

Important Credit Card Business and Financial Information

2011/September

Unit : 1,000 : %

Issuer	Effective Cards	Active Cards	Monthly Issuing Cards	Monthly Cancelled Cards	Revolving Balance	undue balance of installment	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	235,000	114,102	599	828	313,201	628	741,812	1,846	0.39	0.32	334.29	1,199	7,938
Land Bank of Taiwan	122,184	56,532	297	323	316,692	498	361,526	1,039	0.72	0.54	1,043.43	944	7,858
Taiwan Cooperative Bank	403,879	197,224	2,808	2,108	837,694	134,911	1,636,432	10,805	0.77	0.67	600.82	4,985	26,215
First Commercial Bank	540,290	378,688	9,441	5,538	1,295,232	520,844	2,650,576	13,615	0.12	0.00	2,515.34	4,617	43,207
Hua Nan Commercial Bank	547,425	307,831	7,007	3,974	609,957	293,132	1,435,909	627	0.06	0.02	580.30	8,188	25,074
Chang Hwa Commercial Bank	169,982	105,372	9,225	634	128,711	4,178	639,371	787	0.22	0.09	514.90	652	5,172
The Shanghai Commercial & Savings Bank	398,829	221,873	2,729	2,064	890,249	223,162	1,332,988	12,345	0.64	0.23	1,404.17	0	25,679
Taipei Fubon Bank	2,093,811	1,400,377	25,249	34,208	8,458,329	2,595,471	9,644,147	97,724	0.10	0.00	2,040.21	28,749	281,351
Cathay United Bank	3,226,621	2,211,444	35,363	21,355	15,618,342	3,945,578	15,821,177	161,390	0.17	0.00	1,881.35	25,897	283,378
Bank of Kaohsiung	6,386	3,211	52	40	8,518	0	191,104	129	0.01	0.01	3,757.43	2	61
Mega International Commercial Bank(former The International Commercial Bank of China)	528,542	343,134	18,648	3,579	1,757,408	330,027	2,261,785	14,672	0.23	0.03	835.96	4,030	56,454
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,493,919	2,066,264	27,722	24,689	21,481,893	9,944,504	16,620,535	388,293	0.55	0.11	1,847.20	86,877	756,808
Taiwan Business Bank	276,013	108,061	1,605	665	833,345	17,202	834,929	7,250	0.24	0.03	690.47	3,720	31,863
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	283,672	198,441	3,911	3,342	2,590,738	847,009	1,431,078	15,125	0.30	0.00	4,529.40	11,586	89,758
Taichung Commercial Bank	98,485	37,368	2,479	487	161,991	0	257,651	0	1.21	0.02	1,024.56	0	8,190
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	698,767	470,712	10,393	7,316	5,598,585	1,750,251	3,708,376	102,743	0.31	0.00	1,725.51	18,419	181,499
Hwatai Bank	11,636	7,793	31	20	26,849	3,806	69,701	0	0.33	0.11	1,594.79	144	1,995
Shin Kong Commercial Bank	794,905	408,966	9,111	3,826	3,377,511	957,431	2,965,828	60,989	0.28	0.00	402.24	9,901	99,209
Sunny Bank	57,800	28,707	446	544	470,741	16,740	163,002	2,018	0.77	0.00	1,640.83	0	17,597
Cota Commercial Bank	14,368	9,758	140	65	59,921	12,341	98,240	119	0.58	0.00	757.71	292	2,653
Union Bank of Taiwan	1,627,906	934,633	8,091	14,827	6,918,629	2,772,310	3,906,106	136,488	0.37	0.06	263.95	21,824	231,500
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,244,752	747,920	17,070	5,519	7,928,228	2,729,830	4,187,884	219,952	0.24	0.06	108.45	22,153	240,017
Yuanta Bank(former Fuhwa Commercial Bank)	269,217	109,238	1,104	3,226	820,096	128,708	822,479	3,422	0.41	0.00	2,826.20	3,163	42,035
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,132,497	1,302,970	59,497	13,022	5,964,144	3,977,783	7,193,321	137,678	0.44	0.00	855.53	13,728	165,424
E. Sun Commercial Bank, Ltd.	2,799,513	1,745,164	50,361	42,439	13,298,422	6,945,779	10,912,832	282,541	0.26	0.00	1,492.89	66,050	542,293
Cosmos Bank, Taiwan	618,085	245,289	3,159	5,496	1,678,245	203,445	1,015,710	18,348	0.66	0.63	125.45	7,886	57,837
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,060,830	1,858,446	35,860	62,988	12,702,202	5,811,912	11,994,081	131,248	0.31	0.00	673.76	25,750	287,821
Ta Chong Bank Ltd.	607,205	290,863	13,857	6,211	2,030,193	2,910,252	1,457,790	84,839	0.00	0.00	267.07	14,757	156,921
Iih Sun International Bank	320,050	136,386	537	21,043	898,340	258,002	536,552	15,030	0.33	0.00	701.80	4,465	46,973
EnTie Commercial Bank	235,674	70,359	839	704	901,101	635,649	456,859	2,361	0.58	0.10	147.27	0	14,464
Chinatrust Commercial Bank	5,370,637	3,583,471	82,764	39,012	17,901,623	10,419,009	23,456,880	655,526	0.33	0.00	1,083.36	84,034	817,319
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	717,126	396,872	4,043	2,697	5,701,804	1,637,091	2,821,082	19,837	0.87	0.00	7,567.12	22,038	297,360
DBS bank Ltd.(by merge of Bowa Bank)	6,759	2,999	81	45	18,164	0	13,869	115	0.27	0.00	215.50	1	738
American Express International Inc.	137,699	78,676	2,522	1,344	416,905	0	3,055,501	97	0.14	0.00	1,715.29	2,113	28,336
Diners Club International Taiwan Ltd.	36,120	14,475	21	330	61,696	5,064	95,861	4,906	1.94	1.11	721.24	986	4,385
Aeon Credit Card (Taiwan) Co., Ltd.	91,567	66,095	2,027	1,871	883,428	0	225,307	4,029	0.31	0.00	125.60	1,060	6,489
Total	32,278,151	20,259,714	449,089	336,379	#####	60,032,547	135,018,281	2,607,933	0.34	0.04	932.49	500,210	4,891,871

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 against the

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.