

Important Credit Card Business and Financial Information

2010/Feb.

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	266,813	121,839	169	749	389,724	734,045	1,281	0.43	0.10	291.98	1,404	3,832
Land Bank of Taiwan	128,805	55,621	140	2,297	388,677	333,314	1,433	0.82	0.40	784.29	2,123	3,042
Taiwan Cooperative Bank	415,918	181,187	2,371	7,377	999,477	1,282,862	11,823	1.36	1.01	240.30	0	8,942
First Commercial Bank	487,237	308,834	6,136	16,063	1,323,838	2,063,829	7,787	0.08	0.00	595.49	6,935	14,858
Hua Nan Commercial Bank	473,023	211,913	24,341	2,008	621,523	999,457	0	0.91	0.20	148.06	0	0
Chang Hwa Commercial Bank	89,251	54,374	4,872	379	141,925	400,317	1,274	0.44	0.30	612.67	565	1,175
The Shanghai Commercial & Savings Bank	390,255	216,755	2,145	6,242	1,076,442	1,283,116	6,117	0.91	0.40	346.45	0	0
Taipei Fubon Bank	1,901,914	1,415,581	9,320	20,012	10,584,640	8,489,885	112,087	0.40	0.00	2,110.47	92,642	197,543
Cathay United Bank	2,925,895	1,918,497	15,545	26,800	20,207,245	12,151,513	120,688	0.34	0.00	3,054.35	61,537	130,022
Bank of Kaohsiung	6,087	3,122	77	23	9,535	89,401	204	0.22	0.11	134.87	7	10
Mega International Commercial Bank(former The International Commercial Bank of China)	533,073	316,806	3,817	25,192	2,147,878	1,814,101	15,287	0.93	0.33	247.76	8,003	17,953
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,399,289	1,865,637	19,862	21,088	41,605,229	14,438,204	474,523	0.82	0.00	358.64	202,916	405,469
Taiwan Business Bank	256,520	104,130	847	542	1,120,651	753,478	7,222	0.64	0.07	185.83	8,195	16,431
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	291,193	208,291	265	7,144	5,539,245	1,301,802	8,652	0.61	0.00	272.81	32,179	71,760
Taichung Commercial Bank	81,552	30,638	440	1,403	142,885	178,404	0	1.39	1.13	404.58	0	0
Kings Town Bank(former Tainan Business Bank)	37,351	22,904	0	457	77,175	46,322	36	0.78	0.16	660.45	479	1,198
Hwatai Bank	11,538	7,851	9	15	37,322	65,965	0	1.00	0.00	573.32	0	0
Shin Kong Commercial Bank	842,463	404,516	3,786	10,028	4,090,997	2,616,360	60,690	1.09	0.20	399.52	0	39,385
Sunny Bank	58,460	28,362	429	624	662,539	139,956	1,354	1.54	0.01	146.37	5,041	8,952
Cota Commercial Bank	20,709	14,954	70	588	89,234	74,555	364	0.66	0.02	434.65	440	1,898
Union Bank of Taiwan	1,893,639	1,061,443	5,218	77,149	9,175,341	4,467,457	97,977	1.34	0.43	234.30	69,962	139,939
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,199,029	765,562	5,505	6,135	12,372,037	3,985,771	146,463	1.28	0.42	1,539.37	67,690	128,190
Yuanta Bank(former Fuhwa Commercial Bank)	300,726	132,077	1,990	2,424	1,170,163	774,319	3,605	1.30	0.00	334.50	5,082	12,076
Bank SinoPac(by merge of SinoPac Card Services Co., Ltd.)	1,348,291	887,075	3,823	9,136	7,853,286	5,304,301	134,385	0.94	0.00	434.89	41,630	80,297
E. Sun Commercial Bank, Ltd.	2,482,892	1,560,155	18,401	13,374	18,090,413	8,663,815	131,325	1.21	0.13	257.54	107,900	216,471
Cosmos Bank, Taiwan	588,575	251,789	3,980	4,264	2,078,213	824,230	8,883	1.21	0.92	309.34	19,029	37,598
Taishin International Bank	2,329,547	1,569,436	14,985	10,343	11,628,144	10,063,458	55,322	0.64	0.03	634.36	56,258	116,746
Ta Chong Bank Ltd.	542,293	272,444	11,036	13,990	2,190,186	1,065,335	93,001	0.00	0.00	45,508.38	18,002	37,008
Jih Sun International Bank	420,002	188,989	98	1,242	1,342,067	652,822	15,436	0.78	0.01	194.84	15,231	28,578
EnTie Commercial Bank	240,433	70,751	534	759	1,294,299	500,626	1,800	0.70	0.04	231.01	0	0
Chinatrust Commercial Bank	4,966,425	3,462,535	27,123	23,248	21,652,874	21,769,626	587,382	0.79	0.01	328.60	120,502	256,714
Chinfon Commercial Bank	647,090	229,234	0	8,935	2,506,367	804,004	3,185	7.39	6.54	110.52	0	0
ABN AMRO Bank	773,093	453,380	1,884	5,251	12,228,150	3,560,244	24,996	1.02	0.00	369.55	60,179	156,735
DBS bank Ltd.(by merge of Bowa Bank)	7,295	3,911	0	334	29,296	24,906	98	1.10	0.00	188.98	246	246
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	626,629	421,987	2,328	7,540	8,416,344	2,332,438	35,389	0.85	0.00	1,365.66	57,510	114,890
American Express International Inc.	120,991	70,760	856	718	644,074	2,055,444	230	0.19	0.00	2,635.29	3,889	21,659
Diners Club International Taiwan	41,368	17,145	17	224	91,380	124,881	3,863	1.02	0.00	1,365.37	962	2,788
Aeon Credit Card (Taiwan) Co., Ltd.	96,886	42,906	651	539	193,555	136,400	2,856	0.25	0.00	450.27	512	1,473
Total	30,242,550	18,953,391	193,070	334,636	204,212,370	116,366,963	2,177,018	0.88	0.15	568.23	1,067,050	2,273,878

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.