

Important Credit Card Business and Financial Information

2012/September

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	226,204	111,631	735	1,838	298,676	666	663,169	1,501	0.43	0.32	295.15	789	9,241
Land Bank of Taiwan	121,694	53,541	253	421	277,019	9,450	332,320	747	0.81	0.58	912.77	494	9,677
Taiwan Cooperative Bank	430,725	214,952	10,768	6,321	745,633	144,151	1,587,632	6,841	0.46	0.38	296.02	3,366	22,466
First Commercial Bank	618,007	425,605	11,206	6,317	1,295,694	700,308	2,708,801	15,938	0.11	0.00	3,592.57	4,998	43,014
Hua Nan Commercial Bank	567,493	341,672	6,670	3,984	630,774	376,036	1,710,802	1,009	0.10	0.01	469.57	5,266	15,708
Chang Hwa Commercial Bank	234,452	114,470	26,729	2,615	120,417	619	707,902	814	0.32	0.21	307.13	1,371	6,302
The Shanghai Commercial & Savings Bank	422,958	228,655	4,385	2,376	898,338	232,486	1,269,683	9,214	0.69	0.28	1,097.28	0	28,373
Taipei Fubon Bank	2,075,087	1,402,347	32,248	18,919	7,748,885	3,107,192	9,400,874	83,761	0.10	0.00	1,905.01	25,293	208,406
Cathay United Bank	3,395,608	2,344,564	38,388	18,015	15,129,314	5,453,142	14,555,299	235,211	0.16	0.00	1,811.54	23,011	224,321
Bank of Kaohsiung	6,614	3,310	182	28	8,800	0	196,890	148	0.00	0.00	6,051.45	0	159
Mega International Commercial Bank(former The International Commercial Bank of China)	538,276	338,371	3,271	6,685	1,629,950	411,755	2,153,580	12,599	0.28	0.05	579.39	4,494	35,726
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,609,453	2,168,759	22,883	21,592	19,412,168	8,167,018	16,732,596	242,790	0.51	0.10	2,188.12	80,678	755,421
Taiwan Business Bank	307,033	121,776	17,973	2,343	718,104	13,269	871,895	5,652	0.32	0.05	643.63	3,652	29,683
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	323,766	218,319	6,098	3,744	2,793,009	493,147	1,464,946	14,201	0.57	0.00	646.21	16,506	112,328
Taichung Commercial Bank	120,123	49,788	2,125	452	184,145	11,077	329,816	0	0.46	0.00	1,449.14	3,492	11,572
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	748,942	485,852	8,647	6,169	4,693,258	1,726,227	3,940,304	80,150	0.46	0.00	1,253.69	15,886	134,638
Hwatai Bank	11,708	7,485	28	20	24,747	3,888	61,952	0	0.21	0.10	148.71	0	541
Shin Kong Commercial Bank	830,109	426,111	6,727	4,744	3,054,435	895,981	2,711,363	47,294	0.23	0.02	417.00	6,931	82,095
Sunny Bank	55,147	31,944	756	458	398,127	27,344	181,973	1,065	1.21	0.00	1,129.79	0	14,171
Cota Commercial Bank	15,221	10,327	222	117	51,655	7,773	102,901	200	0.51	0.00	1,563.43	294	1,441
Union Bank of Taiwan	1,859,077	799,374	16,588	19,539	6,200,422	1,891,045	3,547,591	81,754	0.34	0.00	123.95	15,102	144,253
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,404,347	860,741	20,053	6,779	7,334,519	3,287,326	4,330,839	194,705	0.40	0.17	103.03	20,687	195,195
Yuanta Bank(former Fuhwa Commercial Bank)	259,936	97,375	406	1,284	684,624	121,994	806,071	2,303	0.38	0.00	1,185.84	2,843	21,834
Bank Sinpac(by merge of SinoPac Card Services Co., Ltd.)	2,239,314	1,320,485	22,608	19,105	5,854,129	3,689,042	6,591,955	116,364	0.44	0.00	822.15	15,331	131,755
E. Sun Commercial Bank, Ltd.	3,111,272	2,093,262	46,028	14,832	12,584,558	6,296,139	13,469,042	203,010	0.21	0.00	2,292.45	35,116	313,416
Cosmos Bank, Taiwan	538,295	221,381	1,892	5,100	1,581,144	172,986	858,736	12,114	1.01	0.58	176.50	6,732	52,793
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	7,779	3,363	459	70	17,245	0	36,525	144	0.14	0.00	204.75	17	506
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,059,403	1,930,020	44,269	42,741	12,003,594	6,177,480	11,062,802	113,815	0.28	0.00	621.00	20,777	190,277
Ta Chong Bank Ltd.	598,921	284,785	4,954	12,586	1,800,893	3,107,627	1,454,587	83,137	0.00	0.00	415.79	14,890	120,004
Jih Sun International Bank	255,261	118,425	482	6,106	749,099	234,885	454,997	15,211	0.34	0.00	642.10	2,763	31,827
EnTie Commercial Bank	236,552	73,567	2,665	1,371	799,999	420,090	434,296	2,128	0.38	0.01	241.99	0	26,956
Chinatrust Commercial Bank	5,425,323	3,653,125	57,018	38,234	17,023,511	11,062,061	23,428,304	658,931	0.24	0.00	899.54	62,572	597,899
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	726,105	378,676	4,838	1,905	5,505,972	1,191,553	2,743,975	10,637	0.41	0.00	14,635.72	15,315	202,378
American Express International Inc.	146,134	83,021	2,341	1,224	349,304	0	3,210,913	77	0.11	0.00	1,403.45	2,016	27,513
Diners Club International Taiwan Ltd.	32,506	14,977	17	1,133	45,420	4,307	75,953	1,371	1.01	0.11	1,404.38	1,318	4,596
Aeon Credit Card (Taiwan) Co., Ltd.	109,580	84,760	2,132	612	754,955	102,975	307,094	4,111	0.16	0.00	177.65	693	6,472
Total	33,668,425	21,116,816	427,044	279,779	133,402,536	59,541,039	134,498,378	2,258,947	0.30	0.03	860.98	412,693	3,812,957

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.