

Important Credit Card Business and Financial Information

2011/February

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	262,323	115,620	144	803	333,057	655,754	1,176	0.22	0.09	455.93	872	2,010
Land Bank of Taiwan	122,270	58,990	226	559	336,993	335,091	1,239	0.96	0.68	764.22	0	887
Taiwan Cooperative Bank	391,234	196,168	1,417	2,301	890,784	1,158,868	8,538	0.85	0.75	380.47	8,483	8,483
First Commercial Bank	502,915	358,652	6,014	5,587	1,301,345	2,146,045	7,378	0.15	0.00	1,609.30	4,920	9,900
Hua Nan Commercial Bank	537,673	290,725	3,535	5,314	573,861	1,160,838	283	0.62	0.26	103.16	0	0
Chang Hwa Commercial Bank	125,676	80,189	3,353	659	118,123	459,388	578	0.27	0.19	417.27	206	386
The Shanghai Commercial & Savings Bank	389,218	214,391	2,062	1,512	957,136	1,198,747	5,912	0.49	0.13	1,340.99	6,090	6,090
Taipei Fubon Bank	2,130,136	1,572,755	13,303	17,598	9,208,634	9,034,331	54,791	0.13	0.00	1,793.03	33,728	68,644
Cathay United Bank	3,057,265	2,067,352	21,731	17,442	16,944,215	12,152,709	106,373	0.20	0.00	1,718.50	37,179	74,830
Bank of Kaohsiung	6,221	3,263	169	31	9,063	90,188	597	0.00	0.00	44,171.43	5	6
Mega International Commercial Bank(former The International Commercial Bank of China)	511,457	336,866	1,718	4,130	1,890,564	1,714,390	11,627	0.40	0.09	781.68	6,875	13,076
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,411,457	1,975,454	20,479	21,207	34,667,896	15,240,607	248,110	0.62	0.10	1,786.75	91,696	219,308
Taiwan Business Bank	264,049	103,289	1,065	814	927,745	728,670	6,921	0.43	0.07	366.94	4,646	7,998
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	271,731	198,586	1,460	2,152	4,657,204	1,133,137	9,218	0.35	0.00	1,438.61	16,227	33,024
Taichung Commercial Bank	84,421	32,052	712	318	171,179	186,144	0	1.10	0.00	1,011.01	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	660,170	447,712	13,060	7,347	6,260,986	3,197,503	61,793	0.42	0.00	1,268.44	24,027	44,967
Hwatai Bank	11,588	7,620	9	18	30,134	59,984	0	0.51	0.19	1,444.77	0	0
Shin Kong Commercial Bank	755,948	384,253	5,995	4,083	3,552,599	2,361,850	38,826	0.24	0.00	995.16	16,198	32,792
Sunny Bank	58,670	27,746	452	285	530,898	130,543	1,248	1.07	0.02	240.77	0	2,480
Cota Commercial Bank	15,352	9,897	130	1,219	68,373	94,838	296	0.59	0.00	416.12	522	897
Union Bank of Taiwan	1,673,495	963,241	4,441	12,346	7,634,710	3,553,430	79,907	0.62	0.17	148.37	28,773	51,628
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,194,234	729,966	5,780	4,623	11,047,256	3,328,173	89,434	0.32	0.12	230.43	34,384	65,138
Yuanta Bank(former Fuhwa Commercial Bank)	283,791	121,661	798	4,667	938,493	770,502	2,271	0.80	0.00	1,953.90	10,273	13,274
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,550,100	910,560	106,668	10,914	6,826,631	5,034,014	102,718	0.63	0.00	1,135.16	21,034	41,344
E. Sun Commercial Bank, Ltd.	2,633,804	1,657,239	24,855	19,471	17,332,216	8,899,385	127,392	0.35	0.00	791.57	62,237	130,452
Cosmos Bank, Taiwan	589,868	245,442	2,384	2,547	1,792,159	743,973	6,283	0.81	0.72	174.53	6,719	14,401
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,017,134	1,819,827	20,105	14,237	13,176,333	10,435,393	53,194	0.41	0.01	621.00	37,909	75,151
Ta Chong Bank Ltd.	577,067	279,443	8,040	8,264	2,005,518	1,224,902	44,455	0.00	0.00	188.45	17,992	35,958
Jih Sun International Bank	389,848	163,111	217	3,928	1,014,383	538,765	10,031	0.60	0.00	648.78	3,998	9,077
EnTie Commercial Bank	236,605	72,006	329	720	1,004,488	421,193	1,661	0.27	0.00	132.94	0	0
Chinatrust Commercial Bank	5,189,076	3,555,272	28,422	22,537	20,352,804	20,043,594	411,540	0.50	0.00	789.81	63,204	191,062
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	708,528	438,732	2,044	18,536	8,977,263	2,771,591	13,110	0.69	0.00	8,777.77	0	0
DBS bank Ltd.(by merge of Bowa Bank)	6,350	2,991	0	52	20,020	11,900	80	0.35	0.00	166.51	171	171
American Express International Inc.	131,011	75,363	1,575	822	490,882	2,311,310	9	0.15	0.00	1,913.89	3,245	7,974
Diners Club International Taiwan Ltd.	37,764	15,436	13	270	76,909	87,927	3,264	1.04	0.00	1,505.95	404	775
Aeon Credit Card (Taiwan) Co., Ltd.	85,891	58,694	1,764	611	850,769	201,971	2,863	0.24	0.00	125.24	899	1,496
Total	30,874,340	19,590,564	304,469	217,924	176,971,623	113,617,648	1,513,116	0.43	0.04	828.06	542,916	1,163,679

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.