

Important Credit Card Business and Financial Information

2011/April

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	262,198	114,542	354	746	322,451	650,815	1,762	0.45	0.34	324.16	1,021	3,959
Land Bank of Taiwan	122,034	58,413	438	727	322,491	321,032	1,854	0.90	0.68	896.59	712	2,936
Taiwan Cooperative Bank	395,753	193,417	3,919	1,638	839,529	1,340,759	11,346	0.78	0.71	393.29	3,964	12,447
First Commercial Bank	513,355	363,731	10,092	6,162	1,260,844	2,276,381	11,127	0.11	0.00	2,406.73	4,949	19,790
Hua Nan Commercial Bank	540,160	296,953	7,370	5,665	580,552	1,170,495	582	0.33	0.08	119.08	202	8,833
Chang Hwa Commercial Bank	140,392	79,227	8,933	709	116,488	506,270	839	0.14	0.11	812.51	863	2,089
The Shanghai Commercial & Savings Bank	392,267	213,708	3,367	1,668	907,591	1,192,184	9,232	0.54	0.15	1,523.97	6,783	12,873
Taipei Fubon Bank	2,126,388	1,561,325	20,856	21,255	8,801,062	9,370,841	74,562	0.15	0.00	1,886.05	30,449	130,345
Cathay United Bank	3,115,184	2,130,312	61,148	26,062	15,694,519	15,155,193	147,746	0.20	0.00	1,754.09	36,115	142,331
Bank of Kaohsiung	6,341	3,376	64	24	10,386	122,010	281	0.01	0.01	3,934.18	13	23
Mega International Commercial Bank(former The International Commercial Bank of China)	511,192	335,017	3,633	3,412	1,826,107	1,994,174	15,630	0.42	0.11	669.15	5,582	26,591
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,432,338	1,992,102	26,004	24,467	32,055,983	15,522,395	339,261	0.64	0.15	1,699.99	59,052	356,076
Taiwan Business Bank	270,296	106,225	3,442	923	884,423	727,944	8,685	0.40	0.04	494.46	4,104	15,613
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	274,315	197,533	4,164	2,399	4,644,604	1,260,319	20,775	0.31	0.00	4,897.28	-14,915	32,944
Taichung Commercial Bank	88,627	33,631	2,669	487	161,565	200,861	0	0.87	0.00	1,244.55	3,144	3,144
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	675,589	461,046	14,569	7,186	6,041,949	3,581,977	153,090	0.35	0.00	1,352.42	23,353	92,169
Hwatai Bank	11,603	7,607	34	20	27,540	68,430	0	1.63	0.12	639.48	0	328
Shin Kong Commercial Bank	763,938	388,589	7,873	4,046	3,471,579	2,424,241	68,271	0.27	0.00	654.39	7,491	51,050
Sunny Bank	58,988	27,326	678	612	508,124	139,425	1,435	0.61	0.00	275.86	2,665	9,989
Cota Commercial Bank	14,833	9,998	163	746	65,756	92,881	331	0.63	0.00	470.78	106	1,468
Union Bank of Taiwan	1,658,699	947,544	5,836	13,405	7,205,365	3,728,278	108,795	0.63	0.21	266.70	26,544	105,526
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,201,839	733,821	8,730	4,606	10,721,713	3,766,066	154,750	0.23	0.05	232.40	23,026	116,629
Yuanta Bank(former Fuhwa Commercial Bank)	278,878	118,448	1,008	2,935	881,319	791,572	3,659	0.46	0.00	3,480.14	5,139	29,285
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,778,134	944,932	153,521	25,322	6,665,074	5,400,163	115,337	0.60	0.00	1,070.18	19,613	84,116
E. Sun Commercial Bank, Ltd.	2,683,218	1,671,907	47,214	25,846	17,141,558	9,792,989	233,317	0.37	0.00	1,000.71	53,627	240,203
Cosmos Bank, Taiwan	624,157	240,038	36,545	3,211	1,740,150	765,734	9,673	0.79	0.75	151.62	6,168	27,802
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,049,535	1,823,169	32,743	15,444	12,948,662	10,716,047	87,258	0.38	0.01	668.05	34,709	146,874
Ta Chong Bank Ltd.	582,229	282,130	9,547	6,401	2,006,597	1,225,513	90,248	0.00	0.00	171.74	18,487	72,433
Jih Sun International Bank	380,083	151,626	492	5,044	968,112	490,060	10,319	0.62	0.00	605.89	4,522	19,314
EnTie Commercial Bank	235,654	71,209	645	855	965,508	427,414	1,941	0.65	0.12	154.80	0	0
Chinatrust Commercial Bank	5,227,197	3,562,580	44,303	22,132	19,973,137	20,967,831	611,200	0.41	0.00	857.18	102,540	404,384
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	709,678	428,314	3,578	3,697	8,350,497	2,617,687	16,073	0.72	0.00	9,104.34	0	0
DBS bank Ltd.(by merge of Bowa Bank)	6,561	2,979	90	35	18,918	15,393	108	1.10	0.00	97.11	65	353
American Express International Inc.	133,584	76,649	2,250	933	332,326	2,698,939	34	0.13	0.00	2,042.51	2,755	14,538
Diners Club International Taiwan Ltd.	37,291	15,009	14	338	63,317	96,677	3,435	1.77	0.54	818.23	888	1,890
Aeon Credit Card (Taiwan) Co., Ltd.	86,660	60,364	1,603	764	869,122	189,820	3,250	0.22	0.00	111.00	873	3,184
Total	31,389,188	19,704,797	527,889	239,922	169,394,918	121,808,810	2,316,206	0.41	0.05	915.42	474,609	2,191,529

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.