

**Important Credit Card Business and Financial Information**

2013/September

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	216,723	107,590	881	1,257	267,359	11,150	651,688	1,676	0.58	0.24	326.10	1,006	10,346
Land Bank of Taiwan	124,228	53,065	497	308	235,516	28,587	346,111	681	0.50	0.42	932.13	403	8,480
Taiwan Cooperative Bank	416,639	227,418	2,948	4,991	661,346	171,861	1,677,229	6,373	0.76	0.71	231.85	6,462	22,140
First Commercial Bank	680,575	463,080	11,297	5,350	1,235,513	759,441	3,022,438	14,894	0.13	0.00	2,493.56	5,497	47,640
Hua Nan Commercial Bank	606,576	382,977	9,849	4,351	609,449	524,363	2,159,920	1,189	0.04	0.00	1,899.73	7,158	23,172
Chang Hwa Commercial Bank	312,538	163,290	8,553	1,878	145,702	6,514	874,578	795	0.31	0.19	466.26	1,414	8,635
The Shanghai Commercial & Savings Bank	419,171	218,318	1,863	1,823	869,593	270,898	1,269,004	8,268	0.69	0.31	1,269.13	0	26,870
Taipei Fubon Bank	2,287,678	1,541,866	18,046	19,938	7,233,278	4,329,957	11,429,114	79,790	0.22	0.00	1,044.50	22,612	195,388
Cathay United Bank	3,917,295	2,590,856	237,139	23,855	14,688,228	5,988,451	17,174,377	234,192	0.14	0.00	1,990.04	21,093	223,239
Bank of Kaohsiung	6,798	3,177	29	65	6,872	168	166,421	81	0.32	0.32	315.43	2	113
Mega International Commercial Bank(former The International Commercial Bank of China )	520,843	348,971	6,057	3,120	1,445,336	445,370	2,398,914	9,495	0.27	0.06	792.53	4,207	41,020
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,717,756	2,378,073	23,924	23,655	17,942,591	8,007,023	17,592,839	178,566	0.49	0.09	860.12	66,682	718,079
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	702,383	399,914	5,696	3,788	4,337,613	1,190,830	3,160,135	7,923	0.37	0.00	10,919.42	14,055	142,762
Taiwan Business Bank	337,983	137,404	3,644	2,315	654,977	106,606	887,819	5,192	0.29	0.04	797.12	3,941	24,210
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	355,195	244,126	8,501	4,544	2,667,575	531,186	1,596,137	12,736	0.57	0.00	440.45	20,617	187,494
Taichung Commercial Bank	136,148	51,943	1,579	467	197,264	26,985	359,389	0	1.23	0.00	815.20	5,390	14,172
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	703,494	474,945	5,084	41,522	3,850,439	1,739,710	4,009,652	86,691	0.25	0.00	1,821.66	13,189	132,359
Hwatai Bank	11,164	7,222	18	8	22,289	3,651	64,855	0	0.50	0.43	166.10	0	769
Shin Kong Commercial Bank	907,915	458,812	7,079	5,904	2,601,216	1,063,822	3,598,287	23,649	0.22	0.01	440.83	8,528	75,499
Sunny Bank	59,284	35,231	889	415	340,701	36,571	205,127	585	0.97	0.00	1,051.32	0	11,002
Cota Commercial Bank	15,314	11,071	129	60	42,162	11,697	110,994	170	0.21	0.00	3,176.53	43	1,034
Union Bank of Taiwan	1,871,574	781,819	19,048	13,705	5,555,997	2,342,968	4,055,577	130,947	0.32	0.01	124.98	16,555	148,838
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,417,986	920,711	9,993	12,300	6,250,211	4,221,328	4,771,194	223,613	0.29	0.12	103.17	21,139	188,789
Yuanta Bank(former Fuhwa Commercial Bank )	249,208	88,327	1,710	1,106	541,958	141,477	736,801	1,245	0.37	0.00	1,081.08	1,199	17,184
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,124,103	1,279,277	22,325	42,727	5,337,037	3,673,419	6,864,187	105,798	0.35	0.00	1,079.27	12,574	136,087
E. Sun Commercial Bank, Ltd.	3,338,198	2,308,547	30,769	16,761	11,522,552	5,934,414	15,525,841	169,799	0.24	0.00	2,616.51	35,303	313,494
Cosmos Bank, Taiwan	521,861	211,253	2,460	3,535	1,434,043	232,550	852,958	12,793	1.08	0.72	208.11	5,740	50,283
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,637	6,424	189	132	17,158	0	57,753	61	0.05	0.00	268.39	0	754
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,366,170	2,087,736	42,294	16,516	10,580,559	6,801,271	13,423,336	131,647	0.29	0.00	544.52	21,081	197,924
Ta Chong Bank Ltd.	574,456	261,650	4,526	7,388	1,220,453	3,117,234	1,551,417	54,307	0.01	0.00	422.87	12,258	124,521
Jih Sun International Bank	206,939	114,589	487	6,093	638,319	230,743	440,847	9,320	0.46	0.00	461.06	2,481	27,838
EnTie Commercial Bank	230,010	72,979	1,160	1,903	648,504	695,183	483,296	2,738	0.29	0.02	315.49	0	23,193
Chinatrust Commercial Bank	6,054,700	3,870,968	420,648	49,282	15,913,772	11,879,866	25,462,736	684,665	0.20	0.00	804.96	60,251	558,412
American Express International Inc.	159,589	89,972	2,702	1,858	331,806	0	3,531,447	15	0.45	0.00	462.95	1,280	19,947
Diners Club International Taiwan Ltd.	29,863	11,706	4	360	32,986	3,984	67,382	2,297	1.07	0.30	1,351.79	0	2,837
Aeon Credit Card (Taiwan) Co., Ltd.	140,774	102,348	2,142	659	446,435	115,332	323,216	3,234	0.09	0.05	409.99	70,441	80,596
<b>Total</b>	<b>35,752,768</b>	<b>22,507,655</b>	<b>914,159</b>	<b>323,939</b>	<b>120,526,809</b>	<b>64,644,610</b>	<b>150,903,016</b>	<b>2,205,425</b>	<b>0.29</b>	<b>0.03</b>	<b>730.60</b>	<b>462,601</b>	<b>3,805,120</b>

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.