

Important Credit Card Business and Financial Information

2012/July

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	228,033	112,682	895	3,160	302,798	1,218	721,645	1,954	0.58	0.43	248.93	477	6,350
Land Bank of Taiwan	121,890	54,137	297	443	279,973	9,423	370,326	1,137	0.70	0.53	953.59	1,121	8,580
Taiwan Cooperative Bank	417,878	204,840	12,886	3,506	753,122	150,323	1,720,385	8,726	0.46	0.39	291.99	3,653	19,100
First Commercial Bank	605,460	420,319	8,066	6,407	1,283,242	707,345	2,887,707	18,815	0.14	0.00	2,682.85	5,395	33,123
Hua Nan Commercial Bank	565,872	337,385	8,811	4,655	635,416	363,807	1,749,025	1,003	0.13	0.03	486.68	0	10,442
Chang Hwa Commercial Bank	204,704	102,094	8,280	2,087	154,006	1,044	679,690	710	0.32	0.15	323.03	0	4,047
The Shanghai Commercial & Savings Bank	416,460	220,899	16,196	2,960	879,433	425,559	1,354,514	10,349	0.69	0.33	1,075.11	0	21,024
Taipei Fubon Bank	2,056,670	1,389,553	30,829	20,133	7,697,665	3,150,769	10,669,100	93,693	0.11	0.00	1,809.78	23,057	159,145
Cathay United Bank	3,353,162	2,304,591	37,890	19,472	14,833,170	5,947,359	18,464,915	232,413	0.13	0.00	1,813.77	24,991	180,718
Bank of Kaohsiung	6,379	3,073	39	22	7,039	0	200,628	150	0.00	0.00	4,737.93	3	159
Mega International Commercial Bank(former The International Commercial Bank of China)	545,467	340,151	2,373	4,779	1,634,267	454,617	2,383,220	12,021	0.32	0.06	533.11	3,537	26,763
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,589,801	2,150,634	28,756	25,593	19,324,940	8,638,591	18,823,628	271,049	0.52	0.08	1,713.44	149,598	599,328
Taiwan Business Bank	279,374	108,032	9,570	2,445	727,326	15,290	821,664	6,362	0.23	0.05	757.31	2,910	23,394
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	319,680	216,772	6,944	2,938	2,692,065	650,876	1,554,838	17,163	0.45	0.00	684.05	13,571	83,456
Taichung Commercial Bank	116,398	47,999	2,374	418	174,381	8,768	337,523	0	0.75	0.00	1,063.67	0	8,080
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	744,227	481,571	9,518	7,394	4,826,515	1,843,144	4,277,076	82,181	0.29	0.00	1,862.45	15,119	107,645
Hwatai Bank	11,698	7,565	30	24	24,425	2,715	70,636	0	0.18	0.05	139.31	248	520
Shin Kong Commercial Bank	835,749	424,960	6,851	4,400	3,095,426	1,015,280	3,660,209	52,044	0.19	0.00	471.70	9,218	68,444
Sunny Bank	55,732	32,245	490	525	408,920	32,340	193,492	874	1.00	0.00	1,238.43	0	10,600
Cota Commercial Bank	15,166	10,233	207	138	51,368	9,497	96,246	79	0.51	0.02	1,368.69	67	1,035
Union Bank of Taiwan	1,860,332	841,334	9,123	16,083	6,299,452	2,019,911	3,897,291	91,457	0.33	0.02	145.44	14,977	113,138
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,375,468	851,372	19,738	7,661	7,197,958	3,659,487	4,861,947	213,038	0.40	0.18	103.24	20,020	152,858
Yuanta Bank(former Fuhwa Commercial Bank)	261,393	99,686	946	1,866	703,655	140,106	860,963	2,377	0.39	0.00	1,206.63	3,287	16,780
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,229,504	1,322,281	29,341	19,311	5,772,693	3,986,208	7,610,829	136,219	0.43	0.00	837.90	15,800	100,233
E. Sun Commercial Bank, Ltd.	3,047,545	2,041,741	41,437	17,317	12,678,638	6,587,277	14,843,417	227,111	0.21	0.00	2,135.54	33,743	244,844
Cosmos Bank, Taiwan	545,636	226,205	1,684	6,571	1,588,360	279,774	810,817	14,630	1.11	0.78	101.53	6,270	40,053
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	7,009	3,039	445	302	16,230	0	29,440	122	0.26	0.00	212.93	0	432
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,061,731	1,941,610	49,500	22,881	12,195,415	7,162,479	13,793,533	112,390	0.26	0.00	621.88	17,958	148,572
Ta Chong Bank Ltd.	607,390	283,994	7,209	16,488	1,904,020	3,258,146	1,513,162	96,825	0.00	0.00	409.03	12,440	92,958
Jih Sun International Bank	268,725	119,827	560	3,519	768,052	254,654	477,550	11,633	0.34	0.00	642.49	3,359	26,415
EnTie Commercial Bank	233,746	71,005	2,878	1,618	824,473	353,617	434,367	2,631	0.63	0.03	230.94	0	16,634
Chinatrust Commercial Bank	5,386,564	3,633,823	45,946	30,078	17,092,439	12,548,651	25,910,305	696,327	0.24	0.00	2,007.28	61,591	469,388
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	720,518	379,327	3,660	2,411	5,658,363	1,264,023	2,929,735	10,898	0.40	0.00	15,298.39	17,219	170,851
American Express International Inc.	144,316	81,701	2,411	1,199	350,816	0	3,301,733	5	0.09	0.00	1,417.45	2,609	22,626
Diners Club International Taiwan Ltd.	33,888	13,048	9	280	40,136	4,941	95,849	2,563	1.20	0.52	861.32	0	3,278
Aeon Credit Card (Taiwan) Co., Ltd.	106,201	82,212	2,540	1,108	777,109	105,969	275,922	4,335	0.13	0.00	181.90	1,120	5,026
Total	33,379,766	20,961,940	408,729	260,192	133,653,306	65,053,208	152,683,327	2,433,284	0.30	0.04	875.95	463,358	2,996,039

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 where 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.