

Important Credit Card Business and Financial Information

2010/December

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	265,441	121,385	222	1,520	343,446	780,557	2,243	0.30	0.16	278.97	1,284	20,749
Land Bank of Taiwan	122,757	59,241	1,734	1,730	352,610	433,419	2,109	0.79	0.53	672.78	1,859	16,942
Taiwan Cooperative Bank	392,232	198,571	4,065	3,161	886,046	1,848,312	14,963	0.75	0.67	327.64	4,128	52,708
First Commercial Bank	501,143	359,743	7,026	10,306	1,317,359	2,641,096	12,267	0.19	0.00	1,187.77	4,987	66,755
Hua Nan Commercial Bank	541,724	290,845	6,905	3,743	623,442	1,390,515	0	0.39	0.09	106.60	8,005	37,499
Chang Hwa Commercial Bank	122,066	86,619	173	861	127,797	619,618	817	0.18	0.13	472.99	682	9,145
The Shanghai Commercial & Savings Bank	389,020	215,153	1,949	2,319	972,372	1,456,382	11,120	0.49	0.14	1,285.94	7,900	56,732
Taipei Fubon Bank	2,119,294	1,578,521	45,613	21,561	9,604,840	12,918,661	95,331	0.14	0.00	1,803.45	38,546	694,067
Cathay United Bank	3,045,079	2,055,552	41,357	20,730	16,462,063	18,116,702	150,374	0.19	0.00	1,007.04	43,112	599,801
Bank of Kaohsiung	5,967	3,003	10	18	9,150	131,684	232	0.00	0.00	944.44	160	861
Mega International Commercial Bank(former The International Commercial Bank of China)	522,562	342,696	4,951	12,717	1,923,108	2,216,585	18,711	0.50	0.19	385.24	10,991	126,589
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,397,372	1,967,871	32,924	29,513	36,365,091	17,790,447	435,717	0.67	0.08	479.65	112,407	1,865,101
Taiwan Business Bank	262,919	103,278	1,603	946	963,567	801,177	9,271	0.31	0.03	389.99	5,645	75,868
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	271,864	199,722	4,542	2,677	4,851,795	1,358,160	15,385	0.34	0.00	1,413.88	17,359	289,972
Taichung Commercial Bank	83,526	32,623	1,150	607	166,714	207,908	0	0.72	0.00	1,169.88	3,019	15,091
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	647,160	430,650	19,613	9,196	6,438,732	3,855,273	97,646	0.42	0.00	1,618.57	23,005	458,715
Hwatai Bank	11,594	7,681	28	37	29,674	74,432	0	0.53	0.00	453.81	600	1,502
Shin Kong Commercial Bank	754,602	388,573	4,239	5,793	3,652,130	3,404,820	78,140	0.36	0.00	987.21	17,913	273,885
Sunny Bank	58,618	28,589	356	742	547,462	157,508	1,200	0.75	0.01	267.56	4,752	45,695
Cota Commercial Bank	16,822	10,615	270	2,471	71,863	99,660	184	0.52	0.00	349.28	412	7,523
Union Bank of Taiwan	1,680,984	974,536	6,193	13,571	7,878,739	4,305,792	164,151	0.65	0.18	138.14	27,795	616,861
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,191,531	727,843	7,494	6,106	11,220,800	4,417,343	169,747	0.48	0.23	228.66	35,595	681,754
Yuanta Bank(former Fuhwa Commercial Bank)	292,080	125,157	1,460	4,526	991,743	893,398	4,209	1.10	0.00	495.72	3,295	70,655
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,433,176	886,540	32,619	9,584	7,001,210	6,261,354	181,234	0.65	0.00	1,117.40	23,903	347,458
E. Sun Commercial Bank, Ltd.	2,621,712	1,638,228	42,574	31,795	17,718,329	10,256,249	216,308	0.36	0.00	508.98	250,806	2,030,737
Cosmos Bank, Taiwan	591,020	249,424	3,626	4,265	1,858,949	958,393	10,812	0.75	0.68	108.33	8,962	146,698
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,002,853	1,819,643	42,008	21,367	13,364,748	12,976,078	125,656	0.41	0.01	627.23	40,134	907,921
Ta Chong Bank Ltd.	576,352	272,560	17,781	17,939	2,044,159	1,521,395	105,600	0.00	0.00	255.40	18,397	213,692
Jih Sun International Bank	399,833	173,263	383	1,297	1,065,985	619,770	13,061	0.51	0.00	109.41	4,914	122,906
EnTie Commercial Bank	237,171	71,101	2,750	1,086	1,034,808	496,511	3,514	0.01	0.00	104.21	49,213	105,861
Chinatrust Commercial Bank	5,166,407	3,525,062	54,414	27,206	20,331,813	26,439,278	759,981	0.53	0.00	468.46	73,009	1,215,103
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	721,991	433,693	4,912	19,562	9,350,514	3,566,895	23,025	0.61	0.00	10,480.07	0	243,671
DBS bank Ltd.(by merge of Bowa Bank)	6,437	2,977	0	66	21,542	18,553	103	0.00	0.00	0.00	97	2,203
American Express International Inc.	129,536	75,129	2,635	964	505,390	2,950,671	39	0.20	0.00	1,737.15	7,146	65,873
Diners Club International Taiwan Ltd.	38,197	16,007	25	377	69,833	140,883	4,488	1.09	0.00	1,435.56	951	8,135
Aeon Credit Card (Taiwan) Co., Ltd.	84,541	55,636	2,381	1,273	812,057	181,978	3,558	0.16	0.00	188.28	775	11,747
Total	30,705,583	19,527,730	399,985	291,632	180,979,880	146,307,457	2,731,196	0.45	0.05	598.49	851,758	11,506,475

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.