

**Important Credit Card Business and Financial Information**

2011/May

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	233,650	113,638	716	29,750	316,560	740,723	2,006	0.46	0.36	299.87	894	4,853
Land Bank of Taiwan	122,063	58,053	482	993	319,096	388,635	1,734	0.81	0.64	936.34	850	3,786
Taiwan Cooperative Bank	396,591	190,195	3,832	3,670	840,403	1,582,198	13,801	0.81	0.76	355.81	0	12,447
First Commercial Bank	519,051	366,744	9,367	5,444	1,274,063	2,547,665	11,824	0.12	0.00	2,332.91	4,881	24,671
Hua Nan Commercial Bank	540,627	300,119	6,986	6,013	590,605	1,350,947	787	0.43	0.16	455.28	0	8,833
Chang Hwa Commercial Bank	147,385	83,959	7,809	680	119,059	578,765	744	0.23	0.14	469.61	263	2,352
The Shanghai Commercial & Savings Bank	393,996	217,068	4,131	2,268	890,539	1,347,315	11,569	0.68	0.31	1,183.88	0	12,873
Taipei Fubon Bank	2,177,249	1,549,869	62,645	11,784	8,552,133	10,182,568	81,940	0.15	0.00	1,905.52	30,926	161,271
Cathay United Bank	3,145,189	2,150,745	57,255	27,250	15,794,126	17,446,851	156,197	0.16	0.00	1,820.90	32,890	175,221
Bank of Kaohsiung	6,354	3,387	29	16	8,691	140,423	404	0.01	0.01	4,035.36	2	25
Mega International Commercial Bank(former The International Commercial Bank of China )	510,914	335,667	3,697	3,975	1,810,938	2,223,234	17,236	0.40	0.06	717.90	6,365	32,956
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,445,859	2,002,801	33,055	28,016	32,043,885	16,978,630	355,198	0.60	0.14	1,712.08	89,645	445,721
Taiwan Business Bank	271,881	107,329	2,462	877	867,929	766,473	8,825	0.28	0.04	583.91	4,186	19,799
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	277,087	197,738	4,930	2,072	4,626,428	1,408,281	21,952	0.27	0.00	5,253.76	12,317	45,261
Taichung Commercial Bank	90,384	34,774	2,008	509	160,145	235,626	0	1.07	0.00	1,080.69	0	3,144
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	681,017	464,584	13,759	8,331	5,937,315	3,820,031	136,040	0.33	0.00	1,334.67	18,434	110,603
Hwatai Bank	11,602	7,616	32	28	25,694	78,286	0	0.14	0.00	2,942.89	1,523	1,851
Shin Kong Commercial Bank	767,573	391,819	7,967	4,394	3,423,990	3,644,027	65,625	0.21	0.00	689.26	12,018	63,068
Sunny Bank	58,922	27,382	659	662	499,248	171,587	1,556	1.01	0.00	241.30	0	9,989
Cota Commercial Bank	14,470	9,944	123	46	65,166	84,195	51	0.66	0.00	518.80	256	1,724
Union Bank of Taiwan	1,652,384	941,153	7,982	14,297	7,162,611	3,934,908	121,546	0.57	0.19	268.89	26,477	132,003
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,208,142	734,131	11,167	4,909	10,621,060	4,138,006	218,132	0.23	0.06	150.75	25,713	142,342
Yuanta Bank(former Fuhwa Commercial Bank )	276,548	116,690	824	3,154	862,778	869,139	3,574	0.42	0.00	3,347.33	2,472	31,757
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,800,966	988,989	47,555	24,723	6,364,798	5,773,176	129,711	0.55	0.00	1,042.55	18,522	102,638
E. Sun Commercial Bank, Ltd.	2,706,419	1,683,628	46,387	23,186	16,919,957	10,431,172	267,491	0.36	0.00	1,056.13	52,810	293,013
Cosmos Bank, Taiwan	622,478	241,640	3,674	5,504	1,711,457	1,015,953	12,496	0.75	0.72	150.64	4,262	32,064
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,068,803	1,824,788	37,913	18,645	12,894,056	11,518,094	106,519	0.37	0.01	667.33	32,431	179,305
Ta Chong Bank Ltd.	586,035	283,918	11,822	8,016	1,981,848	1,343,395	105,157	0.00	0.00	213.36	17,849	90,282
Jih Sun International Bank	381,334	143,678	8,558	7,307	947,263	536,536	11,203	0.56	0.00	621.80	4,884	24,198
EnTie Commercial Bank	235,448	71,107	881	942	945,721	455,823	2,101	0.01	0.00	150.06	14,464	14,464
Chinatrust Commercial Bank	5,258,456	3,567,969	58,789	26,977	17,475,017	23,888,528	705,138	0.40	0.00	864.96	88,094	492,478
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	710,499	419,939	3,890	3,483	6,053,469	2,785,006	16,548	0.79	0.00	8,568.01	0	0
DBS bank Ltd.(by merge of Bowa Bank)	6,826	3,047	252	67	461	15,320	106	0.03	0.00	107.14	374	727
American Express International Inc.	134,686	77,044	2,518	1,104	443,265	3,220,678	57	0.15	0.00	1,932.68	3,278	17,816
Diners Club International Taiwan Ltd.	37,055	14,723	14	337	59,314	107,205	2,341	2.20	1.04	648.35	337	1,669
Aeon Credit Card (Taiwan) Co., Ltd.	87,680	61,050	1,800	789	869,001	201,240	3,205	0.15	0.00	117.91	697	3,881
<b>Total</b>	<b>31,585,623</b>	<b>19,786,925</b>	<b>465,970</b>	<b>280,218</b>	<b>163,478,089</b>	<b>135,950,639</b>	<b>2,592,814</b>	<b>0.39</b>	<b>0.05</b>	<b>898.30</b>	<b>508,114</b>	<b>2,699,085</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.