12,170,847	625,258	1.22	0.00	548.54	289,693	1,331,355
ABN AMRO Bank	797,213	488,746	2,901	7,927	16,017,138	2,906,691	33,803	1.45	0.00	267.60	229,757	1,375,798
DBS bank Ltd.(by merge of Bowa Bank)	10,418	4,388	0	292	38,136	26,332	287	0.51	0.00	182.88	559	4,554
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	709,115	431,478	1,561	9,158	9,911,253	2,156,228	57,685	1.98	0.00	691.60	125,434	968,106
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,529,771	923,278	3,737	16,198	9,280,159	5,234,109	134,513	1.53	0.00	501.38	76,797	76,797
AIG Credit Card(Taiwan) Co. Ltd.	242,293	155,981	0	3,514	5,236,943	1,797,554	0	1.50	0.00	918.87	55,610	282,067
American Express International Inc.	127,876	74,791	780	1,333	1,378,542	1,855,837	1,839	0.70	0.00	2,114.95	14,250	94,936
Diners Club International Taiwan Ltd.	44,642	19,008	24	387	120,898	117,911	7,577	2.66	0.00	534.59	1,025	7,914
Aeon Credit Card (Taiwan) Co., Ltd.	96,320	38,557	3,172	1,328	190,061	119,012	3,758	0.59	0.00	175.26	1,531	5,602
<b>Total</b>	<b>32,220,954</b>	<b>18,763,142</b>	<b>212,837</b>	<b>356,751</b>	<b>231,081,211</b>	<b>98,972,277</b>	<b>2,707,079</b>	<b>1.48</b>	<b>0.25</b>	<b>397.36</b>	<b>2,057,319</b>	<b>11,104,172</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 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.