

Important Credit Card Business and Financial Information

2012/December

Unit : NTS Thousand ; Card

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	221,929	111,441	1,043	3,065	298,790	169	653,556	1,846	0.44	0.27	336.28	749	11,924
Land Bank of Taiwan	121,223	53,182	262	560	273,797	10,786	336,944	705	0.97	0.72	815.24	778	11,939
Taiwan Cooperative Bank	436,580	229,358	5,218	6,335	741,413	142,469	1,689,095	6,955	0.62	0.56	284.50	0	25,673
First Commercial Bank	630,848	439,206	7,941	6,653	1,317,421	719,824	2,780,061	16,256	0.13	0.00	2,136.59	4,993	57,573
Hua Nan Commercial Bank	570,905	349,430	9,469	4,388	634,022	422,937	1,826,334	1,005	0.10	0.00	423.67	8,176	23,884
Chang Hwa Commercial Bank	289,935	184,549	6,067	3,497	122,492	652	863,057	915	0.19	0.18	371.57	758	9,074
The Shanghai Commercial & Savings Bank	424,163	228,774	1,770	1,915	915,954	249,523	1,257,693	9,839	0.52	0.18	1,543.53	6,934	41,494
Taipei Fubon Bank	2,128,030	1,437,501	45,169	20,087	7,760,944	3,678,320	10,613,105	86,494	0.10	0.00	1,841.01	23,593	278,800
Cathay United Bank	3,443,084	2,391,378	27,335	20,193	15,150,779	6,012,123	15,058,948	268,774	0.17	0.00	1,844.19	27,367	302,968
Bank of Kaohsiung	6,859	3,525	88	12	6,518	0	150,896	252	0.00	0.00	9,579.38	5	165
Mega International Commercial Bank(former The International Commercial Bank of China)	531,457	339,198	3,450	6,559	1,593,272	514,610	2,315,785	11,215	0.25	0.04	871.90	5,057	50,588
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,655,739	2,271,777	26,226	21,777	19,851,173	8,203,670	18,742,584	221,253	0.66	0.20	1,228.46	0	910,758
Taiwan Business Bank	320,797	143,135	3,330	1,318	701,384	21,485	903,729	5,793	0.26	0.02	767.76	3,848	40,084
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	330,943	223,427	5,193	4,205	2,876,247	507,652	1,764,513	16,307	0.72	0.00	367.13	20,967	169,510
Taichung Commercial Bank	125,218	51,636	2,024	535	188,313	14,077	338,638	0	1.42	0.19	641.95	0	11,572
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	754,082	486,851	6,801	5,619	4,513,227	1,901,195	4,208,159	92,385	0.37	0.00	1,387.95	16,196	187,539
Hwatai Bank	11,713	7,378	24	10	23,908	3,441	74,958	0	0.25	0.00	144.17	168	709
Shin Kong Commercial Bank	826,840	422,049	4,798	4,376	2,966,974	1,017,311	2,891,734	39,073	0.25	0.01	418.20	9,139	108,487
Sunny Bank	54,811	31,702	730	446	377,174	27,814	189,857	728	0.56	0.00	1,470.51	6,003	23,958
Cota Commercial Bank	14,995	10,372	129	60	49,163	9,609	106,986	60	0.29	0.00	2,212.45	70	1,797
Union Bank of Taiwan	1,875,580	791,746	21,509	15,704	6,040,820	2,278,066	3,806,475	187,356	0.36	0.00	126.28	17,933	193,113
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,435,506	893,346	15,859	10,302	7,106,269	3,570,119	4,807,956	225,657	0.40	0.17	102.78	20,611	257,980
Yuanta Bank(former Fuhwa Commercial Bank)	256,142	93,863	764	2,202	658,662	124,406	794,558	1,518	0.38	0.00	1,262.81	1,583	27,529
Bank Sinpac(by merge of SinoPac Card Services Co., Ltd.)	2,247,996	1,323,974	18,971	20,965	5,911,421	3,745,871	7,006,974	118,422	0.45	0.00	801.74	13,042	176,498
E. Sun Commercial Bank, Ltd.	3,162,599	2,106,291	32,186	15,784	12,365,253	6,434,261	15,127,386	207,289	0.22	0.00	2,319.09	37,920	422,493
Cosmos Bank, Taiwan	536,374	218,677	10,491	7,389	1,550,822	192,091	776,651	14,983	1.12	0.79	175.19	4,490	67,434
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	9,965	4,486	906	50	17,884	0	43,897	171	0.03	0.00	238.95	115	684
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,146,559	2,000,967	45,910	17,399	11,701,821	6,748,632	12,386,097	94,827	0.29	0.00	594.26	22,746	258,535
Ta Chong Bank Ltd.	591,360	278,282	3,507	6,452	1,629,370	3,212,283	1,509,954	87,547	0.00	0.00	432.30	16,746	163,645
Jih Sun International Bank	238,693	114,527	407	6,124	719,648	224,017	433,059	16,900	0.40	0.00	635.89	4,200	42,356
EnTie Commercial Bank	235,290	73,464	1,743	6,152	762,192	460,599	449,901	2,116	0.10	0.01	165.90	13,632	40,598
Chinatrust Commercial Bank	5,402,703	3,610,775	37,482	51,818	16,982,617	12,509,044	25,880,408	672,799	0.23	0.00	840.58	65,584	787,878
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	740,330	388,204	6,650	2,065	4,977,684	1,390,998	3,010,925	8,767	0.38	0.00	13,984.75	18,862	251,789
American Express International Inc.	148,680	84,279	2,863	1,822	346,262	0	3,374,914	18	0.10	0.00	1,099.99	1,880	34,081
Diners Club International Taiwan Ltd.	31,785	13,669	5	236	32,588	3,360	84,031	1,873	1.60	1.04	682.03	0	4,596
Aeon Credit Card (Taiwan) Co., Ltd.	116,440	85,497	4,792	560	708,000	122,639	287,272	4,369	0.16	0.00	177.03	1,084	9,321
Total	34,076,153	21,497,916	361,112	276,634	131,874,278	64,474,053	146,547,090	2,424,467	0.32	0.05	792.50	375,229	5,007,026

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

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