

Important Credit Card Business and Financial Information

2011/July

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	234,364	114,025	869	1,038	315,725	691,574	1,761	0.50	0.35	297.39	520	5,875
Land Bank of Taiwan	122,215	56,848	386	482	320,653	361,019	1,083	0.78	0.53	1,011.87	1,172	5,799
Taiwan Cooperative Bank	400,868	190,401	4,586	3,033	854,227	1,595,414	10,890	0.74	0.68	612.29	0	18,752
First Commercial Bank	527,912	371,430	9,394	5,729	1,281,510	2,494,051	10,964	0.09	0.00	2,902.79	4,539	34,175
Hua Nan Commercial Bank	543,147	304,490	6,800	5,576	589,589	1,379,243	681	0.19	0.01	570.98	0	16,886
Chang Hwa Commercial Bank	156,278	93,894	5,176	723	128,022	605,880	910	0.14	0.08	843.73	863	4,215
The Shanghai Commercial & Savings Bank	396,712	219,357	2,665	1,738	883,182	1,384,306	9,797	0.55	0.24	1,331.29	0	19,477
Taipei Fubon Bank	2,442,439	1,601,813	130,886	33,288	8,472,808	10,593,856	86,999	0.11	0.00	2,068.26	29,837	222,971
Cathay United Bank	3,191,408	2,182,332	43,694	19,684	15,668,117	14,900,413	140,023	0.17	0.00	1,837.81	29,481	233,284
Bank of Kaohsiung	6,370	3,287	38	40	11,116	184,527	381	0.00	0.00	6,413.50	2	59
Mega International Commercial Bank(former The International Commercial Bank of China)	511,382	336,335	3,866	3,282	1,789,037	2,214,823	16,059	0.28	0.03	807.69	5,940	46,288
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,472,225	2,033,139	31,249	26,654	32,405,039	17,785,904	352,130	0.54	0.11	1,912.53	141,987	587,708
Taiwan Business Bank	273,935	107,864	1,954	1,501	850,629	791,776	8,373	0.31	0.04	628.28	3,690	24,296
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	282,477	197,328	4,634	2,071	2,605,795	1,348,820	15,247	0.26	0.00	5,142.35	11,040	68,379
Taichung Commercial Bank	94,263	35,451	2,277	495	159,158	229,363	0	0.79	0.02	1,384.16	5,046	8,190
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	692,639	469,871	10,260	5,232	5,805,933	3,842,256	138,849	0.31	0.00	1,669.17	17,239	144,837
Hwatai Bank	11,617	7,704	29	32	26,792	72,359	0	0.26	0.08	1,925.11	0	1,851
Shin Kong Commercial Bank	780,215	394,053	11,274	4,315	3,407,754	2,763,422	63,588	0.23	0.00	447.38	10,249	81,094
Sunny Bank	58,226	28,088	607	827	485,308	154,539	1,208	0.87	0.04	1,511.56	0	14,216
Cota Commercial Bank	14,302	9,847	122	48	63,262	96,497	118	0.53	0.00	683.71	165	2,077
Union Bank of Taiwan	1,638,565	935,809	8,080	15,332	6,990,889	4,179,181	119,001	0.46	0.10	271.63	26,885	185,761
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,222,227	733,802	13,248	5,066	11,001,211	4,008,152	239,393	0.23	0.05	111.30	25,925	193,735
Yuanta Bank(former Fuhwa Commercial Bank)	273,277	112,342	1,010	2,616	844,529	860,441	3,013	0.43	0.00	3,358.62	3,367	36,972
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,829,472	1,033,619	27,644	14,926	6,188,142	6,090,270	125,151	0.47	0.00	910.62	16,751	137,092
E. Sun Commercial Bank, Ltd.	2,789,589	1,719,471	53,261	42,228	16,184,128	11,156,641	262,658	0.32	0.00	1,223.85	54,400	402,441
Cosmos Bank, Taiwan	622,031	246,091	3,630	4,333	1,693,969	808,682	13,261	0.75	0.71	142.40	6,652	43,370
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,091,098	1,822,640	35,044	30,586	12,778,961	11,500,978	108,253	0.35	0.00	676.17	24,468	235,075
Ta Chong Bank Ltd.	593,393	284,031	10,487	6,836	1,991,512	1,334,869	94,493	0.00	0.00	248.97	16,953	124,738
Jih Sun International Bank	366,560	140,053	646	7,727	924,549	505,525	12,248	0.43	0.00	660.44	7,770	36,166
EnTie Commercial Bank	235,738	70,632	1,097	631	927,236	458,712	2,925	0.26	0.01	122.97	0	14,464
Chinatrust Commercial Bank	5,393,994	3,584,564	148,486	32,812	17,808,007	23,876,901	631,885	0.38	0.00	1,015.08	80,898	652,864
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	713,279	401,227	4,284	2,837	5,884,989	2,756,114	14,608	0.81	0.00	8,329.97	32,528	246,375
DBS bank Ltd.(by merge of Bowa Bank)	6,771	3,034	19	46	18,692	13,927	124	0.00	0.00	2,305.19	0	737
American Express International Inc.	136,040	78,109	1,497	1,015	430,238	3,094,268	50	0.13	0.00	1,756.22	1,665	21,883
Diners Club International Taiwan Ltd.	36,613	14,615	19	333	64,075	101,644	4,788	2.96	1.75	455.80	271	2,878
Aeon Credit Card (Taiwan) Co., Ltd.	89,814	62,978	2,052	813	889,619	217,943	3,271	0.22	0.00	161.33	343	4,609
Total	32,251,455	20,000,574	581,270	283,925	160,744,402	134,454,290	2,494,183	0.36	0.04	932.88	560,646	3,879,589

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.