

Important Credit Card Business and Financial Information

2010/November

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	266,181	121,635	230	930	346,149	764,275	1,851	0.29	0.20	260.72	1,708	19,465
Land Bank of Taiwan	122,234	57,845	1,439	818	354,344	393,751	2,072	0.87	0.63	631.85	2,348	15,083
Taiwan Cooperative Bank	390,810	190,792	5,444	4,064	906,358	1,602,524	15,522	0.87	0.80	153.08	4,355	48,580
First Commercial Bank	502,347	356,055	9,561	16,657	1,299,674	2,443,729	8,597	0.21	0.00	816.40	4,864	61,768
Hua Nan Commercial Bank	539,562	289,184	6,531	3,545	620,486	1,295,940	0	0.60	0.26	104.95	0	29,494
Chang Hwa Commercial Bank	122,915	90,241	373	1,029	138,917	554,219	883	0.27	0.17	382.54	897	8,463
The Shanghai Commercial & Savings Bank	389,535	215,893	2,146	2,345	981,485	1,317,574	11,237	0.72	0.37	783.04	0	48,832
Taipei Fubon Bank	2,095,242	1,550,759	40,487	17,010	9,612,718	12,762,268	88,697	0.16	0.00	2,386.22	37,463	655,521
Cathay United Bank	3,024,452	2,032,400	49,979	19,926	16,451,911	15,725,953	136,371	0.22	0.00	974.92	41,340	556,689
Bank of Kaohsiung	5,976	3,025	27	69	9,105	135,425	338	0.11	0.11	120.50	92	701
Mega International Commercial Bank(former The International Commercial Bank of China)	530,328	342,068	5,960	17,818	1,939,627	2,171,537	18,217	0.53	0.19	382.92	7,321	115,598
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,386,803	1,951,133	32,267	28,108	36,498,493	16,693,671	402,524	0.90	0.25	353.87	120,951	1,752,694
Taiwan Business Bank	262,262	103,022	1,938	819	982,467	743,468	8,890	0.39	0.07	100.01	5,464	70,223
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	270,336	199,115	4,683	2,576	4,927,066	1,422,171	14,381	0.37	0.00	1,327.57	15,027	272,613
Taichung Commercial Bank	82,905	31,866	1,187	570	169,574	198,531	0	1.13	0.00	883.81	0	12,072
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	636,743	422,501	18,552	7,325	7,273,677	3,597,178	84,654	0.42	0.00	1,576.70	24,700	435,710
Hwatai Bank	11,602	7,717	30	30	30,451	70,862	0	0.94	0.59	265.79	0	902
Shin Kong Commercial Bank	756,447	387,523	4,440	5,654	3,640,110	3,477,696	76,734	0.40	0.00	1,029.17	18,209	255,972
Sunny Bank	59,076	28,962	505	514	561,989	142,752	1,165	1.11	0.01	241.12	0	40,943
Cota Commercial Bank	19,048	11,027	153	400	74,072	80,366	184	0.61	0.00	322.06	864	7,111
Union Bank of Taiwan	1,688,362	980,342	6,343	13,771	7,960,920	4,133,349	161,737	0.69	0.19	147.46	33,329	589,066
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,190,214	724,362	8,259	8,096	11,356,671	4,139,463	144,958	0.50	0.23	228.50	33,716	646,159
Yuanta Bank(former Fuhwa Commercial Bank)	295,146	127,021	2,188	3,204	987,345	747,564	4,417	1.17	0.00	481.90	4,995	67,360
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,410,141	879,930	23,814	6,116	7,034,011	5,695,995	173,236	0.68	0.00	946.11	19,032	323,555
E. Sun Commercial Bank, Ltd.	2,610,933	1,622,896	39,491	36,621	18,162,988	9,470,884	198,509	0.40	0.00	580.02	246,908	1,779,931
Cosmos Bank, Taiwan	591,667	249,468	3,642	4,227	1,885,305	851,033	11,252	0.85	0.76	108.19	12,433	137,736
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,982,212	1,802,093	43,719	20,083	13,373,654	12,505,223	99,169	0.47	0.01	593.54	45,375	867,787
Ta Chong Bank Ltd.	576,510	267,539	13,254	11,584	2,036,692	1,322,438	105,747	0.00	0.00	277.94	18,434	195,295
Jih Sun International Bank	400,747	180,113	382	1,304	1,086,611	586,817	12,162	0.53	0.00	109.38	4,874	117,992
EnTie Commercial Bank	235,727	70,204	2,258	1,115	1,095,785	472,584	2,669	0.66	0.07	129.32	0	56,648
Chinatrust Commercial Bank	5,138,919	3,512,022	43,964	22,944	20,016,763	24,057,822	748,677	0.57	0.00	410.21	84,740	1,142,094
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	732,964	429,806	5,385	21,964	9,557,073	3,227,938	19,635	0.61	0.00	10,393.42	0	243,671
DBS bank Ltd.(by merge of Bowa Bank)	6,503	2,992	0	76	22,148	13,702	113	0.30	0.00	186.49	72	2,106
American Express International Inc.	128,067	73,908	2,750	1,166	517,411	2,751,744	36	0.24	0.00	1,744.35	3,106	58,727
Diners Club International Taiwan Ltd.	38,492	16,206	21	380	78,740	125,522	4,508	1.19	0.00	1,416.24	311	7,184
Aeon Credit Card (Taiwan) Co., Ltd.	83,449	52,655	4,630	1,511	210,039	210,012	3,221	0.16	0.00	278.60	1,225	10,972
Total	30,584,857	19,384,320	386,032	284,369	182,200,829	135,905,980	2,562,363	0.52	0.08	574.21	794,153	10,654,717

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.