

Important Credit Card Business and Financial Information

2009/11

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	267,361	123,285	460	861	416,061	713,970	2,182	1.22	0.61	177.12	2,196	52,867
Land Bank of Taiwan	139,756	56,686	133	8,104	419,861	374,533	2,272	0.96	0.41	694.23	3,825	42,593
Taiwan Cooperative Bank	439,331	178,340	4,130	17,920	1,025,825	1,470,667	18,211	1.04	0.86	227.67	13,334	91,245
First Commercial Bank	483,887	292,300	7,957	35,001	1,329,929	1,866,071	9,564	0.11	0.00	421.39	9,890	147,736
Hua Nan Commercial Bank	439,928	188,300	2,164	2,804	691,794	845,396	0	0.64	0.09	184.23	6,981	78,037
Chang Hwa Commercial Bank	83,371	51,895	2,900	320	153,200	472,301	1,722	0.27	0.24	789.44	1,211	16,836
The Shanghai Commercial & Savings Bank	410,358	208,492	3,653	9,383	1,090,145	1,146,219	29,318	1.08	0.32	317.90	0	111,051
Taipei Fubon Bank	1,946,309	1,417,687	12,999	32,263	11,226,977	8,624,143	86,383	0.50	0.00	1,346.52	113,557	1,630,563
Cathay United Bank	2,985,777	1,905,772	24,127	44,921	17,065,413	14,455,659	145,264	0.48	0.00	2,616.06	77,118	1,409,706
Bank of Kaohsiung	6,085	3,056	9	22	11,818	121,063	261	0.10	0.06	127.40	2	873
Mega International Commercial Bank(former The International Commercial Bank of China)	549,833	306,372	10,682	6,373	2,183,351	1,976,544	21,348	0.99	0.44	233.36	16,825	283,543
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,379,278	1,843,587	25,131	24,177	44,396,614	14,519,442	659,157	0.96	0.00	729.34	233,154	3,149,053
Taiwan Business Bank	256,681	105,398	1,189	4,074	1,170,862	672,237	10,946	0.78	0.06	172.30	10,519	125,159
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	313,743	213,759	232	7,146	5,980,573	1,351,060	14,203	0.65	0.00	280.53	44,823	865,068
Taichung Commercial Bank	88,714	30,717	459	2,064	170,744	171,043	0	1.22	0.43	580.09	0	25,026
Kings Town Bank(former Tainan Business Bank)	41,033	23,949	20	2,099	80,881	70,216	81	0.32	0.14	1,467.40	450	12,470
Hwatai Bank	11,595	8,039	23	21	36,361	69,429	0	0.95	0.50	527.79	0	2,461
Shin Kong Commercial Bank	911,589	399,782	7,738	8,050	4,174,639	3,246,025	36,569	1.62	0.52	268.48	29,282	442,074
Sunny Bank	64,434	56,060	351	2,564	693,258	142,668	1,746	1.92	0.02	136.62	11,806	83,972
Cota Commercial Bank	22,532	16,976	146	733	93,696	86,294	290	0.84	0.00	395.87	692	16,198
Union Bank of Taiwan	2,143,826	1,088,413	7,232	96,429	9,667,890	4,444,382	178,692	1.85	0.56	184.47	75,983	1,242,457
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,204,871	759,734	162,637	69,553	13,040,061	4,080,161	17,493	2.33	0.88	843.50	121,213	867,525
Yuanta Bank(former Fuhwa Commercial Bank)	301,952	132,070	3,244	4,774	1,225,695	730,885	5,667	1.42	0.00	288.36	7,847	130,363
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,364,470	896,114	6,726	12,652	8,162,748	5,709,764	183,964	1.06	0.00	433.09	46,336	795,049
E. Sun Commercial Bank, Ltd.	2,469,664	1,541,839	19,465	27,629	17,925,654	8,294,473	140,154	1.44	0.15	139.63	115,683	1,222,050
Cosmos Bank, Taiwan	592,228	255,959	5,469	6,891	2,146,785	833,250	15,626	1.55	1.35	260.87	25,771	336,614
Taishin International Bank	2,303,583	1,543,787	28,906	13,168	13,228,108	10,011,958	128,692	0.81	0.05	537.13	67,737	1,103,398
Ta Chong Bank Ltd.	531,458	222,752	12,727	11,976	2,124,413	1,061,330	86,342	0.00	0.00	54,956.97	20,245	284,780
Jih Sun International Bank	425,498	186,280	90	4,333	1,488,732	666,648	3,123	1.22	0.00	177.30	18,156	235,786
EnTie Commercial Bank	240,702	70,601	842	993	1,395,508	454,138	2,721	1.62	0.59	107.46	0	136,598
Chinatrust Commercial Bank	4,920,814	3,388,070	60,914	41,653	21,807,127	22,004,759	810,779	0.87	0.00	298.72	148,390	2,125,561
Chinfon Commercial Bank	672,592	238,995	0	6,770	2,650,396	915,333	4,509	6.25	5.43	113.18	0	0
ABN AMRO Bank	781,585	459,192	3,183	5,607	13,067,856	3,594,461	29,686	0.97	0.00	4,154.34	95,107	2,327,293
DBS bank Ltd.(by merge of Bowa Bank)	8,418	3,964	0	339	33,200	30,790	181	0.56	0.00	186.93	588	6,028
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	647,547	419,680	2,588	11,822	8,663,643	2,519,763	45,168	0.89	0.00	1,437.60	76,766	1,553,095
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.	121,868	71,721	898	1,423	698,885	2,219,792	1,207	0.58	0.00	1,864.84	10,280	163,688
Diners Club International Taiwan	42,093	18,295	10	289	80,160	151,664	3,784	1.45	0.00	996.01	2,690	17,776
Aeon Credit Card (Taiwan) Co., Ltd.	96,967	42,859	553	957	202,289	154,599	3,558	0.28	0.00	305.11	578	11,405
Total	30,711,731	18,770,777	419,987	526,158	210,021,152	120,273,130	2,700,863	1.07	0.19	679.10	1,409,035	21,552,839

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.