

Important Credit Card Business and Financial Information

2009/9

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	267,483	101,021	474	1,140	420,590	767,273	2,496	0.95	0.32	211.47	3,467	47,482
Land Bank of Taiwan	156,323	57,397	140	8,047	421,942	384,754	2,504	1.12	0.47	658.87	3,504	36,219
Taiwan Cooperative Bank	463,146	174,695	5,469	10,491	1,056,650	1,468,173	21,334	1.18	0.96	184.99	15,525	77,911
First Commercial Bank	504,590	273,140	22,573	3,667	1,399,353	1,904,523	10,859	0.12	0.00	438.92	10,007	128,082
Hua Nan Commercial Bank	444,936	189,975	1,008	3,225	736,647	853,078	0	0.90	0.09	116.32	0	60,693
Chang Hwa Commercial Bank	79,658	51,309	917	353	153,541	446,877	2,350	0.38	0.24	925.67	1,489	14,508
The Shanghai Commercial & Savings Bank	424,678	210,624	3,110	57,121	1,125,719	1,235,379	34,568	1.22	0.35	262.15	22,662	94,041
Taipei Fubon Bank	1,982,046	1,416,735	17,919	48,037	11,687,039	8,564,483	117,831	0.63	0.00	1,098.87	111,780	1,391,786
Cathay United Bank	3,036,222	1,895,499	19,271	51,547	17,368,936	13,596,866	172,364	0.48	0.00	2,668.23	81,737	1,255,037
Bank of Kaohsiung	6,106	3,046	27	28	10,249	133,850	536	0.16	0.11	119.17	4	729
Mega International Commercial Bank(former The International Commercial Bank of China)	538,233	298,154	9,151	4,863	2,234,361	1,799,416	23,258	1.13	0.52	220.90	22,448	245,641
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,368,155	1,829,894	26,583	35,194	45,844,473	14,083,256	778,686	1.10	0.00	639.30	284,038	2,678,467
Taiwan Business Bank	271,396	106,584	1,082	12,467	1,199,659	762,498	14,401	0.97	0.04	158.71	10,571	104,070
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	329,258	217,111	272	6,140	6,290,248	1,380,378	16,707	0.67	0.00	272.38	55,272	773,703
Taichung Commercial Bank	92,379	31,038	509	2,449	176,379	174,339	0	1.21	0.75	439.04	0	20,331
Kings Town Bank(former Tainan Business Bank)	45,293	24,340	29	1,498	83,394	76,166	101	0.41	0.16	1,286.90	1,024	11,489
Hwatai Bank	11,658	8,144	21	27	37,638	67,923	0	0.12	0.04	3,530.27	373	2,461
Shin Kong Commercial Bank	909,415	399,865	9,705	6,403	4,286,488	2,630,338	33,007	1.75	0.52	268.20	32,600	381,820
Sunny Bank	73,320	55,549	603	3,043	724,952	143,836	2,416	2.81	0.61	118.43	3,852	66,666
Cota Commercial Bank	23,644	18,247	173	835	96,674	88,170	289	0.73	0.00	229.77	557	14,437
Union Bank of Taiwan	2,350,884	1,098,048	9,785	160,420	10,065,658	4,419,263	198,279	1.91	0.61	171.41	99,925	1,086,490
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,266,027	759,852	6,382	9,179	13,371,696	4,073,797	20,349	1.08	0.19	2,215.21	89,927	1,060,329
Yuanta Bank(former Fuhwa Commercial Bank)	302,076	132,312	2,238	1,986	1,259,222	866,937	5,434	1.30	0.00	282.48	6,710	114,785
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,379,585	906,147	3,543	15,223	8,450,098	5,327,483	174,385	1.21	0.00	498.87	54,090	692,923
E. Sun Commercial Bank, Ltd.	2,467,572	1,535,718	14,359	14,206	17,902,056	8,007,398	162,303	1.54	0.17	115.68	112,976	993,479
Cosmos Bank, Taiwan	592,606	257,736	5,182	5,542	2,199,814	887,557	28,355	1.84	1.62	183.43	31,017	289,487
Taishin International Bank	2,271,508	1,509,582	22,319	16,588	13,536,812	9,412,763	142,258	0.88	0.06	616.02	332,145	966,502
Ta Chong Bank Ltd.	593,491	245,607	57,952	13,233	2,127,693	1,089,177	68,048	0.00	0.00	48,297.08	20,621	243,824
Jih Sun International Bank	434,043	184,280	130	4,157	1,567,583	727,154	3,931	1.28	0.00	172.71	16,589	199,208
EnTie Commercial Bank	241,554	71,507	804	3,820	1,426,178	445,874	2,983	0.94	0.03	116.24	28,655	136,598
Chinatrust Commercial Bank	4,898,925	3,376,298	39,434	40,982	22,451,102	21,133,383	900,457	0.97	0.00	279.32	161,283	1,828,111
Chinfon Commercial Bank	684,771	240,521	34	6,027	2,738,151	1,015,752	5,282	5.69	4.77	114.81	0	0
ABN AMRO Bank	785,558	466,704	3,498	6,375	13,834,702	3,578,544	36,538	1.03	0.00	3,851.86	175,142	2,123,236
DBS bank Ltd.(by merge of Bowa Bank)	9,099	4,049	0	518	34,852	30,893	172	1.85	0.92	130.96	0	4,554
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	671,563	416,661	4,319	24,054	9,048,995	2,551,932	48,405	0.95	0.00	1,600.10	99,507	1,395,286
American Express International Inc.	123,325	72,286	1,341	1,396	732,184	2,033,579	1,186	0.69	0.00	1,880.76	13,998	146,299
Diners Club International Taiwan Ltd.	42,625	18,758	18	840	94,788	136,454	3,245	2.38	0.00	648.18	1,294	13,895
Aeon Credit Card (Taiwan) Co., Ltd.	98,363	43,247	924	1,399	198,167	140,394	3,163	0.28	0.00	310.37	707	9,899
Total	31,241,514	18,701,680	291,298	582,520	216,394,683	116,439,910	3,038,480	1.09	0.16	721.61	1,905,496	18,710,478

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.