

Important Credit Card Business and Financial Information

2010/June

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	266,512	119,222	474	719	367,129	866,416	1,922	0.38	0.16	264.67	2,191	10,630
Land Bank of Taiwan	119,259	55,526	220	1,176	367,286	358,649	2,172	1.06	0.71	582.21	869	7,788
Taiwan Cooperative Bank	386,924	176,727	4,180	11,558	948,705	1,908,995	15,526	0.87	0.79	223.28	0	26,495
First Commercial Bank	481,861	327,526	8,514	12,490	1,286,565	2,472,810	7,832	0.06	0.00	798.47	5,054	38,570
Hua Nan Commercial Bank	533,144	266,572	15,131	6,366	606,471	1,474,574	0	0.43	0.06	102.39	8,116	19,925
Chang Hwa Commercial Bank	114,799	77,398	5,990	524	134,838	752,694	1,529	0.18	0.13	700.92	553	4,472
The Shanghai Commercial & Savings Bank	390,630	222,323	3,419	2,505	1,006,150	1,604,964	9,429	0.56	0.16	740.49	9,483	31,686
Taipei Fubon Bank	1,900,544	1,396,597	31,732	15,658	10,012,097	9,481,769	108,541	0.21	0.00	1,995.48	51,121	459,401
Cathay United Bank	2,960,872	1,939,727	28,058	18,412	16,599,266	15,418,625	158,039	0.25	0.00	848.06	49,446	352,274
Bank of Kaohsiung	6,062	3,106	17	36	9,342	126,187	409	0.28	0.09	187.02	37	154
Mega International Commercial Bank(former The International Commercial Bank of China)	533,875	325,641	10,519	4,992	2,002,511	2,215,545	19,415	0.69	0.21	222.03	10,539	70,269
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,357,572	1,897,453	24,560	39,415	38,469,861	16,474,726	572,987	1.13	0.36	277.54	152,185	1,075,326
Taiwan Business Bank	259,202	102,731	1,666	850	1,048,118	861,417	9,994	0.46	0.04	100.00	5,428	42,319
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	270,702	200,881	1,072	3,274	5,015,414	1,344,345	20,917	0.36	0.00	379.55	23,152	181,458
Taichung Commercial Bank	81,146	31,078	619	425	151,871	193,786	0	0.14	0.00	2,418.83	4,107	9,319
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	603,097	406,505	2,965	6,523	7,731,282	3,520,755	105,616	0.59	0.00	1,328.39	36,132	295,610
Hwatai Bank	11,562	7,763	34	25	32,998	81,604	0	0.50	0.09	563.29	462	462
Shin Kong Commercial Bank	781,434	398,577	5,681	10,586	3,863,632	4,117,011	71,058	0.62	0.01	639.01	18,153	155,978
Sunny Bank	59,560	27,896	1,536	528	614,243	161,416	1,456	1.06	0.10	135.28	3,877	26,899
Cota Commercial Bank	19,583	12,727	226	45	81,087	78,078	318	0.89	0.03	177.80	583	4,542
Union Bank of Taiwan	1,764,740	1,014,313	5,534	34,781	8,514,201	4,192,505	213,862	0.97	0.33	146.41	38,960	374,774
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,196,311	726,761	5,523	6,679	11,738,514	4,320,608	153,516	0.54	0.24	234.31	57,674	459,358
Yuanta Bank(former Fuhwa Commercial Bank)	300,680	130,870	2,306	2,185	1,068,065	922,825	4,305	1.17	0.00	448.58	4,602	39,081
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,364,153	868,116	21,834	7,491	7,403,255	6,061,517	195,117	0.74	0.00	601.83	28,620	211,363
E. Sun Commercial Bank, Ltd.	2,567,484	1,613,558	35,863	20,586	18,271,929	11,220,028	187,900	0.77	0.00	204.50	116,929	808,877
Cosmos Bank, Taiwan	590,985	251,163	3,339	3,269	1,960,849	1,396,206	12,734	1.12	1.02	107.41	11,240	78,150
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,933,887	1,788,785	20,135	32,807	13,572,452	12,861,768	76,288	0.60	0.02	612.73	50,456	645,999
Ta Chong Bank Ltd.	567,823	259,959	14,999	6,621	2,114,390	1,458,676	79,270	0.00	0.00	341.09	17,259	105,837
Jih Sun International Bank	412,396	180,825	596	2,638	1,214,111	747,145	14,437	0.69	0.00	105.59	10,174	82,063
EnTie Commercial Bank	238,357	70,208	700	1,047	1,192,845	448,996	2,188	0.65	0.06	119.15	0	24,362
Chinatrust Commercial Bank	5,033,476	3,474,042	41,718	19,147	20,506,855	26,835,921	840,368	0.63	0.00	265.46	101,050	702,571
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	764,143	437,403	2,194	5,245	10,812,812	3,872,565	33,778	0.70	0.00	6,254.28	57,847	409,446
DBS bank Ltd.(by merge of Bowa Bank)	6,831	3,667	0	92	25,668	15,030	113	0.14	0.00	181.44	215	1,647
American Express International Inc.	123,348	71,747	2,025	891	570,320	2,493,747	237	0.15	0.00	2,506.57	3,412	42,505
Diners Club International Taiwan Ltd.	40,020	16,704	21	418	96,080	286,841	4,205	0.98	0.00	1,303.80	411	4,791
Aeon Credit Card (Taiwan) Co., Ltd.	72,602	42,251	1,111	2,082	203,922	140,073	4,270	0.21	0.00	468.08	960	5,954
Total	30,115,576	18,946,348	304,511	282,086	189,615,134	140,788,817	2,929,748	0.65	0.10	462.62	881,297	6,810,355

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.