

Important Credit Card Business and Financial Information

2013/August

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	216,752	108,391	799	1,209	266,547	11,751	670,197	1,591	0.64	0.24	312.44	817	9,340
Land Bank of Taiwan	123,915	52,740	716	316	232,403	29,204	357,352	740	0.52	0.32	1,032.38	236	8,077
Taiwan Cooperative Bank	418,168	226,793	3,984	5,073	665,156	172,680	1,735,318	6,356	0.93	0.86	231.75	0	15,678
First Commercial Bank	672,587	457,823	11,615	5,897	1,218,834	769,351	3,113,541	14,992	0.12	0.00	2,632.40	5,473	42,143
Hua Nan Commercial Bank	601,838	379,292	10,254	4,925	625,573	512,375	2,180,154	1,215	0.20	0.00	1,081.96	0	16,014
Chang Hwa Commercial Bank	307,688	158,977	7,235	2,280	142,293	3,530	894,860	751	0.21	0.21	505.30	812	7,221
The Shanghai Commercial & Savings Bank	419,243	219,447	1,576	1,911	845,334	374,015	1,450,653	8,352	0.52	0.16	1,683.72	6,586	26,870
Taipei Fubon Bank	2,289,570	1,539,201	28,437	21,679	7,103,656	4,188,133	11,600,674	84,718	0.22	0.00	1,050.82	25,663	172,776
Cathay United Bank	3,704,011	2,454,471	195,165	20,902	14,413,747	6,180,157	18,358,714	250,367	0.13	0.00	1,988.04	22,255	202,146
Bank of Kaohsiung	6,834	3,209	63	89	6,177	220	169,233	136	0.36	0.36	266.62	13	111
Mega International Commercial Bank(former The International Commercial Bank of China)	517,906	346,649	6,643	3,127	1,445,293	420,158	2,406,309	9,828	0.27	0.06	763.60	4,263	36,813
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,710,066	2,375,283	23,522	26,588	17,915,094	8,325,577	18,787,689	191,120	0.48	0.10	864.18	60,901	651,397
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	700,371	401,372	7,141	80,658	4,392,783	1,230,738	3,262,154	10,216	0.36	0.00	14,265.11	12,883	128,707
Taiwan Business Bank	336,654	136,316	7,999	2,354	653,943	112,693	939,375	5,507	0.26	0.04	803.28	1,835	20,269
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	352,203	240,489	8,027	4,309	2,666,302	593,612	1,627,352	13,866	0.56	0.00	444.00	17,622	166,877
Taichung Commercial Bank	134,994	52,033	1,617	486	196,637	26,206	388,250	0	1.56	0.70	494.15	0	8,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	739,932	476,842	5,461	13,366	3,886,071	1,963,638	4,321,667	86,700	0.27	0.00	1,697.48	12,081	119,170
Hwatai Bank	11,210	7,250	24	29	22,106	3,119	65,972	0	0.42	0.36	164.85	0	769
Shin Kong Commercial Bank	911,240	458,437	8,455	5,953	2,599,374	1,073,263	3,174,043	29,547	0.25	0.02	428.78	9,052	66,971
Sunny Bank	58,967	35,054	735	437	342,072	40,537	215,920	471	0.56	0.00	1,365.05	2,948	11,002
Cota Commercial Bank	15,276	11,065	173	64	42,538	11,703	129,066	132	0.20	0.00	3,054.02	51	991
Union Bank of Taiwan	1,866,231	781,338	14,902	14,208	5,605,932	2,366,739	4,124,575	128,778	0.32	0.01	126.74	15,898	132,283
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,420,270	915,153	11,919	11,939	6,185,988	4,378,929	4,843,239	209,591	0.31	0.12	102.56	20,753	167,650
Yuanta Bank(former Fuhwa Commercial Bank)	248,402	88,573	1,054	1,194	568,244	145,747	821,048	1,036	0.35	0.00	1,074.04	1,279	15,985
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,144,505	1,280,083	19,873	38,581	5,407,318	3,749,561	7,236,937	115,735	0.34	0.00	1,121.65	14,382	123,513
E. Sun Commercial Bank, Ltd.	3,324,190	2,287,708	35,424	18,762	11,416,506	6,035,904	16,050,139	152,551	0.24	0.00	2,588.56	35,397	278,191
Cosmos Bank, Taiwan	522,901	211,889	2,402	3,721	1,423,611	187,786	841,669	14,682	1.07	0.74	207.01	4,295	44,543
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,580	6,364	217	154	17,397	0	58,919	47	0.00	0.00	322.58	32	754
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,340,392	2,074,965	44,272	17,351	10,588,840	6,586,405	13,552,223	123,251	0.26	0.00	574.44	18,194	176,843
Ta Chong Bank Ltd.	577,318	261,545	5,221	10,408	1,247,682	3,162,810	1,588,065	79,495	0.00	0.00	444.25	13,529	112,263
Jih Sun International Bank	212,545	111,365	513	2,936	638,194	232,782	472,131	12,722	0.37	0.00	497.71	2,511	25,357
EnTie Commercial Bank	231,437	72,817	1,357	2,541	658,510	658,354	474,776	2,323	0.10	0.02	305.84	10,728	23,193
Chinatrust Commercial Bank	5,684,983	3,781,692	254,416	40,316	15,755,644	13,265,841	26,472,945	656,795	0.20	0.00	805.24	62,577	498,161
American Express International Inc.	159,210	89,398	3,308	1,854	325,038	0	3,628,403	15	0.16	0.00	837.82	2,002	18,667
Diners Club International Taiwan Ltd.	30,181	11,825	2	212	30,492	3,561	65,044	1,687	0.32	0.30	2,740.47	253	2,837
Aeon Credit Card (Taiwan) Co., Ltd.	139,268	101,312	2,191	800	437,949	109,493	355,409	3,432	0.10	0.04	330.02	3,147	10,155
Total	35,162,838	22,217,161	726,712	366,629	119,989,278	66,926,572	156,434,015	2,218,745	0.28	0.04	758.07	388,468	3,342,519

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 whether recourse action has been taken against the debtor (primary and accessory) though no late payment has incurred. If the cardholder has charges past due for several months and subsequently makes payment sufficient to cover the minimum payment for one month, the past due duration is deducted by one month, but the account is still past due until the cardholder has paid off the minimum payment for each period.

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