

Important Credit Card Business and Financial Information

2009/12

Unit : 1,000 : %

Issuer	Effective Cards	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	267,312	122,836	379	1,014	410,251	847,095	2,484	0.50	0.13	277.94	3,887	56,754
Land Bank of Taiwan	134,574	56,227	193	5,520	406,091	556,753	2,487	0.71	0.37	896.20	2,999	45,592
Taiwan Cooperative Bank	428,742	180,999	3,974	15,078	1,002,565	1,824,840	20,845	1.10	0.93	279.78	0	91,245
First Commercial Bank	490,238	300,162	11,042	3,009	1,331,803	2,161,122	10,107	0.10	0.00	486.72	9,800	157,536
Hua Nan Commercial Bank	443,958	193,791	9,821	3,025	674,786	996,940	0	0.58	0.09	188.76	6,532	84,569
Chang Hwa Commercial Bank	84,365	52,570	2,328	312	153,257	589,472	1,913	0.21	0.14	931.68	678	17,514
The Shanghai Commercial & Savings Bank	402,204	215,440	2,624	10,582	1,077,505	1,425,299	33,877	0.66	0.03	553.09	15,338	126,389
Taipei Fubon Bank	1,924,327	1,421,374	11,830	33,812	11,182,676	9,881,290	118,418	0.49	0.00	1,704.31	97,832	1,728,395
Cathay United Bank	2,960,709	1,914,136	23,305	48,373	17,140,561	17,032,120	179,694	0.36	0.00	2,944.72	78,709	1,488,415
Bank of Kaohsiung	6,024	3,068	29	91	10,024	126,573	852	0.12	0.06	129.97	25	898
Mega International Commercial Bank(former The International Commercial Bank of China)	554,877	311,929	11,905	6,861	2,159,728	2,105,068	20,789	0.97	0.39	239.59	16,809	300,352
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,388,479	1,852,826	31,975	28,829	43,826,011	15,980,700	700,783	0.93	0.00	331.08	241,968	3,391,021
Taiwan Business Bank	257,012	105,214	1,224	893	1,151,706	795,363	13,314	0.69	0.03	179.89	9,507	134,666
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	305,264	211,773	243	8,102	5,818,665	1,393,834	16,431	0.60	0.00	273.80	39,707	904,775
Taichung Commercial Bank	83,740	30,794	952	7,531	164,709	196,172	0	0.54	0.00	1,278.32	4,332	29,358
Kings Town Bank(former Tainan Business Bank)	38,239	23,770	19	2,813	78,864	77,639	67	0.37	0.16	1,409.25	468	12,938
Hwatai Bank	11,545	7,973	21	71	36,407	71,600	0	0.17	0.00	2,815.63	685	3,146
Shin Kong Commercial Bank	899,676	405,288	5,379	10,925	4,116,740	3,419,730	101,573	1.11	0.08	405.90	88,270	530,344
Sunny Bank	60,569	28,877	446	2,337	679,813	163,123	2,604	1.65	0.00	141.70	6,686	90,658
Cota Commercial Bank	21,882	16,240	192	835	91,859	95,368	350	0.80	0.02	352.98	682	16,880
Union Bank of Taiwan	2,041,647	1,078,194	7,989	110,168	9,437,025	4,464,387	184,692	1.82	0.63	189.80	56,811	1,299,268
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,200,905	739,063	8,908	12,869	12,621,183	4,553,188	21,934	1.47	0.43	1,437.30	267,730	1,135,255
Yuanta Bank(former Fuhwa Commercial Bank)	301,837	132,075	3,261	3,376	1,230,147	829,015	5,926	1.28	0.00	317.95	10,799	141,162
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,359,037	894,138	7,862	13,295	8,104,754	6,222,788	203,717	1.04	0.00	401.01	43,794	838,843
E. Sun Commercial Bank, Ltd.	2,474,966	1,554,341	21,224	15,922	17,999,191	8,875,491	145,038	1.44	0.15	178.11	114,347	1,336,397
Cosmos Bank, Taiwan	591,196	255,720	6,191	8,124	2,110,879	938,850	17,512	1.42	1.22	267.78	25,666	362,280
Taishin International Bank	2,318,085	1,560,270	28,863	14,361	13,186,365	11,026,475	90,976	0.76	0.05	527.51	58,900	1,162,298
Ta Chong Bank Ltd.	539,341	237,110	17,179	9,296	2,204,679	1,262,469	130,027	0.00	0.00	58,548.98	18,572	303,352
Jih Sun International Bank	422,656	187,145	92	2,934	1,439,102	733,645	3,865	1.14	0.00	185.08	15,417	251,203
EnTie Commercial Bank	240,885	70,959	1,046	703	1,332,957	491,073	2,479	0.10	0.02	603.93	39,876	176,474
Chinatrust Commercial Bank	4,957,310	3,411,468	79,241	43,303	22,045,556	25,199,914	901,473	0.81	0.00	322.99	175,121	2,300,682
Chinfon Commercial Bank	665,799	237,265	0	6,793	2,587,580	1,031,491	4,605	6.67	5.84	112.27	0	0
ABN AMRO Bank	779,518	455,654	3,258	6,549	12,787,240	4,025,862	35,466	0.97	0.00	4,145.65	131,124	2,458,417
DBS bank Ltd.(by merge of Bowa Bank)	8,007	3,925	0	411	31,888	33,901	227	0.00	0.00	0.00	335	6,363
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	641,731	422,835	3,715	9,531	8,493,209	2,948,902	46,919	0.86	0.00	1,459.08	72,917	1,626,012
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.	121,594	71,564	1,364	1,435	676,651	2,295,142	1,481	0.54	0.00	1,673.92	10,883	174,571
Diners Club International Taiwan	41,799	17,988	18	352	98,831	145,701	2,837	1.72	0.00	884.21	105	17,881
Aeon Credit Card (Taiwan) Co., Ltd.	96,651	42,665	964	1,295	205,358	150,052	4,124	0.23	0.00	437.65	399	11,804
Total	30,566,700	18,827,666	309,056	450,730	208,106,616	134,968,447	3,029,886	0.96	0.15	700.06	1,667,710	23,220,549

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 excluded.

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 taken against the

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.