

Important Credit Card Business and Financial Information

2012/January

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	235,587	114,166	351	961	315,344	272	756,945	1,323	0.35	0.28	300.74	335	335
Land Bank of Taiwan	122,104	55,983	212	154	299,780	2,140	381,263	736	0.83	0.68	850.36	1,086	1,086
Taiwan Cooperative Bank	409,931	207,027	1,566	2,823	800,577	155,922	1,773,588	6,643	0.41	0.37	889.23	7,337	7,337
First Commercial Bank	559,182	394,024	6,785	4,732	1,341,788	574,923	2,768,377	14,889	0.08	0.00	3,262.08	4,877	4,877
Hua Nan Commercial Bank	552,614	322,946	5,711	4,336	617,620	312,291	1,612,673	818	0.11	0.02	563.85	0	0
Chang Hwa Commercial Bank	197,420	138,104	478	1,935	137,170	3,468	725,132	569	0.17	0.06	561.09	639	639
The Shanghai Commercial & Savings Bank	399,463	217,698	1,188	1,896	877,823	234,508	1,274,787	7,017	0.71	0.34	930.26	0	0
Taipei Fubon Bank	2,046,837	1,421,627	12,033	27,262	8,124,306	3,133,674	11,097,213	67,692	0.08	0.00	1,992.43	19,777	19,777
Cathay United Bank	3,258,395	2,245,327	24,233	24,165	15,285,752	5,215,013	15,187,611	192,519	0.14	0.00	1,639.51	27,009	27,009
Bank of Kaohsiung	6,365	3,140	12	20	7,901	0	135,716	166	0.01	0.01	3,244.39	0	0
Mega International Commercial Bank(former The International Commercial Bank of China)	549,747	359,183	1,709	5,080	1,751,226	341,638	2,458,827	12,690	0.20	0.03	881.30	3,612	3,612
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,525,947	2,105,708	20,422	21,055	20,717,789	9,727,354	19,444,713	253,033	0.51	0.10	1,938.31	135,163	135,163
Taiwan Business Bank	275,887	107,467	789	1,377	797,634	14,257	883,038	4,863	0.24	0.06	668.20	5,632	5,632
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	288,369	201,723	3,220	2,536	2,572,477	783,910	1,442,687	10,682	0.37	0.00	3,270.16	11,495	11,495
Taichung Commercial Bank	104,003	41,122	2,448	507	155,430	88	289,314	0	0.73	0.01	969.72	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	705,067	469,418	7,784	7,518	5,295,564	1,962,429	4,083,352	82,750	0.30	0.00	1,679.89	11,235	11,235
Hwatai Bank	11,660	7,674	27	11	21,900	3,149	74,905	0	0.34	0.06	1,846.95	0	0
Shin Kong Commercial Bank	811,731	420,989	8,500	3,825	3,293,537	988,829	3,833,113	41,635	0.18	0.00	487.58	10,449	10,449
Sunny Bank	57,932	30,420	490	626	447,422	18,158	183,243	1,245	1.14	0.00	1,246.31	0	0
Cota Commercial Bank	14,450	9,521	197	34	59,002	8,429	92,583	71	0.50	0.04	989.74	252	252
Union Bank of Taiwan	2,022,063	1,017,016	11,324	57,379	6,666,621	2,742,281	4,267,099	80,367	0.27	0.00	208.92	17,689	17,689
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,305,991	812,461	30,694	10,339	7,879,024	3,182,256	5,792,593	173,246	0.20	0.05	105.75	21,123	21,123
Yuanta Bank(former Fuhwa Commercial Bank)	264,906	107,473	2,213	2,486	778,286	150,175	890,161	1,857	0.39	0.00	2,856.13	2,095	2,095
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,181,811	1,348,804	20,072	17,250	5,680,664	4,494,877	7,439,483	98,576	0.39	0.00	846.29	11,978	11,978
E. Sun Commercial Bank, Ltd.	2,874,012	1,845,205	68,333	32,074	13,115,871	7,842,640	14,385,758	201,066	0.21	0.00	1,761.35	38,181	38,181
Cosmos Bank, Taiwan	595,238	242,381	1,701	8,071	1,671,324	165,218	986,584	13,647	1.07	0.58	124.29	3,565	3,565
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	6,456	3,034	20	84	18,621	0	13,795	58	0.02	0.00	209.36	79	79
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,924,545	1,914,425	22,702	59,106	12,588,914	6,924,175	13,191,548	94,231	0.27	0.00	617.00	21,289	21,289
Ta Chong Bank Ltd.	619,638	296,252	7,817	6,054	2,043,281	3,089,531	1,524,247	72,965	0.00	0.00	424.27	15,311	15,311
Jih Sun International Bank	282,361	131,066	298	3,433	826,161	228,018	470,492	17,991	0.40	0.00	610.15	4,112	4,112
EnTie Commercial Bank	234,790	70,013	544	1,015	859,120	637,445	464,747	1,996	0.41	0.00	135.84	0	0
Chinatrust Commercial Bank	5,382,452	3,696,908	35,326	30,200	17,761,819	10,811,431	26,361,906	479,770	0.27	0.00	1,150.52	78,200	78,200
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	720,811	394,448	2,204	2,802	6,151,566	1,644,986	2,644,784	9,359	0.68	0.00	8,926.53	16,032	16,032
American Express International Inc.	139,960	79,750	1,557	1,133	401,420	0	3,096,217	55	0.25	0.00	946.88	3,451	3,451
Diners Club International Taiwan Ltd.	35,249	13,864	8	243	65,305	4,987	99,104	1,629	1.27	0.76	934.35	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	95,869	71,819	2,060	831	833,629	78,736	272,854	3,929	0.11	0.00	178.80	506	506
Total	32,818,843	20,918,186	305,028	343,353	140,261,668	65,477,208	150,400,452	1,950,083	0.29	0.03	917.17	472,509	472,509

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 debtor

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