

**Important Credit Card Business and Financial Information**

2011/March

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	262,181	115,045	335	1,186	331,469	735,896	1,998	0.47	0.38	301.29	928	2,938
Land Bank of Taiwan	122,139	58,857	517	796	330,636	367,342	2,412	0.90	0.64	922.12	1,337	2,224
Taiwan Cooperative Bank	393,033	194,207	4,060	2,779	841,061	1,486,456	15,442	0.83	0.76	367.80	0	8,483
First Commercial Bank	507,629	361,181	10,193	7,852	1,282,385	2,643,244	13,107	0.14	0.00	1,876.07	4,941	14,841
Hua Nan Commercial Bank	538,977	294,150	8,747	6,953	596,553	1,327,672	612	0.28	0.01	128.44	8,631	8,631
Chang Hwa Commercial Bank	132,302	79,915	7,651	1,064	128,440	515,793	779	0.22	0.11	732.27	840	1,226
The Shanghai Commercial & Savings Bank	390,743	213,851	3,268	1,533	920,392	1,365,753	11,538	0.70	0.30	1,047.76	0	6,090
Taipei Fubon Bank	2,126,787	1,557,768	19,310	22,659	8,810,206	10,939,996	89,005	0.15	0.00	1,977.35	31,252	99,896
Cathay United Bank	3,080,098	2,093,027	54,817	31,984	15,843,035	18,779,569	184,000	0.20	0.00	1,685.84	31,386	106,216
Bank of Kaohsiung	6,303	3,356	119	39	8,607	118,758	289	0.00	0.00	5,565.97	4	10
Mega International Commercial Bank(former The International Commercial Bank of China )	510,971	336,287	3,802	4,288	1,832,193	2,079,594	15,631	0.44	0.08	734.62	7,933	21,009
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,422,951	1,985,922	30,897	26,131	32,795,561	15,753,294	353,075	0.61	0.08	1,924.82	77,716	297,024
Taiwan Business Bank	267,777	104,349	4,599	871	898,863	754,128	9,714	0.37	0.04	452.98	3,511	11,509
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	272,980	197,965	4,044	3,040	4,578,833	1,409,955	15,010	0.34	0.00	4,575.12	14,835	47,859
Taichung Commercial Bank	86,070	32,652	2,196	671	162,451	215,354	0	1.48	0.00	818.94	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	668,206	454,604	16,736	8,700	6,177,909	3,770,155	144,842	0.39	0.00	1,341.10	23,849	68,816
Hwatai Bank	11,588	7,644	37	32	27,925	71,640	0	1.25	0.00	807.23	328	328
Shin Kong Commercial Bank	760,513	388,209	10,159	4,600	3,509,073	3,200,028	94,615	0.25	0.00	844.68	10,767	43,559
Sunny Bank	58,993	27,314	1,027	586	516,828	155,134	2,137	0.81	0.00	260.56	4,844	7,324
Cota Commercial Bank	15,429	10,252	180	88	66,684	76,689	269	0.62	0.00	452.85	465	1,362
Union Bank of Taiwan	1,666,268	952,618	6,175	13,402	7,512,595	3,906,580	146,111	0.65	0.20	184.49	27,354	78,982
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,197,684	734,365	9,032	5,650	10,745,365	4,423,932	170,120	0.24	0.07	232.33	28,465	93,603
Yuanta Bank(former Fuhwa Commercial Bank )	280,805	119,995	1,239	4,225	923,092	840,536	4,187	0.45	0.00	3,418.97	10,872	24,146
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,649,935	921,495	121,519	21,684	6,739,426	6,290,874	166,532	0.60	0.00	1,133.12	23,159	64,503
E. Sun Commercial Bank, Ltd.	2,661,850	1,660,814	50,847	22,801	17,239,062	9,838,580	221,335	0.37	0.00	952.14	56,124	186,576
Cosmos Bank, Taiwan	590,412	242,592	3,971	3,593	1,773,972	879,673	11,288	0.79	0.73	158.85	7,233	21,634
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,032,236	1,826,240	34,148	19,046	13,083,876	11,732,559	91,827	0.42	0.01	634.38	37,014	112,165
Ta Chong Bank Ltd.	579,083	281,705	10,990	8,974	1,981,330	1,377,912	105,745	0.00	0.00	190.30	17,988	53,946
Jih Sun International Bank	384,635	154,055	366	5,579	992,818	574,186	19,407	0.58	0.00	628.39	5,715	14,792
EnTie Commercial Bank	236,047	71,486	634	1,035	986,396	425,138	2,635	0.45	0.00	146.90	0	0
Chinatrust Commercial Bank	5,205,124	3,552,625	43,055	26,204	20,130,525	24,442,395	728,089	0.47	0.00	817.31	110,782	301,844
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	708,951	436,282	4,188	8,536	8,607,884	3,047,674	19,454	0.65	0.00	9,865.32	0	0
DBS bank Ltd.(by merge of Bowa Bank)	6,506	2,977	240	84	19,424	17,819	0	0.19	0.00	156.25	117	288
American Express International Inc.	132,464	76,173	2,518	819	472,335	2,737,895	48	0.13	0.00	2,500.99	3,809	11,783
Diners Club International Taiwan Ltd.	37,532	15,221	17	308	70,807	109,354	3,284	1.77	0.00	1,100.28	227	1,002
Aeon Credit Card (Taiwan) Co., Ltd.	85,822	59,342	1,717	1,519	881,538	168,545	3,393	0.22	0.00	131.20	815	2,311
<b>Total</b>	<b>31,091,024</b>	<b>19,624,540</b>	<b>473,350</b>	<b>269,311</b>	<b>171,819,549</b>	<b>136,580,102</b>	<b>2,647,930</b>	<b>0.42</b>	<b>0.04</b>	<b>866.62</b>	<b>553,241</b>	<b>1,716,920</b>

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.