

**Important Credit Card Business and Financial Information**

2012/August

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	226,938	111,909	702	2,245	298,978	871	741,880	1,627	0.40	0.28	310.59	2,102	8,452
Land Bank of Taiwan	121,800	54,217	259	482	276,696	9,474	367,581	912	0.76	0.54	844.80	603	9,183
Taiwan Cooperative Bank	425,878	209,698	9,826	4,103	749,113	145,978	1,724,787	7,451	0.52	0.46	282.48	0	19,100
First Commercial Bank	611,110	421,782	10,180	6,416	1,290,337	702,001	2,999,254	18,371	0.12	0.00	3,081.55	4,893	38,016
Hua Nan Commercial Bank	567,623	342,085	7,104	4,374	635,596	373,877	1,905,978	1,240	0.19	0.02	456.23	0	10,442
Chang Hwa Commercial Bank	209,959	105,888	15,740	2,544	130,290	864	753,607	818	0.33	0.21	555.64	884	4,931
The Shanghai Commercial & Savings Bank	421,049	227,319	8,068	3,355	881,735	316,908	1,447,498	10,117	0.51	0.11	1,570.52	7,349	28,373
Taipei Fubon Bank	2,061,758	1,400,788	29,585	24,497	7,784,581	3,007,546	10,544,403	97,059	0.12	0.00	1,773.46	23,968	183,113
Cathay United Bank	3,375,235	2,330,284	42,691	20,618	15,022,047	5,684,883	17,660,769	227,519	0.14	0.00	1,822.71	20,592	201,310
Bank of Kaohsiung	6,461	3,172	135	53	6,938	0	166,998	190	0.00	0.00	4,879.26	0	159
Mega International Commercial Bank(former The International Commercial Bank of China )	541,690	339,135	2,685	6,462	1,621,596	429,775	2,284,367	11,644	0.29	0.04	560.87	4,469	31,232
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,600,289	2,165,184	26,597	24,198	19,447,358	8,416,537	18,004,189	259,885	0.53	0.10	1,640.61	75,415	674,743
Taiwan Business Bank	291,401	114,576	14,018	1,991	721,502	13,610	863,854	7,356	0.25	0.04	717.55	2,637	26,031
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	321,462	218,224	5,104	3,129	2,747,679	660,020	1,499,621	16,071	0.49	0.00	671.65	12,366	95,822
Taichung Commercial Bank	118,397	49,097	2,427	475	177,624	9,991	374,144	0	0.85	0.00	933.16	0	8,080
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	746,464	483,551	9,305	7,068	4,753,106	1,802,253	4,376,609	88,481	0.36	0.00	1,542.25	11,107	118,752
Hwatai Bank	11,701	7,514	24	20	24,501	3,500	66,434	0	0.11	0.10	148.53	21	541
Shin Kong Commercial Bank	835,548	427,524	9,093	4,546	3,053,954	916,164	3,261,154	44,132	0.19	0.01	476.74	6,720	75,164
Sunny Bank	55,391	32,113	769	463	403,254	29,939	198,743	1,028	0.78	0.00	1,337.89	3,571	14,171
Cota Commercial Bank	15,173	10,273	215	116	51,112	9,716	114,432	170	0.46	0.01	1,449.54	112	1,147
Union Bank of Taiwan	1,862,028	811,517	19,976	18,280	6,261,066	1,935,020	3,739,667	91,370	0.33	0.00	135.32	16,013	129,151
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,391,051	860,468	22,806	7,253	7,111,805	3,451,740	4,750,805	229,833	0.40	0.17	103.23	21,650	174,508
Yuanta Bank(former Fuhwa Commercial Bank )	260,684	98,745	668	1,499	710,335	127,206	849,294	1,911	0.38	0.00	1,204.01	2,211	18,991
Bank Sinpac(by merge of SinoPac Card Services Co., Ltd.)	2,235,811	1,330,089	25,971	19,664	5,835,976	3,842,773	7,739,313	130,673	0.44	0.00	812.04	16,191	116,424
E. Sun Commercial Bank, Ltd.	3,080,076	2,071,007	51,234	18,703	12,634,111	6,376,173	14,491,137	223,381	0.21	0.00	2,176.43	33,456	278,300
Cosmos Bank, Taiwan	541,487	223,568	1,775	5,868	1,570,794	124,924	921,884	15,010	1.11	0.74	108.79	6,008	46,061
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	7,390	3,142	452	71	17,318	0	34,116	145	0.03	0.00	215.52	57	489
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,057,875	1,943,411	45,843	49,699	12,113,369	6,739,557	12,953,108	123,419	0.26	0.00	633.28	20,928	169,500
Ta Chong Bank Ltd.	606,553	286,115	6,233	7,070	1,874,129	3,184,223	1,621,966	90,977	0.00	0.00	419.12	12,156	105,114
Jih Sun International Bank	260,885	118,109	499	8,339	766,306	240,293	512,049	11,281	0.30	0.00	653.57	2,649	29,064
EnTie Commercial Bank	235,503	72,394	4,200	2,113	806,525	395,214	461,790	2,204	0.09	0.01	228.10	10,322	26,956
Chinatrust Commercial Bank	5,409,152	3,631,115	56,579	31,247	17,064,368	11,862,294	26,167,785	617,824	0.23	0.00	2,043.02	65,939	535,327
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank )	723,081	378,255	4,372	1,905	5,569,355	1,233,217	3,031,656	11,654	0.37	0.00	16,272.16	16,212	187,063
American Express International Inc.	145,470	82,481	2,785	2,500	346,140	0	3,130,422	33	0.12	0.00	1,256.53	2,871	25,497
Diners Club International Taiwan Ltd.	33,569	12,960	18	394	42,372	4,739	82,209	1,844	1.80	1.01	621.94	0	3,278
Aeon Credit Card (Taiwan) Co., Ltd.	108,082	83,657	2,665	791	766,434	99,914	281,064	3,698	0.15	0.00	177.69	753	5,779
<b>Total</b>	<b>33,524,024</b>	<b>21,061,366</b>	<b>440,603</b>	<b>292,551</b>	<b>133,568,400</b>	<b>62,151,194</b>	<b>150,124,567</b>	<b>2,349,328</b>	<b>0.29</b>	<b>0.03</b>	<b>873.64</b>	<b>404,225</b>	<b>3,400,264</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

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