

**Important Credit Card Business and Financial Information**

2011/June

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	234,014	113,894	812	969	314,656	812,335	1,908	0.43	0.33	301.44	502	5,355
Land Bank of Taiwan	122,237	57,406	543	474	319,272	431,418	1,269	0.68	0.56	982.70	841	4,627
Taiwan Cooperative Bank	398,970	188,515	3,995	1,992	836,277	2,116,286	12,796	0.54	0.51	402.87	6,305	18,752
First Commercial Bank	522,542	369,544	7,447	6,060	1,284,521	2,913,334	11,849	0.10	0.00	2,573.81	4,965	29,636
Hua Nan Commercial Bank	542,381	303,007	7,389	5,142	596,936	1,795,572	685	0.11	0.01	557.83	8,053	16,886
Chang Hwa Commercial Bank	152,262	88,795	5,978	658	115,382	876,942	863	0.12	0.08	622.80	1,000	3,352
The Shanghai Commercial & Savings Bank	395,887	217,946	3,610	1,635	888,677	1,790,063	11,173	0.44	0.13	1,650.07	6,604	19,477
Taipei Fubon Bank	2,344,841	1,555,422	209,405	41,813	8,505,987	11,179,399	83,298	0.11	0.00	2,084.59	31,863	193,134
Cathay United Bank	3,167,398	2,162,322	42,743	20,534	15,877,559	17,957,991	147,226	0.15	0.00	1,865.26	28,582	203,803
Bank of Kaohsiung	6,372	3,382	38	22	9,070	145,459	417	0.00	0.00	5,527.27	32	57
Mega International Commercial Bank(former The International Commercial Bank of China )	510,798	335,043	3,501	3,617	1,798,590	3,677,900	15,815	0.24	0.02	922.60	7,392	40,348
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,460,120	2,017,132	32,843	25,641	33,082,397	19,140,335	355,295	0.66	0.18	1,520.86	0	445,721
Taiwan Business Bank	273,482	107,840	2,607	1,006	856,078	982,174	7,987	0.35	0.05	518.35	807	20,606
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	279,880	197,624	4,772	2,111	2,624,035	1,547,144	17,523	0.26	0.00	5,202.90	12,078	57,339
Taichung Commercial Bank	92,384	34,490	2,358	506	163,086	241,517	0	1.50	0.00	868.75	0	3,144
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	687,611	468,383	12,306	5,712	5,863,553	4,708,287	125,405	0.32	0.00	1,604.72	16,995	127,598
Hwatai Bank	11,624	7,681	40	18	27,137	88,278	0	0.19	0.03	2,513.11	0	1,851
Shin Kong Commercial Bank	773,026	392,176	10,351	4,977	3,415,026	4,472,070	51,851	0.20	0.00	484.29	7,777	70,845
Sunny Bank	58,578	27,882	651	886	493,003	169,350	1,499	0.58	0.03	1,743.83	4,227	14,216
Cota Commercial Bank	14,239	9,940	106	47	63,875	91,976	324	0.56	0.00	602.38	188	1,912
Union Bank of Taiwan	1,645,817	938,489	8,789	15,356	7,068,635	3,924,818	126,716	0.51	0.14	273.47	26,873	158,876
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,214,005	734,664	10,868	5,054	10,938,844	5,205,092	226,857	0.22	0.06	111.86	25,468	167,810
Yuanta Bank(former Fuhwa Commercial Bank )	274,883	114,898	697	2,362	881,272	1,056,489	2,864	0.46	0.00	2,997.17	1,848	33,605
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,816,754	1,019,041	33,074	17,286	6,236,352	7,685,341	129,546	0.47	0.00	923.71	17,703	120,341
E. Sun Commercial Bank, Ltd.	2,778,556	1,697,390	101,900	29,763	16,315,069	13,667,984	270,362	0.34	0.00	1,088.41	55,028	348,041
Cosmos Bank, Taiwan	622,534	246,652	4,027	4,528	1,696,277	1,267,991	12,503	0.73	0.69	134.06	4,654	36,718
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,086,640	1,820,452	36,430	18,593	12,801,720	14,424,295	100,272	0.33	0.01	680.39	31,302	210,607
Ta Chong Bank Ltd.	589,742	284,752	10,868	7,161	1,993,288	1,793,063	84,316	0.00	0.00	209.70	17,503	107,785
Jih Sun International Bank	373,641	141,930	1,069	8,762	942,805	732,150	14,060	0.42	0.00	619.77	4,198	28,396
EnTie Commercial Bank	235,459	71,100	858	696	936,266	441,091	2,255	0.12	0.01	108.05	0	14,464
Chinatrust Commercial Bank	5,281,748	3,580,379	57,320	30,557	17,640,081	28,531,708	649,452	0.37	0.00	1,001.93	79,488	571,966
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )*	711,668	407,577	3,904	3,307	5,975,129	3,232,257	14,209	0.85	0.00	7,804.15	15,430	213,847
DBS bank Ltd.(by merge of Bowa Bank)	6,798	3,065	87	35	18,518	15,429	242	0.00	0.00	102.04	10	737
American Express International Inc.	135,836	77,787	2,357	1,019	433,795	3,047,521	11	0.14	0.00	1,832.14	2,402	20,218
Diners Club International Taiwan Ltd.	36,846	14,543	19	324	71,634	162,323	3,822	2.11	1.30	504.58	938	2,607
Aeon Credit Card (Taiwan) Co., Ltd.	88,559	62,142	1,674	785	895,033	198,584	3,992	0.17	0.00	143.22	385	4,266
<b>Total</b>	<b>31,948,132</b>	<b>19,873,285</b>	<b>625,436</b>	<b>269,408</b>	<b>161,979,835</b>	<b>160,523,966</b>	<b>2,488,662</b>	<b>0.37</b>	<b>0.05</b>	<b>897.13</b>	<b>421,441</b>	<b>3,318,943</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.