

Important Credit Card Business and Financial Information

2013/February

Unit : NTS Thousand ; Card

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	219,491	110,584	447	1,440	291,919	223	618,720	1,078	0.47	0.28	223.24	510	1,144
Land Bank of Taiwan	121,205	52,615	282	303	261,761	13,158	332,933	430	0.94	0.78	746.81	0	986
Taiwan Cooperative Bank	432,907	228,784	2,482	4,113	735,545	150,298	1,437,520	4,275	0.76	0.69	281.93	0	2,810
First Commercial Bank	636,637	440,230	5,851	5,139	1,304,147	765,074	2,836,179	10,658	0.19	0.00	1,705.45	4,772	9,765
Hua Nan Commercial Bank	572,603	352,922	5,123	3,851	599,843	444,076	1,783,569	535	0.27	0.00	397.59	0	0
Chang Hwa Commercial Bank	289,749	183,941	3,834	2,768	131,315	733	764,085	527	0.21	0.21	541.71	0	1,354
The Shanghai Commercial & Savings Bank	421,710	224,069	1,417	1,718	918,989	257,357	1,212,391	5,111	0.58	0.13	1,534.22	6,298	6,298
Taipei Fubon Bank	2,151,179	1,460,070	17,127	13,919	7,646,139	3,686,531	9,306,839	55,628	0.25	0.00	1,108.80	20,863	20,863
Cathay United Bank	3,457,396	2,395,060	23,371	17,749	14,373,876	5,954,043	13,957,617	166,552	0.13	0.00	1,889.03	30,356	57,259
Bank of Kaohsiung	6,884	3,543	26	31	6,336	0	120,419	102	0.05	0.05	1,381.84	0	16
Mega International Commercial Bank(former The International Commercial Bank of China)	495,153	324,939	2,973	3,440	1,558,542	630,721	2,086,224	7,897	0.22	0.04	917.26	4,598	9,153
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,665,712	2,302,707	18,494	19,027	18,431,332	8,385,643	16,864,580	134,199	0.71	0.20	1,156.81	0	156,956
Taiwan Business Bank	319,690	142,446	1,219	1,420	703,822	12,235	898,962	3,900	0.21	0.03	835.98	2,065	4,400
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	338,408	228,902	8,771	4,156	2,870,797	488,932	1,403,896	10,274	0.82	0.00	352.87	22,708	41,483
Taichung Commercial Bank	127,187	52,045	1,192	398	174,013	17,477	331,795	0	1.98	0.60	429.72	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	753,767	488,002	3,065	4,149	4,349,400	1,893,431	3,756,226	44,164	0.38	0.00	1,349.92	15,923	34,425
Hwatai Bank	11,718	7,349	7	12	23,980	4,215	60,604	0	0.72	0.28	141.10	0	0
Shin Kong Commercial Bank	849,704	417,785	15,895	4,396	2,889,230	1,007,830	2,613,081	22,280	0.26	0.03	392.45	8,265	16,555
Sunny Bank	55,412	31,865	838	341	368,307	34,092	191,404	588	0.51	0.00	1,570.64	2,813	2,813
Cota Commercial Bank	15,198	10,507	268	151	48,024	10,158	106,453	114	0.21	0.00	2,444.59	8	141
Union Bank of Taiwan	1,877,290	801,377	9,871	13,826	5,892,099	2,243,799	3,625,415	94,970	0.34	0.00	124.19	16,530	33,451
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,427,286	901,271	8,349	17,821	6,739,666	3,547,462	4,480,359	118,302	0.37	0.13	103.43	21,794	42,285
Yuanta Bank(former Fuhwa Commercial Bank)	253,898	92,132	344	1,350	635,190	126,808	750,008	1,034	0.35	0.00	1,231.79	2,501	4,616
Bank Sinpac(by merge of SinoPac Card Services Co., Ltd.)	2,232,552	1,305,919	9,917	17,069	5,833,997	3,647,877	6,576,905	75,734	0.44	0.00	772.49	15,735	31,794
E. Sun Commercial Bank, Ltd.	3,193,506	2,153,209	23,363	13,037	12,186,964	6,450,400	14,084,878	106,984	0.23	0.00	2,277.20	35,268	70,246
Cosmos Bank, Taiwan	529,853	216,811	3,259	4,904	1,529,108	187,296	689,130	8,860	1.07	0.71	185.43	3,980	9,727
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	10,261	5,781	107	49	17,718	0	48,294	28	0.30	0.00	155.88	254	272
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,198,680	2,022,516	46,114	17,097	11,390,053	6,677,793	12,062,831	58,352	0.27	0.00	584.41	23,683	50,109
Ta Chong Bank Ltd.	587,606	269,414	2,435	4,433	1,484,271	3,305,635	1,399,351	49,694	0.00	0.00	375.72	16,283	32,382
Jih Sun International Bank	231,700	112,925	334	3,441	697,875	225,543	418,564	11,720	0.51	0.00	483.18	3,210	6,361
EnTie Commercial Bank	241,192	73,752	3,712	1,293	728,963	534,954	434,370	1,753	0.40	0.02	205.78	0	0
Chinatrust Commercial Bank	5,395,868	3,709,770	30,083	24,859	16,571,678	13,119,707	24,508,658	446,728	0.23	0.00	830.57	65,051	131,107
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	748,493	390,275	5,154	2,007	4,828,216	1,334,377	2,823,524	8,547	0.42	0.00	12,544.06	15,467	32,609
American Express International Inc.	150,558	84,740	2,501	1,419	340,222	0	2,925,176	36	0.18	0.00	1,045.64	2,385	3,742
Diners Club International Taiwan Ltd.	31,398	13,557	2	229	41,045	2,929	65,896	1,090	1.99	0.82	670.96	0	707
Aeon Credit Card (Taiwan) Co., Ltd.	125,086	91,448	3,573	675	693,654	119,390	365,133	3,748	0.15	0.00	176.94	588	1,596
Total	34,176,937	21,703,262	261,800	212,030	127,298,036	65,280,197	135,941,989	1,455,892	0.34	0.05	772.05	341,908	817,425

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 Effective Cards : 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.