

**Important Credit Card Business and Financial Information**

2010/October

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	266,355	122,144	205	1,043	355,066	684,372	1,990	0.39	0.25	229.25	1,715	17,757
Land Bank of Taiwan	121,479	56,277	3,160	872	359,907	345,957	1,950	1.02	0.78	566.69	1,586	12,735
Taiwan Cooperative Bank	388,848	183,896	3,277	2,103	923,009	1,455,232	15,574	1.00	0.84	223.96	0	44,225
First Commercial Bank	507,592	351,060	14,046	12,820	1,309,350	2,289,575	9,603	0.19	0.00	540.97	4,952	56,904
Hua Nan Commercial Bank	537,461	286,749	7,762	2,965	610,921	1,225,902	0	0.51	0.16	105.82	1,187	29,494
Chang Hwa Commercial Bank	123,734	92,186	455	1,014	133,950	535,635	867	0.33	0.10	382.61	737	7,566
The Shanghai Commercial & Savings Bank	389,848	216,368	2,175	2,332	990,456	1,258,170	9,720	0.56	0.16	1,061.63	8,098	48,832
Taipei Fubon Bank	2,071,765	1,531,080	69,797	17,837	9,745,660	12,949,254	87,927	0.16	0.00	2,315.85	38,014	618,058
Cathay United Bank	2,994,399	1,990,325	31,983	18,447	16,363,961	13,733,001	138,425	0.26	0.00	942.65	35,281	515,349
Bank of Kaohsiung	6,017	3,000	17	31	11,404	144,260	443	0.15	0.15	100.00	22	609
Mega International Commercial Bank(former The International Commercial Bank of China )	542,186	341,487	8,929	12,559	1,954,167	2,085,023	18,773	0.54	0.20	228.43	9,997	108,277
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,375,692	1,938,140	29,731	26,264	36,818,595	16,613,798	414,155	0.92	0.26	372.86	129,644	1,631,743
Taiwan Business Bank	261,143	102,555	1,792	1,909	1,009,065	708,362	9,451	0.37	0.05	100.01	5,639	64,759
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	268,361	197,910	4,091	2,846	4,966,792	1,326,500	15,069	0.34	0.00	1,403.18	19,467	257,586
Taichung Commercial Bank	82,154	31,230	604	361	172,246	188,648	0	0.66	0.00	1,220.89	0	12,072
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	625,516	413,474	15,297	6,764	7,332,560	3,488,535	76,940	0.45	0.00	1,571.73	24,826	411,010
Hwatai Bank	11,609	7,719	20	16	31,438	66,421	0	1.12	0.13	316.91	0	902
Shin Kong Commercial Bank	758,584	388,198	4,331	5,258	3,736,876	2,623,438	64,054	0.49	0.00	928.39	23,432	237,763
Sunny Bank	59,163	28,964	534	553	568,040	141,964	1,136	0.83	0.01	226.42	2,857	40,943
Cota Commercial Bank	19,309	11,315	128	446	75,667	87,340	345	0.72	0.15	271.10	377	6,247
Union Bank of Taiwan	1,695,790	982,082	5,922	21,289	8,060,812	4,030,712	175,452	0.71	0.18	143.58	28,465	555,737
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,189,996	721,984	7,570	8,182	11,409,836	3,838,541	136,939	0.51	0.23	228.57	35,628	612,443
Yuanta Bank(former Fuhwa Commercial Bank )	296,162	127,355	1,856	2,646	1,005,239	750,464	4,012	1.17	0.00	486.16	4,066	62,365
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,392,443	877,529	13,764	6,949	7,101,860	5,103,306	179,784	0.69	0.00	805.84	21,449	304,523
E. Sun Commercial Bank, Ltd.	2,608,063	1,621,512	61,561	28,089	18,268,554	9,223,929	212,847	0.46	0.00	460.76	255,704	1,533,023
Cosmos Bank, Taiwan	591,942	249,072	3,888	3,684	1,914,554	828,667	11,420	0.97	0.85	107.91	12,259	125,303
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,958,576	1,790,305	45,345	43,025	13,415,195	12,649,512	86,439	0.50	0.01	594.00	36,363	822,412
Ta Chong Bank Ltd.	574,840	267,660	11,760	14,155	2,070,636	1,197,875	113,299	0.00	0.00	287.70	17,495	176,861
Jih Sun International Bank	401,669	181,629	288	2,210	1,107,486	546,675	11,454	0.50	0.00	107.78	6,001	113,118
EnTie Commercial Bank	234,853	69,968	1,363	1,193	1,108,705	439,221	4,558	0.52	0.02	113.70	0	56,648
Chinatrust Commercial Bank	5,117,363	3,500,046	46,288	22,560	20,495,876	22,060,956	701,615	0.60	0.00	357.18	86,198	1,057,354
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	745,606	426,489	4,093	17,371	9,815,931	3,090,378	20,856	0.63	0.00	10,249.05	0	243,671
DBS bank Ltd.(by merge of Bowa Bank)	6,579	3,094	0	78	22,870	11,032	112	0.21	0.00	182.69	204	2,034
American Express International Inc.	126,697	73,398	2,116	854	528,726	2,714,329	163	0.22	0.00	1,720.49	2,743	55,621
Diners Club International Taiwan Ltd.	38,744	16,305	20	372	74,212	126,271	4,646	1.16	0.00	1,402.20	411	6,873
Aeon Credit Card (Taiwan) Co., Ltd.	80,509	44,194	12,345	1,950	210,278	146,370	3,093	0.29	0.00	246.03	656	9,747
<b>Total</b>	<b>30,471,047</b>	<b>19,246,699</b>	<b>416,513</b>	<b>291,047</b>	<b>184,079,900</b>	<b>128,709,625</b>	<b>2,533,111</b>	<b>0.54</b>	<b>0.08</b>	<b>561.86</b>	<b>815,473</b>	<b>9,860,564</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.