

Important Credit Card Business and Financial Information

2012/October

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	225,003	111,545	854	2,422	299,855	441	722,359	2,255	0.34	0.26	367.56	1,367	10,608
Land Bank of Taiwan	121,573	53,500	183	402	277,626	9,341	372,859	1,069	0.92	0.68	845.99	508	10,185
Taiwan Cooperative Bank	435,661	221,172	8,120	3,704	732,318	141,587	1,831,975	7,312	0.51	0.45	288.38	0	22,466
First Commercial Bank	623,394	430,627	10,395	7,219	1,313,592	710,509	3,150,488	20,321	0.10	0.00	3,861.08	4,971	47,985
Hua Nan Commercial Bank	566,293	344,027	7,874	4,467	644,308	397,658	1,956,203	1,156	0.19	0.01	426.12	0	15,708
Chang Hwa Commercial Bank	265,010	134,494	33,067	2,981	116,194	567	835,625	1,008	0.22	0.13	462.17	1,204	7,506
The Shanghai Commercial & Savings Bank	423,937	229,282	3,387	2,248	891,888	247,202	1,362,807	9,775	0.58	0.16	1,510.35	6,187	34,560
Taipei Fubon Bank	2,086,064	1,415,974	32,242	21,265	7,643,639	3,646,423	12,336,367	104,478	0.10	0.00	1,808.39	23,447	231,853
Cathay United Bank	3,415,545	2,364,678	42,639	22,702	14,973,576	5,564,687	18,856,581	247,010	0.16	0.00	1,827.95	25,999	250,320
Bank of Kaohsiung	6,718	3,415	127	22	6,458	0	175,942	171	0.00	0.00	9,771.08	1	160
Mega International Commercial Bank(former The International Commercial Bank of China)	535,514	339,305	3,457	6,219	1,601,011	415,127	2,404,443	12,354	0.29	0.06	796.64	4,942	40,668
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,633,734	2,249,227	24,472	18,142	19,356,211	8,014,585	17,815,439	229,531	0.69	0.19	1,264.78	0	755,421
Taiwan Business Bank	314,855	132,737	9,731	1,907	707,563	16,029	915,889	6,559	0.45	0.05	540.83	771	30,454
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	327,275	220,569	7,540	3,657	2,824,936	474,084	1,553,031	18,292	0.69	0.00	618.24	15,460	127,788
Taichung Commercial Bank	121,963	50,670	2,279	506	184,049	12,566	367,000	0	0.66	0.00	1,183.52	0	11,572
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	750,927	485,675	8,157	6,172	4,642,318	1,816,874	4,717,869	85,772	0.43	0.00	1,176.15	17,804	152,442
Hwatai Bank	11,706	7,487	27	25	23,666	3,822	72,100	0	0.19	0.19	140.64	0	541
Shin Kong Commercial Bank	827,601	426,937	3,625	4,952	3,017,590	963,868	3,737,482	43,015	0.26	0.02	395.60	8,052	90,147
Sunny Bank	55,117	31,756	804	419	391,990	26,367	204,067	750	0.90	0.00	1,354.60	3,784	17,955
Cota Commercial Bank	15,239	10,406	179	110	50,002	7,386	99,895	175	0.47	0.00	1,669.46	203	1,644
Union Bank of Taiwan	1,856,207	789,313	14,860	17,730	6,155,893	1,958,989	3,833,728	101,304	0.36	0.00	124.92	15,104	159,357
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,418,188	870,545	21,432	7,618	7,001,815	3,503,122	5,253,493	197,538	0.41	0.17	103.08	19,655	214,850
Yuanta Bank(former Fuhwa Commercial Bank)	258,728	96,464	350	1,719	675,980	126,999	804,031	2,420	0.38	0.00	1,268.06	1,845	23,679
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,242,726	1,324,720	25,745	22,333	5,902,155	3,815,118	7,869,124	131,642	0.45	0.00	805.21	14,602	146,357
E. Sun Commercial Bank, Ltd.	3,128,158	2,097,823	39,963	23,077	12,520,290	6,461,356	14,056,386	231,388	0.22	0.00	2,277.54	35,227	348,643
Cosmos Bank, Taiwan	534,340	218,890	1,923	6,103	1,571,873	186,782	857,325	16,214	1.04	0.60	180.14	5,835	58,628
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	8,099	3,542	379	59	16,968	0	41,736	111	0.00	0.00	308.99	63	569
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,084,332	1,955,567	51,466	26,537	11,930,015	6,897,539	15,083,395	114,129	0.27	0.00	608.06	26,344	216,621
Ta Chong Bank Ltd.	596,230	283,857	3,415	6,106	1,744,265	3,118,987	1,632,018	90,108	0.00	0.00	417.24	14,182	134,186
Jih Sun International Bank	250,180	118,346	440	5,521	758,365	226,746	489,246	14,276	0.39	0.00	620.35	3,189	35,016
EnTie Commercial Bank	239,705	74,377	5,585	2,196	780,218	436,850	460,324	2,127	0.54	0.02	258.36	10	26,966
Chinatrust Commercial Bank	5,424,386	3,663,958	52,452	49,512	17,115,590	11,694,080	27,462,493	793,884	0.23	0.00	919.47	62,754	660,653
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	729,828	381,877	5,917	2,376	5,419,523	1,297,042	3,391,221	11,089	0.38	0.00	14,533.51	16,179	218,557
American Express International Inc.	147,340	83,209	3,251	1,578	346,826	0	3,201,498	43	0.11	0.00	1,325.50	1,678	29,191
Diners Club International Taiwan Ltd.	32,242	10,475	7	208	37,094	4,109	87,978	2,122	1.34	0.41	975.11	0	4,596
Aeon Credit Card (Taiwan) Co., Ltd.	110,980	85,010	2,049	662	748,379	107,683	279,241	4,905	0.17	0.00	181.12	830	7,302
Total	33,824,798	21,321,456	428,393	282,876	132,424,039	62,304,525	158,291,658	2,504,303	0.33	0.05	811.41	332,197	4,145,154

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 whether 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.