

**Important Credit Card Business and Financial Information**

2009/8

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	267,591	106,959	1,009	1,055	419,519	724,501	2,200	0.98	0.25	219.33	3,014	44,015
Land Bank of Taiwan	164,005	57,862	140	7,822	427,561	350,044	1,398	1.14	0.49	644.67	3,592	32,715
Taiwan Cooperative Bank	467,345	172,119	5,549	10,877	1,072,147	1,348,727	18,813	1.68	1.36	169.30	0	62,386
First Commercial Bank	486,414	252,296	24,975	3,291	1,510,301	1,701,349	11,488	0.14	0.00	441.54	10,008	118,075
Hua Nan Commercial Bank	447,705	189,671	1,973	2,771	749,833	865,447	0	0.57	0.09	187.42	5,015	60,693
Chang Hwa Commercial Bank	79,770	51,244	368	369	167,112	415,122	2,067	0.48	0.41	719.48	1,094	13,019
The Shanghai Commercial & Savings Bank	478,863	209,605	3,173	7,993	1,126,489	1,227,676	34,980	1.67	0.80	198.05	0	71,379
Taipei Fubon Bank	2,012,164	1,429,519	16,650	49,532	11,888,403	8,056,977	107,441	0.55	0.00	1,214.60	113,659	1,280,006
Cathay United Bank	3,068,498	1,896,230	14,920	50,930	17,251,675	13,214,011	156,422	0.53	0.00	2,657.17	87,825	1,173,300
Bank of Kaohsiung	6,108	3,041	37	42	12,353	131,742	479	0.14	0.08	133.13	54	725
Mega International Commercial Bank(former The International Commercial Bank of China )	533,945	297,740	3,128	6,382	2,254,961	1,897,873	21,994	1.28	0.59	210.04	20,871	223,193
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card	2,371,275	1,823,155	27,997	26,416	47,068,860	14,497,514	580,764	1.15	0.00	604.27	297,520	2,394,429
Taiwan Business Bank	282,781	106,607	1,009	16,151	1,214,238	707,334	12,297	1.23	0.10	145.35	11,338	93,499
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	335,834	219,230	252	4,759	6,405,090	1,292,985	14,691	0.69	0.00	142.31	57,019	718,431
Taichung Commercial Bank	94,319	30,983	548	1,339	176,306	163,303	0	0.73	0.35	726.02	0	20,331
Kings Town Bank(former Tainan Business Bank)	46,742	24,345	26	279	84,478	71,084	80	0.60	0.16	958.82	1,050	10,465
Hwatai Bank	11,665	8,142	32	28	37,991	69,199	0	0.35	0.00	2,011.62	0	2,088
Shin Kong Commercial Bank	906,618	403,778	4,608	6,590	4,338,022	2,700,967	35,336	1.78	0.49	261.11	78,784	349,220
Sunny Bank	78,015	54,983	466	1,665	731,587	136,194	2,085	2.82	0.34	120.97	5,000	62,814
Cota Commercial Bank	24,326	18,648	183	726	99,083	90,969	353	0.69	0.00	233.43	1,709	13,880
Union Bank of Taiwan	2,501,519	1,094,542	10,794	78,033	9,823,014	4,795,245	199,923	2.02	0.71	162.81	99,971	986,565
Far Eastern International Bank	1,043,276	619,304	5,572	4,484	8,570,511	2,562,152	21,819	1.07	0.33	203.98	48,677	563,560
Yuanta Bank(former Fuhwa Commercial Bank )	301,824	131,501	2,325	1,886	1,276,756	834,190	5,341	1.19	0.00	284.93	8,767	108,075
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,391,265	907,685	4,091	14,144	8,566,381	5,368,698	162,525	1.18	0.00	541.02	63,352	638,833
E. Sun Commercial Bank, Ltd.	2,467,419	1,522,527	13,930	14,351	17,732,261	8,711,448	169,782	1.54	0.18	147.76	107,391	880,503
Cosmos Bank, Taiwan	593,086	259,307	4,531	6,261	2,219,028	869,510	26,707	1.94	1.73	172.17	23,262	258,470
Taishin International Bank	2,265,777	1,507,376	17,653	15,576	13,625,893	9,478,257	136,250	1.79	0.91	294.43	99,393	634,357
Ta Chong Bank Ltd.	548,772	239,382	60,550	5,821	2,136,936	962,078	64,683	0.00	0.00	45,494.16	21,083	223,203
Jih Sun International Bank	438,070	178,847	161	2,365	1,593,113	669,525	4,320	1.29	0.00	167.40	14,145	182,619
EnTie Commercial Bank	244,807	72,001	836	664	1,471,919	481,681	2,530	1.95	0.57	106.48	0	107,943
Chinatrust Commercial Bank	4,899,361	3,359,175	35,126	37,328	22,476,418	21,312,252	796,413	1.02	0.00	266.35	169,339	1,666,828
Chinfon Commercial Bank	690,764	242,038	45	6,171	2,799,235	946,749	5,232	5.27	4.28	117.90	0	0
ABN AMRO Bank	787,536	471,978	3,163	6,567	14,262,081	3,316,729	32,598	1.09	0.00	374.36	164,819	1,948,094
DBS bank Ltd.(by merge of Bowa Bank)	9,617	4,100	0	241	35,107	29,281	129	1.49	0.42	149.63	0	4,554
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	691,298	416,922	3,182	7,556	9,276,678	2,363,789	49,947	1.12	0.00	1,302.78	102,609	1,295,779
AIG Credit Card(Taiwan) Co. Ltd.	225,715	145,231	0	5,670	4,782,779	1,498,525	0	1.17	0.00	1,296.60	38,361	406,842
American Express International Inc. Diners Club International Taiwan	123,599	72,702	889	1,525	747,267	1,921,637	1,473	0.79	0.00	1,740.94	11,546	132,301
Bank of Communications (Taiwan) Co., Ltd.	43,457	18,976	22	393	82,459	128,624	3,007	1.45	0.00	899.04	742	12,601
Bank of Taiwan Credit Card (Taiwan) Co., Ltd.	98,834	42,639	1,322	1,699	193,516	141,297	4,514	0.31	0.00	277.39	1,014	9,192
<b>Total</b>	<b>31,529,979</b>	<b>18,662,390</b>	<b>271,235</b>	<b>409,752</b>	<b>218,707,361</b>	<b>116,054,685</b>	<b>2,690,081</b>	<b>1.21</b>	<b>0.24</b>	<b>444.86</b>	<b>1,672,023</b>	<b>16,804,982</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.