

Important Credit Card Business and Financial Information

2011/August

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	234,702	114,090	638	847	312,738	815,589	1,992	0.46	0.38	297.45	864	6,739
Land Bank of Taiwan	122,080	56,902	356	507	318,676	406,084	1,056	0.79	0.53	968.81	1,115	6,914
Taiwan Cooperative Bank	402,725	193,574	4,086	2,788	849,068	1,722,324	12,685	0.77	0.70	567.19	2,478	21,230
First Commercial Bank	534,660	374,729	10,567	5,691	1,290,071	2,841,714	14,504	0.09	0.00	3,001.39	4,415	38,590
Hua Nan Commercial Bank	544,899	308,215	6,767	4,400	599,024	1,597,803	824	0.24	0.03	532.05	0	16,886
Chang Hwa Commercial Bank	161,726	99,238	6,441	741	120,859	666,247	885	0.15	0.08	579.13	305	4,520
The Shanghai Commercial & Savings Bank	398,193	222,029	3,490	1,728	879,589	1,595,478	13,454	0.49	0.11	1,813.11	6,202	25,679
Taipei Fubon Bank	2,102,770	1,374,920	29,120	368,789	8,388,509	11,267,249	113,645	0.12	0.00	1,966.12	29,631	252,602
Cathay United Bank	3,212,613	2,206,541	42,471	21,266	15,714,067	17,270,890	172,201	0.16	0.00	1,862.94	24,197	257,481
Bank of Kaohsiung	6,372	3,229	72	67	8,776	167,787	84	0.00	0.00	6,672.52	0	59
Mega International Commercial Bank(former The International Commercial Bank of China)	513,473	340,184	6,002	3,911	1,765,603	2,446,904	16,509	0.24	0.03	839.07	6,136	52,424
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,483,608	2,057,247	32,870	28,740	31,537,463	17,828,218	431,035	0.54	0.11	1,900.96	82,223	669,931
Taiwan Business Bank	275,073	108,682	1,829	691	836,254	871,372	7,677	0.23	0.04	675.60	3,847	28,143
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	283,404	198,338	4,690	3,883	2,598,341	1,534,238	18,502	0.26	0.00	5,052.95	9,793	78,172
Taichung Commercial Bank	96,442	36,538	2,616	547	162,814	277,556	0	0.93	0.02	1,238.50	0	8,190
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	695,690	471,223	9,789	6,738	5,673,170	4,040,848	126,959	0.30	0.00	1,644.85	18,243	163,080
Hwatai Bank	11,628	7,755	36	27	26,581	78,035	0	0.24	0.15	1,587.77	0	1,851
Shin Kong Commercial Bank	789,616	404,404	13,415	4,348	3,378,770	3,682,263	71,874	0.26	0.00	420.59	8,214	89,308
Sunny Bank	58,098	28,348	764	781	476,377	179,184	1,426	0.57	0.00	1,793.18	3,381	17,597
Cota Commercial Bank	14,339	9,785	142	46	62,587	86,412	238	0.54	0.00	735.84	284	2,361
Union Bank of Taiwan	1,634,642	933,646	11,075	14,998	6,980,628	4,465,628	139,920	0.39	0.06	271.22	23,915	209,676
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,233,162	744,903	16,727	5,841	10,809,839	4,368,393	260,644	0.23	0.06	109.23	24,129	217,864
Yuanta Bank(former Fuhwa Commercial Bank)	271,339	110,278	1,828	3,766	828,707	876,029	4,201	0.41	0.00	3,359.58	1,900	38,872
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,086,022	1,250,107	273,192	16,642	6,070,019	7,684,800	159,890	0.46	0.00	831.99	14,604	151,696
E. Sun Commercial Bank, Ltd.	2,791,591	1,734,249	57,738	55,736	15,822,285	12,395,781	310,860	0.28	0.00	1,378.09	73,802	476,243
Cosmos Bank, Taiwan	620,410	246,026	3,399	5,160	1,679,021	962,009	16,530	0.66	0.63	136.18	6,581	49,951
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,087,958	1,848,331	36,654	39,794	12,701,261	13,543,713	158,549	0.32	0.00	683.26	26,996	262,071
Ta Chong Bank Ltd.	599,559	286,921	12,587	6,421	2,011,012	1,558,284	106,715	0.00	0.00	253.92	17,426	142,164
Jih Sun International Bank	340,556	138,206	580	26,584	905,508	600,611	14,615	0.32	0.00	708.69	6,342	42,508
EnTie Commercial Bank	235,615	70,193	861	755	914,557	508,764	2,847	0.40	0.02	136.00	0	14,464
Chinatrust Commercial Bank	5,331,238	3,532,529	75,283	136,151	17,812,698	26,383,430	793,536	0.35	0.00	1,054.18	80,421	733,285
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	715,611	399,569	5,016	2,982	5,713,074	3,046,907	22,009	0.79	0.00	8,116.89	28,947	275,322
DBS bank Ltd.(by merge of Bowa Bank)	6,723	3,055	7	55	18,544	16,209	150	0.00	0.00	324.68	0	737
American Express International Inc.	136,839	78,700	2,265	1,244	416,253	2,867,145	41	0.10	0.00	2,034.35	4,340	26,223
Diners Club International Taiwan Ltd.	36,377	14,618	25	323	65,539	106,112	4,777	1.80	0.45	900.72	521	3,399
Aeon Credit Card (Taiwan) Co., Ltd.	91,338	64,199	2,365	858	887,553	216,819	3,582	0.31	0.00	141.35	820	5,429
Total	32,161,091	20,071,501	675,763	773,846	158,635,835	148,976,829	3,004,416	0.34	0.04	930.72	512,072	4,391,661

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.