

Important Credit Card Business and Financial Information

2009/6

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	266,716	118,919	1,248	1,025	417,429	907,688	2,670	0.65	0.21	236.00	6,081	38,491
Land Bank of Taiwan	179,064	58,229	128	8,723	425,174	422,388	3,041	1.11	0.43	585.07	4,326	26,751
Taiwan Cooperative Bank	472,744	171,027	3,668	8,239	1,075,597	1,797,660	18,855	1.24	1.01	162.66	15,529	52,215
First Commercial Bank	451,557	232,119	6,063	11,064	1,473,783	1,927,177	15,166	0.16	0.00	369.98	14,350	98,111
Hua Nan Commercial Bank	452,343	191,318	2,265	3,633	786,650	1,355,443	0	0.61	0.04	137.72	9,666	46,726
Chang Hwa Commercial Bank	82,412	51,926	254	446	152,676	599,306	2,216	0.29	0.17	970.12	1,251	10,634
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese)	422,719	228,166	0	2,252	2,697,734	1,401,001	32,947	2.73	0.00	280.57	34,777	164,443
The Shanghai Commercial & Savings Bank	485,886	192,191	4,200	6,152	1,153,321	1,220,672	42,079	1.22	0.03	304.92	23,703	71,379
Taipei Fubon Bank	2,084,209	1,421,580	18,921	57,659	12,305,705	8,365,629	136,347	0.72	0.00	959.97	142,567	1,025,638
Cathay United Bank	3,124,454	1,896,231	16,546	46,767	17,554,616	16,201,268	194,755	0.64	0.00	2,274.14	149,577	959,190
Bank of Kaohsiung	6,112	3,075	23	45	12,924	121,021	563	0.29	0.17	124.48	8	499
Mega International Commercial Bank(former The International Commercial Bank of China)	540,344	296,902	2,581	4,547	2,306,629	2,202,273	24,090	1.33	0.44	219.70	25,252	179,233
Taiwan Business Bank	310,855	107,059	1,244	10,500	1,224,248	922,349	15,702	1.01	0.07	151.12	11,019	70,828
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	349,498	223,754	276	5,125	6,773,580	1,372,522	17,642	0.76	0.00	137.00	70,615	601,604
Taichung Commercial Bank	96,517	31,412	684	1,963	180,281	203,069	0	1.30	0.77	344.07	0	15,029
Kings Town Bank(former Tainan Business Bank)	47,266	24,774	38	359	86,262	78,386	90	0.46	0.16	1,155.23	1,562	8,614
Hwatai Bank	11,668	8,192	30	43	38,426	87,092	0	0.15	0.00	3,549.67	517	2,088
Shin Kong Commercial Bank	911,532	407,534	7,354	11,516	4,458,517	5,072,848	41,199	2.04	0.72	216.68	0	230,681
Sunny Bank	88,001	53,938	1,355	3,352	754,255	152,528	3,040	2.80	0.03	137.84	6,447	51,314
Cota Commercial Bank	25,690	19,119	562	744	104,085	91,535	428	0.61	0.00	222.74	1,978	10,868
Union Bank of Taiwan	2,614,056	1,101,818	14,208	65,610	10,222,215	4,483,813	131,829	2.38	0.66	159.49	99,991	786,607
Far Eastern International Bank	1,039,959	619,393	7,192	5,398	8,697,342	2,658,453	29,486	1.12	0.34	162.49	70,495	467,062
Yuanta Bank(former Fuhwa Commercial Bank)	300,196	130,135	3,860	3,020	1,304,248	1,066,994	7,828	1.17	0.00	269.91	16	88,033
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,410,560	915,890	4,101	123,312	8,964,902	5,311,192	172,444	1.42	0.00	534.71	79,467	505,251
E. Sun Commercial Bank, Ltd.	2,468,890	1,504,175	15,832	17,122	18,045,381	9,612,314	305,226	1.62	0.20	136.29	107,060	666,498
Cosmos Bank, Taiwan	600,159	263,686	3,262	9,332	2,260,813	1,456,306	28,146	2.07	1.81	162.70	20,271	200,218
Taishin International Bank	2,265,630	1,501,852	25,272	23,643	14,058,639	12,221,726	146,139	1.91	0.95	300.22	69,234	472,653
Ta Chong Bank Ltd.	498,529	243,120	8,383	10,100	2,200,124	1,278,215	19,163	0.00	0.00	27,411.25	22,508	179,365
Jih Sun International Bank	442,797	184,441	217	2,478	1,673,189	935,992	5,342	1.09	0.00	258.23	20,376	158,229
EnTie Commercial Bank	245,088	72,104	772	1,332	1,508,475	445,082	2,784	1.17	0.02	112.64	20,159	107,943
Chinatrust Commercial Bank	4,907,952	3,356,647	37,000	80,451	22,719,255	25,859,985	1,017,704	1.06	0.00	258.71	198,537	1,313,971
Chinfon Commercial Bank	703,717	245,053	40	7,184	2,901,152	1,121,881	6,799	4.58	3.36	122.47	0	0
Citibank N. A.	1,939,726	1,571,314	29,580	29,880	47,006,075	14,505,630	780,069	1.11	0.00	584.54	301,035	1,632,390
ABN AMRO Bank	796,277	480,038	4,903	8,793	15,387,395	4,196,124	42,627	1.46	0.00	267.61	189,411	1,565,209
DBS bank Ltd.(by merge of Bowa Bank)	10,123	4,283	0	295	36,564	32,646	201	0.72	0.00	191.01	0	4,554
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	702,345	423,975	3,379	10,149	9,676,492	3,431,330	81,874	1.49	0.00	1,084.65	115,739	1,083,845
AIG Credit Card(Taiwan) Co. Ltd.	237,198	151,633	0	4,887	5,015,808	1,703,845	0	1.34	0.00	1,073.92	46,041	328,108
American Express International Inc.	126,830	73,384	958	1,714	785,866	1,838,769	1,557	0.73	0.00	2,121.01	15,481	110,417
Diners Club International Taiwan Ltd.	44,259	18,808	38	373	121,227	279,309	9,556	1.27	0.00	758.99	2,289	10,203
Aeon Credit Card (Taiwan) Co., Ltd.	98,066	40,105	3,358	1,674	190,714	160,320	3,712	0.45	0.00	203.04	1,396	6,998
Total	31,861,944	18,639,319	229,795	590,901	226,757,768	137,101,781	3,343,316	1.31	0.22	424.98	1,898,731	13,351,890

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.