

Important Credit Card Business and Financial Information

2012/November

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	223,594	111,442	982	2,773	297,713	241	648,303	1,974	0.36	0.26	365.00	567	11,175
Land Bank of Taiwan	121,438	53,289	307	519	276,802	9,428	327,142	915	0.99	0.70	821.09	976	11,161
Taiwan Cooperative Bank	437,190	225,799	8,067	7,079	744,920	138,192	1,662,467	7,177	0.50	0.45	292.41	3,207	25,673
First Commercial Bank	627,608	434,821	9,121	6,919	1,314,070	713,812	2,901,904	19,273	0.09	0.00	2,383.94	4,595	52,580
Hua Nan Commercial Bank	567,176	346,153	9,060	4,859	653,447	409,989	1,770,676	1,170	0.27	0.01	399.20	0	15,708
Chang Hwa Commercial Bank	286,397	162,703	26,018	5,192	119,761	585	810,298	875	0.26	0.13	411.64	810	8,316
The Shanghai Commercial & Savings Bank	424,429	229,203	2,650	2,052	919,912	245,996	1,308,471	10,224	0.71	0.35	1,078.55	0	34,560
Taipei Fubon Bank	2,102,948	1,426,101	40,835	23,951	7,716,740	3,718,613	11,060,058	88,377	0.11	0.00	1,758.38	23,354	255,207
Cathay United Bank	3,435,942	2,387,011	42,315	21,918	14,893,634	6,036,736	17,630,199	262,455	0.16	0.00	1,838.39	25,281	275,601
Bank of Kaohsiung	6,782	3,471	90	24	6,523	0	194,875	173	0.00	0.00	10,505.18	0	160
Mega International Commercial Bank(former The International Commercial Bank of China)	534,566	338,102	5,779	6,727	1,596,008	459,322	2,216,456	12,358	0.26	0.03	854.75	4,863	45,531
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,645,882	2,257,872	29,089	24,331	19,507,542	8,010,545	16,718,160	225,439	0.51	0.10	1,660.20	155,337	910,758
Taiwan Business Bank	318,785	138,752	5,268	1,338	705,801	16,351	855,816	6,361	0.28	0.05	715.38	5,782	36,236
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	330,152	222,086	6,589	3,528	2,836,318	491,382	1,721,046	16,739	0.70	0.00	616.19	20,755	148,543
Taichung Commercial Bank	123,666	51,177	2,150	522	187,591	12,768	329,947	0	0.96	0.00	936.54	0	11,572
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	752,900	486,769	7,382	5,409	4,554,801	1,870,062	4,262,082	93,116	0.40	0.00	1,203.81	18,901	171,343
Hwatai Bank	11,707	7,468	14	13	23,841	3,400	63,770	0	0.55	0.28	136.25	0	541
Shin Kong Commercial Bank	827,300	424,852	6,808	6,277	2,979,924	999,149	3,542,696	38,739	0.24	0.02	410.10	9,201	99,348
Sunny Bank	54,882	31,700	735	615	387,216	26,454	180,891	873	1.08	0.00	1,270.57	0	17,955
Cota Commercial Bank	15,276	10,411	199	69	49,371	7,726	105,250	109	0.42	0.00	1,856.24	83	1,727
Union Bank of Taiwan	1,869,775	789,446	30,527	16,959	6,082,868	2,186,542	3,841,136	179,359	0.35	0.01	125.45	15,823	175,180
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,429,933	878,000	20,031	8,310	6,937,935	3,559,850	4,604,872	213,373	0.41	0.17	103.03	22,519	237,369
Yuanta Bank(former Fuhwa Commercial Bank)	257,395	95,286	466	1,935	666,085	126,450	768,155	2,318	0.39	0.00	1,259.04	2,267	25,946
Bank Sinpac(by merge of SinoPac Card Services Co., Ltd.)	2,249,990	1,323,221	25,601	18,337	5,886,547	3,788,140	7,202,825	122,543	0.44	0.00	826.38	17,099	163,456
E. Sun Commercial Bank, Ltd.	3,146,197	2,100,008	41,473	23,434	12,445,272	6,323,349	13,433,547	214,385	0.23	0.00	2,249.23	35,930	384,573
Cosmos Bank, Taiwan	532,456	219,484	3,673	6,023	1,557,991	178,462	816,681	15,524	1.05	0.69	181.15	4,316	62,944
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	9,109	3,714	1,105	95	16,596	0	43,672	161	0.20	0.00	185.42	0	569
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,118,048	1,977,855	52,035	18,319	11,783,775	6,853,257	12,533,369	98,317	0.29	0.00	589.27	19,168	235,789
Ta Chong Bank Ltd.	594,305	281,609	3,537	5,462	1,694,366	3,139,126	1,518,027	85,020	0.00	0.00	422.10	12,713	146,899
Jih Sun International Bank	244,410	118,444	651	6,421	747,627	221,235	437,643	15,104	0.39	0.00	623.58	3,140	38,156
EnTie Commercial Bank	239,894	74,528	1,962	1,601	764,277	439,016	429,144	2,377	0.69	0.02	274.94	0	26,966
Chinatrust Commercial Bank	5,418,738	3,676,123	43,664	47,008	17,015,064	11,870,791	24,998,850	694,836	0.24	0.00	916.31	61,641	722,294
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	735,655	382,669	7,902	2,206	5,343,795	1,409,137	3,190,437	10,677	0.40	0.00	13,953.33	14,370	232,927
American Express International Inc.	148,071	83,768	3,045	1,841	345,743	0	3,229,619	0	0.08	0.00	1,570.65	3,010	32,201
Diners Club International Taiwan Ltd.	32,008	13,859	4	276	42,245	3,663	78,493	2,381	1.20	0.56	999.21	0	4,596
Aeon Credit Card (Taiwan) Co., Ltd.	112,209	84,696	1,802	535	720,246	125,716	346,942	5,530	0.17	0.00	179.90	935	8,237
Total	33,986,813	21,451,892	440,936	282,877	131,822,367	63,395,485	145,783,919	2,448,252	0.31	0.04	838.33	486,643	4,631,797

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.