

**Important Credit Card Business and Financial Information**

2010/May

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	266,253	119,195	329	834	367,499	747,592	1,864	0.35	0.20	257.56	1,881	8,439
Land Bank of Taiwan	120,086	56,004	180	4,719	366,306	306,983	2,104	1.04	0.66	620.50	891	6,919
Taiwan Cooperative Bank	393,920	175,879	3,455	11,687	957,812	1,400,157	16,609	0.81	0.70	282.57	9,042	26,495
First Commercial Bank	484,071	320,373	12,833	13,254	1,273,837	2,197,241	12,235	0.08	0.00	729.55	5,503	33,516
Hua Nan Commercial Bank	526,401	251,042	16,855	2,254	596,594	1,036,467	0	0.81	0.25	101.79	0	11,809
Chang Hwa Commercial Bank	109,945	69,109	7,220	486	137,949	500,085	1,490	0.16	0.15	936.79	742	3,919
The Shanghai Commercial & Savings Bank	389,855	221,860	3,226	3,168	1,003,430	1,270,430	9,459	0.87	0.39	480.79	0	22,203
Taipei Fubon Bank	1,884,470	1,396,633	18,653	16,436	10,064,501	8,320,965	126,811	0.26	0.00	1,798.05	59,917	408,280
Cathay United Bank	2,951,226	1,934,320	27,221	17,715	16,386,049	15,475,407	161,453	0.28	0.00	819.76	54,164	302,828
Bank of Kaohsiung	6,079	3,124	22	30	11,166	116,165	518	0.29	0.29	106.68	6	117
Mega International Commercial Bank(former The International Commercial Bank of China )	528,348	324,415	7,636	3,601	2,011,951	2,018,631	17,936	0.79	0.23	217.80	14,259	59,730
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,366,379	1,891,578	26,215	26,849	39,152,883	14,723,314	650,634	0.96	0.16	336.54	156,263	923,141
Taiwan Business Bank	258,386	102,813	1,625	859	1,061,631	663,925	10,146	0.56	0.08	100.00	6,074	36,891
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	273,613	202,796	1,239	4,729	5,086,908	1,213,756	16,095	0.42	0.00	365.82	24,541	158,306
Taichung Commercial Bank	80,952	30,949	661	203	154,310	178,173	0	1.02	0.00	868.32	0	5,212
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	606,655	410,271	3,034	5,982	7,777,923	2,336,504	79,502	0.73	0.00	1,183.29	41,587	259,478
Hwatai Bank	11,553	7,728	29	22	32,985	72,464	0	0.75	0.19	496.84	0	0
Shin Kong Commercial Bank	790,475	403,587	5,653	11,106	3,884,328	3,108,345	62,864	0.74	0.01	594.68	24,121	137,825
Sunny Bank	58,623	27,794	808	770	622,079	141,794	1,411	1.13	0.03	126.22	4,424	23,022
Cota Commercial Bank	19,413	13,136	290	720	81,970	77,791	250	0.99	0.03	143.22	501	3,959
Union Bank of Taiwan	1,793,987	1,023,095	6,852	25,321	8,601,919	4,157,867	190,662	1.06	0.31	144.47	61,980	335,814
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,197,406	730,955	6,516	6,565	11,694,555	4,034,901	161,518	0.61	0.27	2,739.66	85,267	401,684
Yuanta Bank(former Fuhwa Commercial Bank )	300,559	131,496	2,310	2,185	1,084,314	745,104	5,131	1.28	0.00	429.23	6,663	34,479
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,349,810	870,821	14,797	7,685	7,449,088	5,043,321	211,860	0.83	0.00	555.86	31,157	182,743
E. Sun Commercial Bank, Ltd.	2,552,207	1,597,645	27,484	14,621	18,268,247	8,957,986	215,761	0.81	0.00	220.25	157,024	691,948
Cosmos Bank, Taiwan	590,701	249,420	3,960	3,269	1,969,105	901,587	12,331	1.37	1.27	107.73	10,581	66,910
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,946,559	1,791,487	20,967	24,796	13,603,139	10,657,275	82,016	0.64	0.03	616.38	61,654	595,543
Ta Chong Bank Ltd.	559,445	252,146	15,072	6,757	2,125,173	1,086,231	96,846	0.00	0.00	352.16	17,048	88,578
Jih Sun International Bank	414,438	177,966	278	1,929	1,234,929	591,767	20,644	0.89	0.00	105.12	12,840	71,889
EnTie Commercial Bank	239,120	70,326	702	994	1,207,408	437,166	1,958	0.45	0.03	112.36	0	24,362
Chinatrust Commercial Bank	5,012,321	3,468,784	38,465	19,977	20,426,043	21,726,633	815,603	0.71	0.00	262.14	107,249	601,521
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	766,850	448,493	2,843	3,958	11,065,269	3,448,312	27,292	0.82	0.00	496.16	63,220	351,599
DBS bank Ltd.(by merge of Bowa Bank)	6,923	3,748	0	90	26,097	14,719	168	0.52	0.00	195.54	569	1,432
American Express International Inc.	122,427	71,603	1,622	1,078	582,138	2,584,194	206	0.12	0.00	2,745.74	4,713	39,093
Diners Club International Taiwan Ltd.	40,430	16,745	19	385	75,889	116,240	4,479	1.33	0.00	1,280.33	908	4,380
Aeon Credit Card (Taiwan) Co., Ltd.	95,641	42,576	621	1,622	199,318	151,433	4,843	0.20	0.00	478.06	1,069	4,994
<b>Total</b>	<b>30,115,527</b>	<b>18,909,912</b>	<b>279,692</b>	<b>246,656</b>	<b>190,644,742</b>	<b>120,560,925</b>	<b>3,022,699</b>	<b>0.69</b>	<b>0.08</b>	<b>483.48</b>	<b>1,025,858</b>	<b>5,929,058</b>

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.