

Important Credit Card Business and Financial Information

2010/Mar.

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	266,420	120,620	364	1,288	383,849	749,490	2,305	0.57	0.11	270.37	1,449	5,281
Land Bank of Taiwan	127,680	55,182	200	1,501	382,161	315,033	2,200	0.69	0.48	938.73	2,120	5,162
Taiwan Cooperative Bank	408,706	178,665	2,509	10,196	955,591	1,350,021	17,402	1.03	0.86	265.36	8,511	17,453
First Commercial Bank	486,345	309,184	11,787	14,177	1,300,654	2,083,050	10,617	0.09	0.00	618.59	6,975	21,833
Hua Nan Commercial Bank	494,440	225,791	28,097	2,717	622,016	1,000,475	0	0.51	0.09	200.10	11,809	11,809
Chang Hwa Commercial Bank	95,362	57,831	6,777	624	135,099	427,356	1,617	0.23	0.18	890.81	1,573	2,748
The Shanghai Commercial & Savings Bank	389,712	220,754	4,171	4,490	1,027,309	1,320,926	10,285	0.84	0.44	428.69	11,696	11,696
Taipei Fubon Bank	1,888,105	1,400,004	12,701	26,510	10,259,244	9,068,227	140,118	0.38	0.00	2,406.14	82,362	279,905
Cathay United Bank	2,933,296	1,920,388	28,152	20,751	16,359,463	17,109,868	158,355	0.35	0.00	3,104.60	58,067	188,089
Bank of Kaohsiung	6,095	3,138	39	30	9,535	109,447	439	0.30	0.17	128.32	44	54
Mega International Commercial Bank(former The International Commercial Bank of China)	528,829	318,634	6,587	10,831	2,053,903	2,003,538	16,047	0.90	0.34	255.13	16,052	34,005
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,361,574	1,872,457	28,662	70,354	39,421,493	14,476,767	650,621	1.08	0.24	363.06	195,226	600,695
Taiwan Business Bank	256,768	103,207	1,212	964	1,088,717	653,088	10,901	0.58	0.06	197.73	7,856	24,287
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	283,187	206,252	352	7,564	5,351,449	1,392,154	12,557	0.47	0.00	324.46	33,726	105,486
Taichung Commercial Bank	79,650	30,591	694	2,596	159,208	174,703	0	0.23	0.00	3,345.34	5,212	5,212
Kings Town Bank(former Tainan Business Bank)	36,844	21,930	0	507	71,563	45,317	45	0.62	0.21	914.34	243	1,441
Hwatai Bank	11,543	7,830	24	15	33,625	66,822	0	0.96	0.67	373.27	0	0
Shin Kong Commercial Bank	811,121	408,774	6,360	23,949	3,955,903	3,432,108	85,071	0.92	0.01	543.41	49,359	88,744
Sunny Bank	58,453	27,797	1,266	1,149	645,763	153,108	1,770	1.40	0.00	160.33	4,819	13,771
Cota Commercial Bank	20,265	14,282	184	603	85,438	66,790	362	0.74	0.02	266.77	1,026	2,924
Union Bank of Taiwan	1,841,518	1,044,104	9,590	61,711	8,904,028	4,116,490	144,404	1.41	0.51	359.21	69,964	209,903
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,197,363	751,744	7,389	9,113	11,982,412	4,018,301	99,067	1.09	0.28	1,889.36	95,385	223,575
Yuanta Bank(former Fuhwa Commercial Bank)	300,524	131,791	3,020	3,222	1,129,678	751,874	5,046	1.40	0.00	367.39	9,109	21,185
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,345,072	881,929	6,409	9,628	7,688,058	5,908,317	178,670	0.94	0.00	469.05	36,174	116,471
E. Sun Commercial Bank, Ltd.	2,503,558	1,572,465	47,207	26,541	18,145,923	8,926,412	190,278	1.25	0.07	269.33	106,882	323,353
Cosmos Bank, Taiwan	589,410	249,833	5,583	4,933	2,026,138	877,318	11,613	1.19	1.00	337.34	12,985	50,583
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,964,445	1,759,967	24,114	36,306	13,852,750	10,595,700	82,173	0.72	0.04	722.33	353,498	470,244
Ta Chong Bank Ltd.	542,248	278,028	13,871	13,916	2,142,610	1,133,795	94,918	0.00	0.00	41,584.98	17,411	54,419
Jih Sun International Bank	418,032	181,287	115	2,085	1,300,192	664,539	21,881	0.95	0.00	201.12	15,195	43,773
EnTie Commercial Bank	240,221	70,821	922	915	1,265,970	485,362	1,959	0.91	0.07	595.34	0	0
Chinatrust Commercial Bank	4,978,302	3,459,112	38,927	25,966	21,826,757	22,410,180	772,896	0.79	0.00	345.73	127,904	384,618
ABN AMRO Bank	770,195	448,493	2,766	6,274	11,742,519	3,579,898	29,436	0.98	0.00	397.05	86,936	243,671
DBS bank Ltd.(by merge of Bowa Bank)	7,144	3,858	0	151	28,034	21,637	233	0.18	0.00	141.07	539	785
The Hongkong and Shanghai Banking Co.Ltd.(by merge of The Chinese Bank)	614,527	417,511	2,839	14,941	8,116,083	2,398,296	42,216	0.83	0.00	1,534.57	55,124	170,014
American Express International Inc. Diners Club International Taiwan	121,232	70,809	1,398	993	611,672	2,248,696	321	0.19	0.00	2,906.26	6,444	28,103
Aeon Credit Card (Taiwan) Co., Ltd.	96,860	42,365	821	848	192,023	157,440	3,725	0.16	0.00	530.18	1,369	2,842
Total	30,116,055	18,884,437	305,133	418,720	195,357,515	124,413,123	2,805,085	0.84	0.11	682.18	1,493,348	3,767,226

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

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