

Important Credit Card Business and Financial Information

2009/10

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	267,313	123,563	453	1,186	422,356	718,017	2,332	1.12	0.41	196.67	3,189	50,671
Land Bank of Taiwan	147,523	56,976	144	9,038	425,896	380,447	2,311	1.10	0.45	658.74	2,549	38,768
Taiwan Cooperative Bank	452,646	176,649	4,625	15,811	1,046,831	1,493,453	19,819	1.42	1.23	178.82	0	77,911
First Commercial Bank	512,298	285,505	12,132	3,330	1,343,526	1,855,485	9,897	0.12	0.00	419.31	9,764	137,846
Hua Nan Commercial Bank	442,832	190,421	1,755	2,194	716,167	945,626	0	0.70	0.09	178.16	10,363	71,056
Chang Hwa Commercial Bank	81,215	51,536	2,392	379	147,636	478,571	2,200	0.41	0.29	588.93	1,117	15,625
The Shanghai Commercial & Savings Bank	416,343	207,404	2,857	10,982	1,101,343	1,160,445	32,357	0.86	0.04	419.07	17,010	111,051
Taipei Fubon Bank	1,965,573	1,422,689	18,778	35,251	11,516,527	8,269,208	98,555	0.58	0.00	1,204.62	125,220	1,517,006
Cathay United Bank	3,006,571	1,891,877	21,011	50,662	17,162,592	13,071,143	151,599	0.49	0.00	2,611.49	77,551	1,332,588
Bank of Kaohsiung	6,103	3,058	23	25	10,090	132,294	638	0.10	0.05	135.45	142	871
Mega International Commercial Bank(former The International Commercial Bank of China)	545,524	302,411	11,337	4,046	2,203,210	1,947,374	22,348	1.04	0.53	220.68	21,077	266,718
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,370,606	1,833,909	22,094	27,560	45,270,563	14,519,848	734,441	1.01	0.00	692.21	237,432	2,915,899
Taiwan Business Bank	259,566	105,842	1,170	13,000	1,184,022	743,997	12,923	0.89	0.08	161.77	10,570	114,640
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	321,702	215,235	253	6,927	6,141,176	1,275,535	14,738	0.67	0.00	275.42	46,542	820,245
Taichung Commercial Bank	90,319	30,883	445	2,505	171,695	171,228	0	0.39	0.00	1,752.19	4,695	25,026
Kings Town Bank(former Tainan Business Bank)	43,112	24,191	39	2,220	81,392	71,891	92	0.25	0.16	1,817.34	531	12,020
Hwatai Bank	11,594	8,128	13	76	36,694	66,598	0	0.63	0.04	1,092.05	0	2,461
Shin Kong Commercial Bank	914,326	398,455	12,980	7,666	4,218,930	2,576,249	27,952	1.71	0.50	266.00	30,972	412,792
Sunny Bank	68,976	55,530	667	2,320	709,732	141,985	2,064	2.70	0.64	119.76	5,500	72,166
Cota Commercial Bank	23,140	17,668	174	661	94,820	100,910	421	0.64	0.00	250.97	1,069	15,506
Union Bank of Taiwan	2,233,023	1,091,455	7,665	125,526	9,895,611	4,265,415	186,131	1.90	0.58	177.23	79,984	1,166,474
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,265,480	758,411	7,532	7,986	13,188,447	4,077,187	18,935	1.10	0.18	2,200.94	92,825	746,312
Yuanta Bank(former Fuhwa Commercial Bank)	303,482	132,202	3,614	2,208	1,270,760	781,890	6,168	1.38	0.00	285.63	7,731	122,516
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,370,396	898,069	4,448	13,637	8,328,205	5,494,253	165,592	1.28	0.00	412.76	55,790	748,713
E. Sun Commercial Bank, Ltd.	2,477,828	1,536,199	15,249	4,993	17,922,715	8,335,044	150,393	1.48	0.16	129.03	112,888	1,106,367
Cosmos Bank, Taiwan	592,408	256,707	5,324	5,827	2,176,539	876,535	21,924	1.79	1.57	186.58	21,356	310,843
Taishin International Bank	2,287,845	1,525,848	30,778	14,441	13,380,828	11,044,643	123,741	0.83	0.06	572.43	69,159	1,035,661
Ta Chong Bank Ltd.	530,707	216,187	8,842	71,626	2,088,764	1,039,020	79,379	0.00	0.00	54,301.77	20,711	264,535
Jih Sun International Bank	429,741	183,951	100	4,402	1,527,071	651,514	4,161	1.23	0.00	178.55	18,422	217,630
EnTie Commercial Bank	241,066	70,830	856	1,144	1,413,118	438,859	2,597	1.36	0.15	112.31	0	136,598
Chinatrust Commercial Bank	4,897,318	3,379,378	37,945	39,986	22,463,988	21,552,688	867,345	0.94	0.00	289.28	149,060	1,977,171
Chinfon Commercial Bank	679,362	239,774	25	5,434	2,690,089	940,210	4,455	6.02	5.18	114.14	0	0
ABN AMRO Bank	783,052	497,273	3,216	6,638	13,456,175	3,581,046	32,172	0.97	0.00	4,170.42	108,950	2,232,186
DBS bank Ltd.(by merge of Bowa Bank)	8,757	3,993	0	342	33,570	31,197	165	0.93	0.00	194.39	886	5,440
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	656,781	415,964	3,931	18,713	8,871,355	2,674,523	51,153	0.94	0.00	1,421.14	81,043	1,476,329
AIG Credit Card(Taiwan) Co. Ltd.	0	0	0	0	0	0	0	0.00	0.00	0.00	0	406,842
American Express International Inc. (former Citicard International Taiwan)	122,622	71,988	1,028	1,537	715,175	2,175,446	1,436	0.72	0.00	1,656.17	7,109	153,408
Aeon Credit Card (Taiwan) Co., Ltd.	42,365	18,593	17	249	101,766	143,360	3,353	2.28	0.00	657.16	1,191	15,086
Total	30,966,880	18,741,619	244,538	522,177	213,730,058	118,369,562	2,857,437	1.06	0.16	722.85	1,433,326	20,143,804

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.