

Important Credit Card Business and Financial Information

2011/December

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	235,839	111,748	636	883	316,558	0	760,386	2,342	0.41	0.27	307.91	633	10,201
Land Bank of Taiwan	121,998	55,883	354	824	303,826	240	382,746	1,095	0.94	0.76	708.84	0	9,338
Taiwan Cooperative Bank	410,727	207,450	5,891	2,698	810,280	143,808	1,836,538	9,531	0.64	0.60	653.08	0	32,949
First Commercial Bank	555,697	392,990	8,590	6,492	1,329,272	559,091	2,722,595	22,768	0.13	0.00	2,537.53	4,403	56,398
Hua Nan Commercial Bank	551,836	318,500	8,584	5,238	626,963	315,881	1,611,695	1,078	0.05	0.02	592.74	5,002	30,076
Chang Hwa Commercial Bank	199,529	139,969	6,583	582	134,218	4,368	796,576	922	0.14	0.07	590.51	1,144	7,190
The Shanghai Commercial & Savings Bank	400,251	221,062	1,548	1,839	882,931	232,108	1,523,690	11,015	0.54	0.20	1,169.24	7,479	38,304
Taipei Fubon Bank	2,062,066	1,431,196	23,043	39,287	8,353,703	3,014,689	11,717,973	103,724	0.08	0.00	2,144.11	24,366	354,854
Cathay United Bank	3,258,327	2,250,354	28,039	24,877	15,425,148	5,359,143	18,497,386	262,118	0.14	0.00	1,985.13	28,360	366,478
Bank of Kaohsiung	6,372	3,152	12	15	8,348	0	151,834	140	0.01	0.00	6,132.00	15	78
Mega International Commercial Bank(former The International Commercial Bank of China)	553,118	361,299	5,356	5,955	1,743,137	348,930	2,463,176	16,920	0.21	0.03	861.11	3,571	68,780
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,518,423	2,100,104	25,603	26,723	21,351,259	10,007,305	18,899,316	368,487	0.62	0.17	1,614.61	0	931,796
Taiwan Business Bank	276,475	107,525	1,147	1,676	809,100	15,699	854,477	7,019	0.41	0.07	533.18	358	39,087
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	287,866	200,696	4,916	3,078	2,570,125	803,430	1,384,847	14,742	0.34	0.00	3,637.02	11,435	121,796
Taichung Commercial Bank	102,440	40,186	2,403	521	164,458	86	285,181	0	0.66	0.01	1,161.34	0	13,452
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	704,801	469,457	10,231	9,289	5,371,828	1,966,259	4,268,532	112,289	0.32	0.00	1,731.61	16,765	228,794
Hwatai Bank	11,638	7,732	20	13	25,886	3,073	75,870	0	0.21	0.05	2,250.93	311	2,306
Shin Kong Commercial Bank	806,906	415,117	10,237	4,495	3,309,752	1,022,378	3,120,089	58,543	0.22	0.00	466.35	11,605	134,174
Sunny Bank	58,217	29,426	969	656	448,569	18,366	176,835	1,511	0.63	0.00	1,598.28	3,429	24,279
Cota Commercial Bank	14,510	9,571	127	62	57,223	9,828	103,241	142	0.53	0.00	947.50	212	3,143
Union Bank of Taiwan	2,068,118	981,561	106,577	73,721	6,758,363	2,869,102	4,152,054	136,690	0.27	0.00	222.60	20,776	295,801
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,285,576	788,445	21,126	11,538	7,687,578	3,086,812	4,860,331	246,646	0.22	0.06	107.22	20,433	304,758
Yuanta Bank(former Fuhwa Commercial Bank)	265,179	106,972	2,603	2,966	804,975	151,470	929,628	3,302	0.40	0.00	2,853.26	3,495	49,600
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,178,989	1,344,938	30,788	24,933	5,771,799	4,548,771	7,789,850	140,968	0.39	0.00	886.47	16,612	210,682
E. Sun Commercial Bank, Ltd.	2,837,753	1,772,391	273,410	237,708	13,132,274	7,657,385	12,601,783	256,024	0.23	0.00	1,688.45	61,936	725,384
Cosmos Bank, Taiwan	602,072	243,199	2,590	9,728	1,667,930	170,258	958,025	20,830	0.87	0.50	122.51	6,373	71,900
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,960,949	1,904,510	40,771	64,190	12,643,234	6,864,768	12,814,187	133,853	0.28	0.00	624.78	21,836	358,787
Ta Chong Bank Ltd.	617,875	297,105	7,321	7,554	2,049,495	3,048,468	1,598,579	92,429	0.00	0.00	440.54	15,649	200,388
Jih Sun International Bank	285,496	133,384	300	12,178	858,141	233,290	491,358	32,018	0.34	0.00	714.49	3,357	58,058
EnTie Commercial Bank	235,664	69,964	923	1,717	873,414	668,976	507,683	2,272	0.34	0.00	112.48	0	28,670
ChinaTrust Commercial Bank	5,382,359	3,679,229	46,632	33,518	17,796,105	10,875,277	26,751,572	685,530	0.29	0.00	1,135.03	73,079	1,054,332
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	721,225	396,681	2,905	3,176	6,134,895	1,720,604	2,929,710	16,000	0.69	0.00	8,988.60	36,124	395,800
DBS bank Ltd.(by merge of Bowa Bank)	6,520	3,030	17	118	18,880	0	14,113	116	0.25	0.00	207.24	42	861
American Express International Inc.	139,917	79,693	2,357	1,811	405,185	0	3,232,811	98	0.26	0.00	1,004.22	1,600	33,375
Diners Club International Taiwan Ltd.	35,415	14,119	15	315	58,722	5,403	111,434	1,898	1.34	0.79	939.88	0	5,626
Aeon Credit Card (Taiwan) Co., Ltd.	94,534	70,923	1,616	902	857,164	76,108	257,930	4,420	0.12	0.00	183.45	553	7,508
Total	32,854,677	20,759,561	684,240	621,276	141,560,738	65,801,374	151,634,031	2,767,480	0.31	0.04	932.38	400,953	6,275,003

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.