

**Important Credit Card Business and Financial Information**

2011/November

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	235,661	114,700	548	797	316,887	60	736,797	2,000	0.35	0.29	378.53	828	9,568
Land Bank of Taiwan	122,345	56,022	435	464	308,347	236	368,027	1,093	0.92	0.60	792.95	776	9,338
Taiwan Cooperative Bank	407,104	203,950	6,165	4,237	819,731	140,798	1,690,338	10,722	0.61	0.56	717.80	6,734	32,949
First Commercial Bank	551,433	387,501	10,672	5,718	1,310,087	544,633	2,749,233	16,436	0.13	0.00	2,469.29	4,318	51,995
Hua Nan Commercial Bank	549,444	314,591	7,925	4,876	618,703	310,079	1,591,792	1,153	0.20	0.02	541.66	0	25,074
Chang Hwa Commercial Bank	194,112	126,694	14,138	625	134,023	4,441	705,029	960	0.22	0.12	413.00	0	6,046
The Shanghai Commercial & Savings Bank	400,576	220,652	2,392	1,939	883,725	223,794	1,336,251	10,471	0.76	0.34	1,208.67	0	30,825
Taipei Fubon Bank	2,078,310	1,414,990	26,824	36,920	8,256,270	3,004,167	11,510,332	110,698	0.08	0.00	2,099.29	24,482	330,488
Cathay United Bank	3,255,165	2,248,291	44,260	30,518	15,366,055	5,284,742	19,606,985	218,100	0.16	0.00	1,954.84	28,265	338,118
Bank of Kaohsiung	6,375	3,170	16	25	8,275	0	186,279	260	0.01	0.01	4,385.27	0	63
Mega International Commercial Bank(former The International Commercial Bank of China )	553,717	355,614	19,501	10,759	1,750,062	341,659	2,274,454	15,356	0.22	0.02	882.94	4,630	65,209
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,510,622	2,093,666	25,483	26,553	20,988,011	9,916,421	17,365,798	371,829	0.48	0.06	2,169.00	99,264	931,796
Taiwan Business Bank	277,004	107,641	1,390	1,022	815,277	15,371	811,861	7,854	0.24	0.04	667.96	3,447	38,729
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	286,199	199,665	4,614	2,774	2,582,276	817,360	1,389,005	15,597	0.34	0.00	3,689.69	9,590	110,361
Taichung Commercial Bank	101,005	39,118	2,186	458	160,916	91	282,612	0	0.48	0.00	1,498.06	5,262	13,452
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	703,859	470,052	11,413	8,639	5,439,229	1,929,299	4,087,102	108,249	0.33	0.00	1,607.43	15,731	212,029
Hwatai Bank	11,648	7,805	26	20	26,935	3,361	69,074	0	0.38	0.28	1,193.33	0	1,995
Shin Kong Commercial Bank	800,789	411,569	6,904	4,085	3,334,286	993,274	3,441,871	60,113	0.24	0.00	439.59	11,689	122,569
Sunny Bank	58,025	29,282	919	644	457,800	16,673	178,382	1,083	0.77	0.00	1,582.28	0	20,850
Cota Commercial Bank	14,468	9,605	135	48	58,648	10,518	86,526	152	0.56	0.00	871.34	128	2,931
Union Bank of Taiwan	2,035,262	952,886	40,576	85,312	6,780,155	2,917,279	4,061,492	133,342	0.30	0.00	253.85	21,638	275,025
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,275,952	772,036	27,443	9,960	7,770,233	3,003,371	4,724,930	224,613	0.21	0.06	107.05	23,358	284,325
Yuanta Bank(former Fuhwa Commercial Bank )	265,542	107,529	1,417	3,130	798,702	148,281	841,227	3,300	0.41	0.00	2,891.84	1,591	46,105
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,173,134	1,333,523	34,624	16,146	5,858,013	4,431,678	7,900,722	140,809	0.42	0.00	837.29	13,529	194,070
E. Sun Commercial Bank, Ltd.	2,802,051	1,761,727	28,004	26,577	13,172,599	7,568,692	11,165,754	296,084	0.24	0.00	1,665.09	57,738	663,448
Cosmos Bank, Taiwan	609,181	243,804	2,872	7,731	1,667,786	181,171	859,508	16,372	0.86	0.64	126.37	4,074	65,527
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,984,368	1,891,435	36,839	88,092	12,675,228	6,786,487	12,589,469	135,812	0.29	0.00	634.76	24,456	336,951
Ta Chong Bank Ltd.	618,108	297,128	10,467	6,760	2,041,612	2,963,339	1,594,768	91,437	0.00	0.00	267.94	14,581	184,739
Iih Sun International Bank	297,374	135,377	323	9,891	870,952	225,514	498,402	27,262	0.38	0.00	696.48	3,398	54,701
EnTie Commercial Bank	236,631	70,024	1,700	706	879,825	646,939	464,780	2,869	0.19	0.00	168.32	14,206	28,670
Chinatrust Commercial Bank	5,371,730	3,651,711	106,410	52,649	17,767,745	10,538,965	24,790,012	721,017	0.28	0.00	1,154.98	82,281	981,253
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	721,394	394,243	5,343	2,943	6,054,439	1,753,007	3,115,216	17,285	0.70	0.00	8,987.51	34,320	359,676
DBS bank Ltd.(by merge of Bowa Bank)	6,621	3,031	14	125	18,891	0	15,429	159	0.13	0.00	226.43	0	819
American Express International Inc.	139,697	79,235	2,766	1,485	406,465	0	3,056,437	196	0.25	0.00	1,394.56	2,165	31,775
Diners Club International Taiwan Ltd.	35,613	14,230	16	329	58,609	4,971	97,034	4,409	1.04	0.76	1,178.76	430	5,626
Aeon Credit Card (Taiwan) Co., Ltd.	93,798	70,020	1,760	999	854,265	72,913	230,549	3,482	0.19	0.00	167.51	128	6,955
<b>Total</b>	<b>32,784,317</b>	<b>20,592,517</b>	<b>486,520</b>	<b>453,956</b>	<b>#####</b>	<b>64,799,584</b>	<b>146,473,477</b>	<b>2,770,574</b>	<b>0.30</b>	<b>0.03</b>	<b>963.82</b>	<b>513,037</b>	<b>5,874,050</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 against the

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