

Important Credit Card Business and Financial Information

2012/February

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	234,719	113,549	499	1,796	306,439	258	615,471	1,338	0.45	0.32	284.89	713	1,048
Land Bank of Taiwan	122,079	55,006	325	433	292,633	4,360	313,356	591	0.89	0.63	839.98	1,415	2,501
Taiwan Cooperative Bank	409,562	204,359	1,715	2,647	802,537	165,308	1,317,834	5,968	0.61	0.56	749.26	0	7,337
First Commercial Bank	576,428	394,365	22,005	6,525	1,318,815	622,548	2,439,065	10,020	0.09	0.00	3,288.13	4,010	8,887
Hua Nan Commercial Bank	549,037	320,251	5,337	6,408	610,799	300,678	1,602,998	864	0.20	0.01	529.57	136	136
Chang Hwa Commercial Bank	195,914	129,235	644	1,599	133,547	2,813	602,512	703	0.27	0.15	289.67	0	639
The Shanghai Commercial & Savings Bank	399,544	216,681	2,151	1,943	880,674	254,604	1,489,241	7,048	0.60	0.13	1,281.79	7,186	7,186
Taipei Fubon Bank	2,031,217	1,397,448	11,267	26,887	8,008,909	2,916,525	9,029,418	63,035	0.10	0.00	1,883.50	21,766	41,543
Cathay United Bank	3,265,957	2,249,273	37,277	29,715	15,108,840	5,349,398	14,547,376	151,623	0.16	0.00	1,638.65	25,437	52,446
Bank of Kaohsiung	6,368	3,111	29	27	9,409	0	120,721	72	0.10	0.10	885.55	0	0
Mega International Commercial Bank(former The International Commercial Bank of China)	547,210	354,427	2,554	5,091	1,698,008	350,235	2,076,798	9,610	0.20	0.02	878.84	4,235	7,847
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,534,569	2,104,066	23,784	22,893	19,777,050	9,669,746	16,719,436	231,515	0.51	0.09	1,993.11	82,313	217,476
Taiwan Business Bank	275,322	106,337	1,005	1,570	781,346	37,855	733,730	5,387	0.26	0.05	642.56	3,748	9,380
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	289,919	200,754	4,246	2,743	2,551,613	759,104	1,222,242	9,617	0.37	0.00	3,170.77	10,295	21,790
Taichung Commercial Bank	105,466	41,865	2,322	586	163,091	767	274,073	0	1.40	0.33	668.99	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	709,035	469,096	12,704	8,736	5,207,940	1,879,991	3,489,914	63,150	0.31	0.00	1,712.97	20,041	31,276
Hwatai Bank	11,669	7,709	31	20	21,575	4,337	66,492	0	0.64	0.06	1,341.12	0	0
Shin Kong Commercial Bank	816,485	418,044	9,203	4,932	3,234,667	995,147	2,757,044	38,838	0.22	0.00	450.60	10,296	20,745
Sunny Bank	58,019	30,233	1,302	775	438,104	19,341	156,103	1,120	0.68	0.00	1,671.68	3,879	3,879
Cota Commercial Bank	14,590	9,498	288	50	56,309	7,373	90,932	153	0.56	0.07	1,019.58	23	275
Union Bank of Taiwan	1,978,463	1,017,642	8,916	52,516	6,528,070	2,568,446	3,401,753	99,492	0.32	0.01	196.48	17,837	35,526
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,319,183	820,096	23,208	10,078	7,752,232	3,125,889	4,153,179	156,900	0.23	0.05	105.53	21,381	42,504
Yuanta Bank(former Fuhwa Commercial Bank)	266,295	106,621	4,275	3,281	767,224	149,633	798,001	2,279	0.40	0.00	1,225.45	3,073	5,168
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,187,448	1,336,100	23,931	18,294	5,629,927	4,287,609	6,650,822	92,308	0.42	0.00	829.85	14,049	26,027
E. Sun Commercial Bank, Ltd.	2,908,571	1,891,379	54,002	19,443	13,058,828	7,536,663	12,005,417	199,391	0.23	0.00	1,802.98	35,439	73,620
Cosmos Bank, Taiwan	588,944	239,255	1,976	10,393	1,659,872	166,635	797,024	11,303	1.22	0.63	128.76	3,340	6,905
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	6,392	3,025	15	79	17,859	0	12,599	99	0.00	0.00	216.87	5	84
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,914,027	1,898,666	24,878	35,396	12,394,410	6,538,172	11,490,127	85,504	0.28	0.00	631.38	23,159	44,448
Ta Chong Bank Ltd.	622,197	293,778	9,189	6,630	1,948,222	3,065,101	1,395,952	74,769	0.00	0.00	419.79	14,142	29,453
Jih Sun International Bank	279,600	127,855	711	3,472	812,475	226,206	481,959	14,882	0.32	0.00	651.76	4,551	8,663
EnTie Commercial Bank	233,227	69,728	493	1,579	849,826	576,690	411,675	1,752	0.54	0.17	145.90	0	0
Chinatrust Commercial Bank	5,389,740	3,701,782	37,162	28,549	17,346,861	10,427,925	23,179,789	424,981	0.28	0.00	1,136.43	67,955	146,155
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	718,820	390,010	2,204	4,358	6,086,877	1,551,020	2,799,445	8,692	0.69	0.00	8,971.64	38,002	54,034
American Express International Inc.	140,327	79,626	1,995	1,324	386,482	0	2,604,088	66	0.28	0.00	1,123.93	2,870	6,321
Diners Club International Taiwan Ltd.	35,076	13,559	4	244	58,452	5,348	79,074	1,791	2.19	1.05	662.71	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	98,452	73,260	3,505	958	800,834	75,187	228,020	2,584	0.12	0.00	178.34	509	1,015
Total	32,839,871	20,887,689	335,152	321,970	137,500,756	63,640,912	130,153,680	1,777,445	0.31	0.03	911.30	441,805	914,314

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 where recourse action has been taken against the debtor

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