

Important Credit Card Business and Financial Information

2012/April

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	233,179	113,173	902	2,111	303,454	232	664,332	1,707	0.48	0.37	271.45	1,406	4,301
Land Bank of Taiwan	121,968	55,208	349	491	280,755	6,463	333,957	936	0.93	0.74	764.83	1,189	4,837
Taiwan Cooperative Bank	409,622	200,932	2,329	2,719	786,821	152,751	1,499,479	8,565	0.58	0.53	781.66	0	10,794
First Commercial Bank	591,663	407,132	11,093	5,898	1,274,528	666,921	2,623,613	15,572	0.18	0.00	2,220.08	4,451	17,771
Hua Nan Commercial Bank	554,625	327,334	8,580	5,011	609,023	305,266	1,472,933	1,107	0.18	0.02	518.34	0	4,842
Chang Hwa Commercial Bank	193,590	128,358	578	1,065	140,132	1,936	636,339	743	0.23	0.12	346.34	998	2,728
The Shanghai Commercial & Savings Bank	402,318	215,799	2,709	1,607	867,846	262,224	1,225,049	9,024	0.70	0.24	1,137.00	5,823	13,009
Taipei Fubon Bank	2,033,978	1,395,211	34,751	29,439	7,869,734	2,697,502	8,870,232	79,970	0.10	0.00	2,000.63	23,849	89,223
Cathay United Bank	3,304,196	2,278,768	37,872	23,226	14,816,533	5,308,569	14,126,197	283,813	0.15	0.00	1,682.28	26,855	106,037
Bank of Kaohsiung	6,355	3,094	19	23	9,086	0	133,787	271	0.00	0.00	5,737.50	153	155
Mega International Commercial Bank(former The International Commercial Bank of China)	547,269	345,519	4,337	3,792	1,664,755	382,228	2,206,958	12,913	0.22	0.03	808.42	4,913	17,718
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,553,634	2,119,252	22,322	22,097	19,815,927	9,033,113	16,215,507	288,557	0.52	0.10	1,855.56	79,652	369,298
Taiwan Business Bank	273,933	106,365	1,132	1,572	753,084	13,517	767,923	5,657	0.40	0.08	576.42	450	13,585
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	298,236	202,668	8,332	2,927	2,540,006	642,521	1,331,023	10,059	0.35	0.00	3,389.27	12,629	47,635
Taichung Commercial Bank	110,117	44,229	2,745	436	164,758	5,223	297,758	0	0.80	0.00	1,050.79	0	4,904
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	736,212	474,357	23,845	16,072	5,055,546	1,808,005	3,714,743	79,727	0.32	0.00	1,721.84	13,603	61,661
Hwatai Bank	11,678	7,673	30	23	24,757	3,466	65,666	0	0.26	0.19	135.63	272	272
Shin Kong Commercial Bank	830,843	422,123	10,121	4,337	3,159,227	944,418	3,170,170	46,676	0.23	0.00	437.75	10,304	41,232
Sunny Bank	57,682	31,851	834	599	424,178	21,035	169,693	755	0.74	0.00	1,670.96	3,448	7,327
Cota Commercial Bank	14,944	9,776	331	82	53,445	6,608	90,242	183	0.50	0.00	1,224.37	136	667
Union Bank of Taiwan	1,885,139	955,196	8,968	70,678	6,381,783	2,257,341	3,504,939	115,745	0.33	0.02	175.00	14,720	68,183
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,340,055	834,822	18,286	8,543	7,407,453	3,129,202	4,284,863	164,886	0.33	0.05	104.62	20,388	86,272
Yuanta Bank(former Fuhwa Commercial Bank)	272,173	107,182	915	2,713	732,162	136,678	840,751	2,185	0.42	0.00	1,234.42	1,677	9,215
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,206,408	1,337,291	19,956	13,991	5,625,967	4,003,937	6,672,795	115,028	0.45	0.00	804.21	14,159	53,915
E. Sun Commercial Bank, Ltd.	2,972,279	1,974,157	45,579	18,263	12,920,802	6,741,207	12,707,174	254,715	0.22	0.00	2,002.01	33,911	143,179
Cosmos Bank, Taiwan	571,193	233,400	2,575	11,456	1,624,493	151,483	748,280	14,745	1.47	0.85	105.51	6,565	19,104
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	6,315	2,965	12	48	16,885	0	11,213	111	0.86	0.00	207.40	209	293
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,940,630	1,889,305	39,212	22,826	12,254,613	6,260,725	11,719,615	92,508	0.27	0.00	650.01	20,060	87,417
Ta Chong Bank Ltd.	624,337	288,530	7,387	6,957	1,977,517	2,927,674	1,352,347	87,484	0.00	0.00	409.31	12,192	55,280
Jih Sun International Bank	276,570	121,881	936	2,300	787,744	214,775	422,926	13,220	0.33	0.00	641.60	2,800	15,352
EnTie Commercial Bank	231,489	69,503	655	1,377	849,898	399,593	395,713	2,341	0.00	0.00	176.73	16,423	16,423
Chinatrust Commercial Bank	5,423,780	3,679,958	46,147	25,234	17,085,099	10,351,647	23,044,078	576,024	0.27	0.00	1,946.58	64,245	280,820
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	717,812	386,218	2,588	3,335	5,839,583	1,297,463	2,563,251	10,921	0.71	0.00	8,891.34	16,681	103,330
American Express International Inc.	142,460	80,680	2,130	1,109	363,554	0	2,975,254	82	0.19	0.00	1,163.75	4,803	13,992
Diners Club International Taiwan Ltd.	34,618	13,284	3	317	49,039	4,854	85,918	2,478	1.70	0.04	840.45	909	2,272
Aeon Credit Card (Taiwan) Co., Ltd.	103,000	77,280	2,874	868	791,558	85,434	275,455	3,653	0.10	0.00	178.32	779	2,373
Total	33,034,300	20,940,474	371,434	313,542	135,321,745	60,224,011	131,220,173	2,302,361	0.32	0.03	921.55	420,652	1,775,416

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.