

Important Credit Card Business and Financial Information

2012/May

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	232,094	113,043	669	2,216	301,403	218	769,334	2,233	0.43	0.40	273.89	834	5,135
Land Bank of Taiwan	121,903	54,999	325	504	277,825	7,731	364,708	919	0.72	0.58	927.56	1,846	6,683
Taiwan Cooperative Bank	409,904	200,378	2,591	2,731	774,308	156,277	1,765,853	9,998	0.41	0.38	172.44	4,653	15,447
First Commercial Bank	597,914	413,840	10,769	6,580	1,277,512	682,370	2,993,206	19,048	0.18	0.00	2,081.27	4,961	22,732
Hua Nan Commercial Bank	558,197	331,249	9,742	5,124	620,692	316,212	1,764,886	1,100	0.25	0.02	485.89	0	4,842
Chang Hwa Commercial Bank	192,311	124,548	872	1,042	138,680	1,573	748,694	750	0.09	0.05	637.47	861	3,589
The Shanghai Commercial & Savings Bank	403,083	215,743	2,555	1,722	867,652	267,074	1,437,174	11,275	0.80	0.36	931.58	0	13,009
Taipei Fubon Bank	2,043,364	1,386,940	37,323	27,937	7,705,378	2,785,731	9,977,681	97,934	0.11	0.00	1,924.55	23,418	112,641
Cathay United Bank	3,317,233	2,279,551	37,030	23,993	14,865,903	5,448,641	21,545,851	313,140	0.14	0.00	1,725.36	25,439	131,476
Bank of Kaohsiung	6,366	3,091	23	12	6,628	0	172,830	243	0.00	0.00	4,491.19	1	156
Mega International Commercial Bank(former The International Commercial Bank of China)	547,961	345,214	4,448	3,756	1,647,378	407,240	2,303,271	12,917	0.25	0.03	745.78	2,690	20,408
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,566,534	2,130,770	28,509	24,297	19,604,466	8,818,825	18,039,858	294,422	0.51	0.10	1,899.58	80,432	449,730
Taiwan Business Bank	272,804	106,607	1,240	2,369	736,054	12,005	868,491	6,939	0.19	0.04	762.78	5,866	19,451
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	308,846	208,055	14,271	3,577	2,586,942	605,651	1,474,100	15,735	0.40	0.00	2,962.31	10,376	58,011
Taichung Commercial Bank	112,433	45,979	2,934	501	166,174	7,576	346,492	0	0.89	0.00	928.78	0	4,904
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	736,356	476,035	10,583	10,439	5,024,438	1,863,360	4,438,649	123,660	0.30	0.00	1,788.05	14,895	76,556
Hwatai Bank	11,688	7,671	26	17	24,513	3,208	76,918	0	0.34	0.25	136.62	0	272
Shin Kong Commercial Bank	836,949	425,947	9,417	3,999	3,111,957	945,787	3,606,270	62,563	0.20	0.00	477.24	9,935	51,167
Sunny Bank	57,054	32,167	819	622	419,270	22,602	192,825	1,115	0.74	0.00	1,704.57	0	7,327
Cota Commercial Bank	15,099	9,978	351	68	52,277	7,771	99,036	82	0.47	0.00	1,271.68	60	727
Union Bank of Taiwan	1,876,278	925,130	10,946	19,807	6,369,924	2,183,171	3,727,937	104,175	0.30	0.02	167.60	14,989	83,172
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,352,474	840,973	19,707	7,323	7,253,464	3,173,562	4,717,935	217,509	0.38	0.16	103.32	21,627	107,899
Yuanta Bank(former Fuhwa Commercial Bank)	270,602	107,453	631	2,350	718,722	140,351	937,987	1,959	0.43	0.00	1,197.57	2,285	11,500
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,215,106	1,332,334	22,991	14,293	5,691,711	4,006,899	7,618,715	124,169	0.46	0.00	798.62	14,332	68,247
E. Sun Commercial Bank, Ltd.	3,001,379	2,000,432	46,904	17,804	12,831,751	6,539,812	13,498,499	240,757	0.22	0.00	2,017.24	34,184	177,363
Cosmos Bank, Taiwan	557,687	231,361	2,325	12,914	1,591,925	146,452	959,981	15,879	1.36	0.93	106.93	6,941	26,045
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	6,373	2,933	106	48	16,699	0	12,895	147	0.30	0.00	212.61	139	432
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	2,988,776	1,904,889	72,475	24,329	12,220,999	6,188,637	12,485,586	99,024	0.26	0.00	659.53	21,786	109,203
Ta Chong Bank Ltd.	624,221	286,432	6,377	6,493	1,952,171	2,928,412	1,572,015	97,494	0.00	0.00	418.26	11,978	67,258
Jih Sun International Bank	275,007	119,225	816	2,379	780,276	206,575	501,050	13,103	0.53	0.00	571.34	0	15,352
EnTie Commercial Bank	232,574	70,228	2,978	1,552	838,466	363,009	416,506	1,981	0.17	0.01	197.01	211	16,634
Chinatrust Commercial Bank	5,443,415	3,669,457	51,106	28,410	17,031,884	10,429,474	25,731,522	703,055	0.26	0.00	2,008.97	64,610	345,430
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	718,135	383,049	3,074	2,893	5,765,047	1,246,391	3,037,194	12,914	0.53	0.00	11,766.91	29,217	132,547
American Express International Inc.	142,991	80,837	2,175	1,207	364,255	0	3,250,040	29	0.21	0.00	1,044.69	1,362	15,354
Diners Club International Taiwan Ltd.	34,401	13,198	9	290	39,613	4,762	90,518	2,052	2.08	0.78	610.70	0	2,272
Aeon Credit Card (Taiwan) Co., Ltd.	103,639	79,206	2,934	2,637	789,585	97,904	284,004	3,747	0.11	0.00	179.48	883	3,256
Total	33,191,151	20,958,942	420,051	266,235	134,465,942	60,015,263	151,828,511	2,612,067	0.30	0.04	888.57	410,811	2,186,227

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.