

**Important Credit Card Business and Financial Information**

2012/June

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	229,915	112,485	569	3,134	298,947	1,305	781,197	2,039	0.38	0.31	310.63	738	5,873
Land Bank of Taiwan	121,921	54,381	362	445	277,129	9,221	389,631	1,173	0.69	0.55	909.46	776	7,459
Taiwan Cooperative Bank	409,915	200,487	2,426	2,800	757,453	155,769	2,426,465	2,359	0.41	0.36	280.56	0	15,447
First Commercial Bank	601,854	418,260	8,378	6,129	1,280,687	725,416	3,027,281	18,045	0.16	0.00	2,220.35	4,996	27,728
Hua Nan Commercial Bank	562,252	333,848	9,088	4,204	615,197	329,511	2,222,043	1,467	0.06	0.02	516.84	5,600	10,442
Chang Hwa Commercial Bank	190,808	118,753	427	768	151,748	1,326	1,903,601	825	0.07	0.04	411.35	458	4,047
The Shanghai Commercial & Savings Bank	403,360	214,500	1,913	1,569	874,123	536,811	1,670,898	9,783	0.46	0.14	1,535.13	8,015	21,024
Taipei Fubon Bank	2,045,974	1,391,572	29,382	26,772	7,866,629	2,809,876	10,869,678	86,536	0.10	0.00	1,986.51	23,447	136,088
Cathay United Bank	3,334,744	2,289,711	36,656	19,145	15,022,227	5,966,804	17,628,361	217,026	0.14	0.00	1,755.06	24,251	155,727
Bank of Kaohsiung	6,360	3,079	16	22	8,317	0	162,580	73	0.00	0.00	4,617.71	0	156
Mega International Commercial Bank(former The International Commercial Bank of China )	547,873	342,577	3,656	3,744	1,646,858	437,082	3,780,570	13,411	0.20	0.03	813.52	2,818	23,226
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,576,508	2,137,754	24,838	24,298	20,048,600	8,691,097	19,753,419	248,470	0.56	0.09	1,585.11	0	449,730
Taiwan Business Bank	272,249	106,216	1,243	1,798	737,557	13,577	1,015,801	6,401	0.22	0.02	735.93	1,033	20,484
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	315,904	212,935	10,475	3,196	2,634,172	648,155	1,690,494	14,426	0.42	0.00	2,695.49	11,874	69,885
Taichung Commercial Bank	114,414	46,982	2,467	478	171,909	8,484	325,333	0	0.44	0.00	1,447.16	3,176	8,080
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	742,103	479,643	13,558	7,811	4,861,973	1,849,084	4,904,591	67,504	0.26	0.00	1,970.97	15,970	92,526
Hwatai Bank	11,697	7,591	21	11	25,030	2,752	81,886	0	0.34	0.24	138.24	0	272
Shin Kong Commercial Bank	836,450	425,560	5,156	3,991	3,114,489	1,112,870	4,260,329	43,263	0.19	0.00	440.25	8,059	59,226
Sunny Bank	56,337	32,373	636	582	411,541	33,465	191,464	764	0.58	0.00	1,530.89	3,273	10,600
Cota Commercial Bank	15,188	10,143	292	82	50,905	8,256	106,679	169	0.58	0.00	1,247.75	241	968
Union Bank of Taiwan	1,867,292	882,162	7,192	16,178	6,333,927	2,081,586	3,573,689	79,708	0.32	0.03	155.20	14,989	98,161
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,363,351	849,155	19,432	8,580	7,338,717	3,518,117	5,981,820	202,965	0.33	0.14	102.87	24,939	132,838
Yuanta Bank(former Fuhwa Commercial Bank )	262,076	100,589	817	9,448	714,285	153,981	1,090,322	2,309	0.41	0.00	1,165.10	1,993	13,493
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,219,474	1,321,724	18,505	14,137	5,737,421	3,894,365	8,398,910	114,261	0.42	0.00	808.15	16,186	84,433
E. Sun Commercial Bank, Ltd.	3,023,425	2,020,605	38,835	16,789	12,726,368	6,327,780	17,277,602	195,528	0.20	0.00	2,104.36	33,738	211,101
Cosmos Bank, Taiwan	550,846	229,778	1,516	7,591	1,594,329	444,132	1,373,995	14,339	1.13	0.78	108.22	7,738	33,783
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	6,866	2,878	557	64	16,427	0	19,562	127	0.24	0.00	210.81	0	432
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,035,112	1,919,039	66,148	19,812	12,176,029	6,953,214	14,873,105	103,113	0.24	0.00	644.21	21,411	130,614
Ta Chong Bank Ltd.	616,669	284,791	5,822	13,371	1,956,142	3,402,589	1,979,741	86,585	0.00	0.00	402.73	13,260	80,518
Jih Sun International Bank	271,684	121,497	718	4,041	776,147	268,327	579,731	10,658	0.30	0.00	640.45	7,704	23,056
EnTie Commercial Bank	233,026	70,743	2,001	1,121	839,323	341,100	414,846	1,802	0.35	0.01	213.73	0	16,634
Chinatrust Commercial Bank	5,374,195	3,643,693	41,757	106,810	16,954,162	12,922,033	32,531,454	687,083	0.22	0.00	2,026.99	62,367	407,797
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	719,150	379,230	3,561	2,652	5,728,476	1,230,535	3,182,571	12,362	0.43	0.00	14,085.41	21,085	153,632
American Express International Inc.	143,484	81,201	2,025	1,132	355,821	0	3,158,445	53	0.13	0.00	1,293.59	4,663	20,017
Diners Club International Taiwan Ltd.	34,124	13,125	9	360	42,817	5,134	161,032	1,911	0.91	0.13	945.82	1,006	3,278
Aeon Credit Card (Taiwan) Co., Ltd.	104,776	80,789	2,783	1,660	787,725	110,489	311,413	4,026	0.13	0.00	184.93	650	3,906
<b>Total</b>	<b>33,221,376</b>	<b>20,939,849</b>	<b>363,237</b>	<b>334,725</b>	<b>134,933,607</b>	<b>64,994,243</b>	<b>172,100,539</b>	<b>2,250,564</b>	<b>0.28</b>	<b>0.03</b>	<b>890.48</b>	<b>346,454</b>	<b>2,532,681</b>

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.