

Important Credit Card Business and Financial Information

2010/July

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	266,637	123,439	433	809	365,699	744,423	1,890	0.37	0.10	299.20	2,215	12,845
Land Bank of Taiwan	118,650	55,150	221	878	365,219	335,744	1,931	1.16	0.77	549.57	983	8,771
Taiwan Cooperative Bank	385,389	177,928	4,704	6,623	936,411	1,518,712	15,884	0.80	0.73	271.21	7,212	33,707
First Commercial Bank	486,445	329,040	11,273	8,114	1,298,235	2,228,082	7,474	0.06	0.00	822.10	4,389	42,959
Hua Nan Commercial Bank	537,910	276,712	8,902	2,722	611,027	1,243,763	0	0.60	0.19	101.90	0	19,925
Chang Hwa Commercial Bank	116,729	81,331	3,281	636	146,042	534,360	1,597	0.18	0.14	862.81	830	5,302
The Shanghai Commercial & Savings Bank	390,625	220,789	2,709	2,592	999,222	1,364,084	10,294	0.74	0.36	569.27	0	31,686
Taipei Fubon Bank	1,932,392	1,424,907	49,187	17,339	10,037,710	10,339,154	106,109	0.18	0.00	2,128.39	44,645	504,046
Cathay United Bank	2,969,457	1,950,186	28,003	19,418	16,482,345	14,128,199	150,849	0.24	0.00	883.09	45,040	397,314
Bank of Kaohsiung	6,071	3,100	30	21	8,817	137,297	420	0.29	0.14	132.80	147	301
Mega International Commercial Bank(former The International Commercial Bank of China)	541,661	330,545	16,271	8,485	1,978,250	2,092,092	19,378	0.59	0.21	226.74	12,045	82,314
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,355,078	1,907,219	29,159	38,111	37,910,701	16,461,564	448,425	0.81	0.15	400.26	156,663	1,231,989
Taiwan Business Bank	259,998	102,630	1,604	808	1,036,228	720,088	10,208	0.48	0.07	100.00	5,500	47,819
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	268,458	199,211	1,328	3,007	4,958,148	1,259,076	21,281	0.33	0.00	456.68	21,836	203,294
Taichung Commercial Bank	81,402	30,917	538	300	158,289	179,640	0	0.74	0.00	1,092.51	0	9,319
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	599,211	401,576	5,293	9,179	7,594,303	2,570,942	75,716	0.56	0.00	1,377.67	33,438	329,048
Hwatai Bank	11,585	7,700	46	21	32,509	70,459	0	0.61	0.00	563.66	92	554
Shin Kong Commercial Bank	771,890	395,128	3,976	9,719	3,830,751	2,709,128	66,678	0.65	0.00	717.47	19,320	175,298
Sunny Bank	59,134	28,030	889	1,256	602,677	145,100	1,503	0.93	0.09	152.46	3,831	30,730
Cota Commercial Bank	19,722	12,349	198	46	79,245	90,705	380	0.76	0.00	208.81	362	4,904
Union Bank of Taiwan	1,745,592	1,004,432	6,423	25,571	8,373,921	4,250,040	186,146	0.73	0.25	146.53	60,929	435,703
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,195,515	723,125	6,114	6,960	11,654,694	4,022,897	184,234	0.56	0.25	232.50	40,327	499,685
Yuanta Bank(former Fuhwa Commercial Bank)	300,603	129,855	2,098	2,175	1,073,259	781,208	4,492	1.16	0.00	474.30	6,135	45,216
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,369,905	869,667	13,061	7,309	7,363,649	5,570,995	193,740	0.69	0.00	652.52	26,824	238,187
E. Sun Commercial Bank, Ltd.	2,571,866	1,615,026	32,803	28,421	18,313,314	9,480,927	184,596	0.71	0.00	201.03	113,342	922,219
Cosmos Bank, Taiwan	591,404	249,184	3,637	3,568	1,944,811	855,698	14,526	1.15	1.05	107.94	10,449	88,599
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,934,194	1,787,564	20,981	20,674	13,523,634	11,375,149	81,186	0.59	0.02	605.45	42,140	688,139
Ta Chong Bank Ltd.	571,427	262,015	9,437	5,833	2,101,310	1,194,065	115,106	0.00	0.00	338.57	17,098	122,935
Jih Sun International Bank	410,294	182,423	448	2,550	1,176,094	590,117	12,650	0.56	0.00	107.45	9,768	91,831
EnTie Commercial Bank	237,106	70,308	653	1,470	1,176,402	490,396	1,770	0.81	0.25	122.59	0	24,362
Chinatrust Commercial Bank	5,053,523	3,472,005	45,268	20,372	20,737,709	22,812,378	836,413	0.66	0.00	266.97	91,076	793,647
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	762,768	431,659	2,775	4,482	10,516,181	3,324,532	27,588	0.70	0.00	6,531.22	57,542	466,988
DBS bank Ltd.(by merge of Bowa Bank)	6,778	3,536	0	53	24,812	14,453	109	0.11	0.00	155.63	58	1,705
American Express International Inc.	123,855	72,293	1,998	1,271	550,917	2,534,072	336	0.14	0.00	2,428.22	3,510	46,015
Diners Club International Taiwan Ltd.	39,712	16,735	30	390	76,779	128,016	2,824	1.17	0.00	1,338.16	1,016	5,807
Aeon Credit Card (Taiwan) Co., Ltd.	71,510	42,062	876	2,012	206,203	145,921	4,367	0.20	0.00	453.76	1,190	7,144
Total	30,164,496	18,989,776	314,647	263,195	188,245,517	126,443,476	2,790,100	0.59	0.07	492.37	839,952	7,650,307

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.