

Important Credit Card Business and Financial Information

2012/March

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	233,965	113,362	647	1,947	307,398	370	700,392	1,989	0.47	0.39	270.02	1,847	2,895
Land Bank of Taiwan	121,998	55,303	371	553	285,597	5,823	350,287	940	0.96	0.67	794.42	1,147	3,648
Taiwan Cooperative Bank	409,589	203,403	2,230	2,968	782,656	161,396	1,625,560	8,735	0.51	0.46	813.85	3,457	10,794
First Commercial Bank	584,783	402,167	13,327	6,948	1,265,552	623,343	2,839,714	18,147	0.13	0.00	2,771.01	4,433	13,320
Hua Nan Commercial Bank	552,207	324,500	9,701	5,605	623,700	301,876	1,547,466	1,134	0.14	0.01	536.30	4,706	4,842
Chang Hwa Commercial Bank	194,953	131,825	983	1,378	135,462	2,353	703,048	717	0.22	0.11	324.58	1,091	1,730
The Shanghai Commercial & Savings Bank	401,317	215,790	3,575	1,808	867,750	263,005	1,372,470	10,380	0.79	0.30	1,013.42	0	7,186
Taipei Fubon Bank	2,028,666	1,405,940	26,209	28,760	7,924,851	2,725,702	10,284,218	91,411	0.11	0.00	1,835.85	23,831	65,374
Cathay United Bank	3,289,550	2,269,418	54,219	30,626	14,679,742	5,126,972	19,643,708	235,538	0.15	0.00	1,653.81	26,736	79,182
Bank of Kaohsiung	6,360	3,104	14	23	7,560	0	149,130	211	0.09	0.09	888.91	2	2
Mega International Commercial Bank(former The International Commercial Bank of China)	546,724	350,277	4,661	5,147	1,665,879	362,359	2,088,318	12,766	0.22	0.03	814.03	4,958	12,805
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,545,298	2,116,060	26,004	24,528	19,857,956	9,346,883	16,372,123	314,492	0.53	0.10	1,880.87	72,170	289,646
Taiwan Business Bank	274,373	106,496	1,299	2,248	763,236	13,543	844,646	7,256	0.27	0.05	670.09	3,755	13,135
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	292,962	201,810	6,344	3,418	2,537,011	693,376	1,442,914	10,343	0.35	0.00	3,443.89	13,216	35,006
Taichung Commercial Bank	107,928	43,298	3,118	571	171,867	2,935	314,120	0	0.41	0.00	1,725.21	4,904	4,904
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	728,439	470,969	30,090	10,686	5,125,333	1,863,194	4,244,643	85,488	0.33	0.00	1,757.29	16,782	48,058
Hwatai Bank	11,672	7,688	22	18	24,374	3,919	62,914	0	0.57	0.51	131.72	0	0
Shin Kong Commercial Bank	823,855	419,780	11,880	5,452	3,184,189	970,146	2,889,273	52,031	0.24	0.00	464.00	10,183	30,928
Sunny Bank	58,157	30,680	1,638	849	430,554	20,152	180,783	1,557	1.00	0.01	1,428.50	0	3,879
Cota Commercial Bank	14,926	9,684	436	73	54,385	7,322	90,266	110	0.53	0.00	1,136.35	256	531
Union Bank of Taiwan	1,946,849	1,003,703	9,044	40,658	6,441,009	2,368,493	3,399,169	113,676	0.33	0.01	185.43	17,937	53,463
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,330,274	828,941	21,077	10,121	7,407,715	3,127,145	4,395,205	194,910	0.23	0.06	105.89	23,380	65,884
Yuanta Bank(former Fuhwa Commercial Bank)	271,618	106,863	10,457	3,235	760,603	142,529	917,377	2,690	0.44	0.00	1,233.03	2,370	7,538
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,200,443	1,341,211	26,534	13,539	5,623,217	4,141,068	7,649,360	121,933	0.45	0.00	823.42	13,729	39,756
E. Sun Commercial Bank, Ltd.	2,944,963	1,943,728	53,812	17,420	12,984,921	7,214,593	12,246,515	261,901	0.23	0.00	1,908.85	35,648	109,268
Cosmos Bank, Taiwan	581,918	236,665	2,596	14,164	1,641,804	148,320	882,867	15,700	1.48	0.77	112.73	5,634	12,539
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	6,351	3,015	11	52	17,282	0	13,773	136	1.01	0.00	207.28	0	84
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,924,244	1,895,471	32,048	21,831	12,365,723	6,124,838	11,126,811	115,733	0.29	0.01	638.16	22,909	67,357
Ta Chong Bank Ltd.	623,907	291,461	10,323	8,613	1,943,766	3,039,346	1,512,847	94,292	0.00	0.00	416.92	13,635	43,088
Jih Sun International Bank	277,934	124,555	1,121	2,787	804,745	222,886	469,985	17,547	0.30	0.00	649.06	3,889	12,552
EnTie Commercial Bank	232,511	69,577	519	1,026	851,976	486,041	385,918	1,662	0.78	0.37	156.22	0	0
Chinatrust Commercial Bank	5,408,529	3,686,163	49,055	28,210	17,317,463	10,262,785	22,459,444	631,922	0.28	0.00	1,170.11	70,420	216,575
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	718,429	388,432	3,244	3,738	5,961,923	1,386,090	2,766,426	9,305	0.69	0.00	9,409.92	32,615	86,649
American Express International Inc.	141,860	79,930	2,741	1,200	374,133	0	2,823,889	10	0.27	0.00	1,030.30	2,868	9,189
Diners Club International Taiwan Ltd.	34,897	13,505	8	246	45,764	5,128	79,062	2,263	1.96	0.67	960.86	1,363	1,363
Aeon Credit Card (Taiwan) Co., Ltd.	101,228	74,936	3,792	1,036	794,167	77,298	245,127	4,211	0.12	0.00	178.29	579	1,594
Total	32,973,677	20,969,710	423,150	301,482	136,031,263	61,241,229	139,119,768	2,441,136	0.32	0.03	899.25	440,450	1,354,764

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.