

Important Credit Card Business and Financial Information

2011/October

Unit : 1,000 : %

Issuer	Effective Cards	Active Cards	Monthly Issuing Cards	Monthly Cancelled Cards	Revolving Balance	undue balance of installment	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	235,344	114,570	652	808	317,249	344	702,895	2,210	0.39	0.32	347.81	802	8,740
Land Bank of Taiwan	122,295	56,125	433	417	315,158	373	336,565	919	0.83	0.54	1,013.14	704	8,562
Taiwan Cooperative Bank	404,732	200,212	3,016	2,561	829,322	136,722	1,539,366	10,321	0.86	0.80	575.19	0	26,215
First Commercial Bank	544,599	382,551	8,122	5,599	1,290,203	530,180	2,597,519	12,017	0.13	0.00	2,386.67	4,470	47,677
Hua Nan Commercial Bank	547,396	311,289	7,565	5,373	603,285	298,167	1,431,133	1,097	0.14	0.02	544.12	0	25,074
Chang Hwa Commercial Bank	180,832	113,318	11,708	677	139,656	4,270	638,196	784	0.16	0.08	637.43	874	6,046
The Shanghai Commercial & Savings Bank	400,003	221,456	3,001	1,804	887,940	225,365	1,297,641	10,392	0.62	0.22	1,512.49	5,146	30,825
Taipei Fubon Bank	2,088,406	1,406,161	30,389	35,794	8,296,846	2,858,069	10,932,498	87,648	0.10	0.00	1,998.97	24,655	306,006
Cathay United Bank	3,241,423	2,218,837	39,764	24,962	15,616,035	4,266,206	13,688,733	237,550	0.18	0.00	1,885.91	26,475	309,853
Bank of Kaohsiung	6,383	3,204	28	28	9,606	0	177,529	221	0.01	0.01	3,934.93	2	63
Mega International Commercial Bank(former The International Commercial Bank of China)	544,975	349,551	21,184	4,751	1,749,449	332,478	2,374,027	14,353	0.23	0.04	841.51	4,125	60,579
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,503,797	2,080,893	28,801	26,775	21,113,381	9,774,615	17,341,753	351,311	0.55	0.11	1,908.04	75,724	832,532
Taiwan Business Bank	276,636	107,644	1,319	696	827,018	16,399	771,768	6,645	0.26	0.07	635.16	3,419	35,282
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	284,479	198,851	3,927	2,470	2,585,763	827,595	1,408,563	15,080	0.32	0.00	4,239.13	11,013	100,771
Taichung Commercial Bank	99,760	38,063	2,284	422	164,420	0	255,475	0	1.59	0.43	730.33	0	8,190
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	701,085	470,173	10,527	8,209	5,527,518	1,844,956	3,999,575	106,883	0.31	0.00	1,690.67	14,799	196,298
Hwatai Bank	11,644	7,848	22	14	26,955	3,675	73,961	0	0.31	0.26	1,221.00	0	1,995
Shin Kong Commercial Bank	797,686	411,774	6,446	3,833	3,365,146	962,481	3,117,488	51,900	0.27	0.00	406.95	11,671	110,880
Sunny Bank	57,833	28,879	727	708	462,747	16,268	160,503	1,326	0.47	0.00	1,870.71	3,253	20,850
Cota Commercial Bank	14,412	9,681	114	46	59,406	12,107	93,281	107	0.57	0.00	824.29	150	2,803
Union Bank of Taiwan	2,079,998	928,993	485,859	33,767	6,851,609	2,806,328	4,084,887	117,944	0.34	0.04	256.56	21,887	253,387
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,258,427	758,062	20,035	6,393	7,882,749	2,863,429	4,585,029	212,917	0.25	0.06	111.83	20,950	260,967
Yuanta Bank(former Fuhwa Commercial Bank)	267,255	108,424	1,011	2,973	811,918	141,991	822,233	3,561	0.40	0.00	3,035.47	2,479	44,514
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,154,656	1,319,049	37,067	14,908	5,897,172	4,221,661	7,529,247	132,743	0.41	0.00	872.35	15,117	180,541
E. Sun Commercial Bank, Ltd.	2,800,624	1,757,938	38,300	37,189	13,211,515	7,286,660	12,098,537	262,430	0.25	0.00	1,593.63	63,417	605,710
Cosmos Bank, Taiwan	614,143	245,414	2,967	7,503	1,678,800	206,567	828,455	17,194	0.80	0.77	121.61	3,616	61,453
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,035,621	1,877,943	34,995	60,204	12,700,501	6,518,902	13,398,894	125,077	0.30	0.01	654.57	24,674	312,495
Ta Chong Bank Ltd.	614,401	294,401	13,650	6,454	2,033,731	2,850,161	1,418,351	74,293	0.00	0.00	263.59	13,237	170,158
Iih Sun International Bank	306,942	136,265	428	13,536	880,653	232,809	478,373	18,551	0.37	0.00	691.31	4,330	51,303
EnTie Commercial Bank	235,729	69,987	982	796	890,597	635,661	460,472	2,400	0.73	0.23	153.33	0	14,464
Chinatrust Commercial Bank	5,485,663	3,610,246	172,140	42,135	17,871,089	10,536,419	24,171,582	625,061	0.33	0.00	1,090.15	81,653	898,972
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	718,841	396,151	4,157	2,496	5,694,530	1,680,728	2,837,142	15,972	0.79	0.00	8,032.02	27,996	325,356
DBS bank Ltd.(by merge of Bowa Bank)	6,732	3,055	38	65	18,266	0	12,859	111	0.00	0.00	301.72	81	819
American Express International Inc.	138,833	78,830	2,706	1,269	418,370	0	3,042,153	31	0.16	0.00	1,619.38	1,274	29,610
Diners Club International Taiwan Ltd.	35,848	14,420	20	377	54,131	4,616	102,613	4,973	0.85	0.46	1,499.77	811	5,196
Aeon Credit Card (Taiwan) Co., Ltd.	93,026	68,078	2,558	1,115	864,845	65,618	246,565	3,700	0.23	0.00	146.73	338	6,827
Total	32,910,459	20,398,336	996,942	357,127	#####	62,161,820	139,055,861	2,527,722	0.33	0.04	944.88	469,142	5,361,013

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 against the

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.