

Important Credit Card Business and Financial Information

2013/November

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	216,962	107,872	992	1,214	267,417	10,030	603,325	1,614	0.58	0.25	322.35	1,627	13,463
Land Bank of Taiwan	124,772	53,825	511	369	231,090	26,919	321,394	743	0.79	0.50	802.60	321	9,742
Taiwan Cooperative Bank	412,789	231,412	3,568	5,965	652,916	170,347	1,543,118	5,797	0.56	0.52	241.25	8,323	30,463
First Commercial Bank	694,563	479,908	10,322	6,622	1,244,106	784,125	3,025,526	15,226	0.15	0.00	2,261.61	5,480	58,576
Hua Nan Commercial Bank	616,268	389,888	10,434	4,889	607,799	552,786	2,099,188	1,186	0.19	0.00	1,057.71	0	23,172
Chang Hwa Commercial Bank	324,115	176,078	7,816	1,676	153,821	11,937	876,280	992	0.23	0.23	505.70	1,123	10,755
The Shanghai Commercial & Savings Bank	418,501	216,701	1,715	1,832	858,311	263,523	1,192,078	7,751	0.69	0.26	1,428.49	0	33,263
Taipei Fubon Bank	2,295,776	1,545,797	30,284	19,268	7,258,381	4,421,558	11,392,013	80,404	0.24	0.00	890.14	24,621	244,572
Cathay United Bank	4,179,100	2,845,910	126,431	24,071	14,546,182	7,172,467	19,556,064	252,729	0.15	0.00	1,976.92	23,579	271,059
Bank of Kaohsiung	6,797	3,137	26	28	6,359	285	175,887	108	0.43	0.43	273.83	11	125
Mega International Commercial Bank(former The International Commercial Bank of China)	524,798	351,660	5,407	3,495	1,426,737	436,751	2,302,800	10,901	0.25	0.06	701.75	4,299	48,281
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,738,387	2,394,660	26,460	22,197	17,780,219	8,653,162	18,467,837	176,620	0.47	0.08	904.88	127,421	845,500
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	706,886	395,164	5,456	4,469	4,201,587	1,265,139	3,048,070	10,096	0.42	0.00	9,830.30	15,848	171,718
Taiwan Business Bank	341,928	140,326	3,470	2,320	651,215	97,131	861,807	4,875	0.24	0.03	919.70	2,742	29,470
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	364,091	252,108	9,341	3,816	2,642,931	579,007	1,585,903	12,738	0.71	0.00	426.54	17,218	224,316
Taichung Commercial Bank	140,439	53,342	2,933	700	199,052	26,135	346,459	0	1.70	0.35	544.29	6	14,178
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	658,190	469,270	5,632	43,903	3,772,258	2,004,163	4,296,291	75,238	0.26	0.00	1,838.66	9,053	152,440
Hwatai Bank	10,886	7,165	20	20	22,045	2,986	61,665	0	0.67	0.44	163.96	0	769
Shin Kong Commercial Bank	902,425	453,031	5,222	5,475	2,545,840	1,162,585	3,277,657	33,473	0.18	0.00	499.66	8,660	93,011
Sunny Bank	60,240	34,564	975	428	329,183	39,486	197,510	363	0.84	0.04	1,152.44	0	14,035
Cota Commercial Bank	15,402	10,999	205	35	41,511	12,664	123,105	75	0.33	0.00	2,809.80	61	1,174
Union Bank of Taiwan	1,876,131	787,277	17,712	15,390	5,446,557	2,632,608	3,957,671	179,396	0.34	0.00	123.23	14,541	179,513
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,421,103	938,274	11,514	6,897	5,970,866	4,406,941	4,728,871	206,342	0.29	0.11	100.63	20,451	226,459
Yuanta Bank(former Fuhwa Commercial Bank)	252,834	90,024	2,483	1,568	528,287	146,901	747,637	1,141	0.34	0.00	1,095.84	1,089	20,272
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,134,370	1,297,673	23,908	46,433	5,225,742	4,025,252	7,115,388	102,431	0.33	0.00	1,115.83	17,416	166,536
E. Sun Commercial Bank, Ltd.	3,386,771	2,335,105	36,420	18,299	11,296,658	5,915,233	15,081,593	162,663	0.24	0.00	2,692.90	35,274	384,043
Cosmos Bank, Taiwan	519,383	207,587	2,442	4,700	1,399,708	241,862	691,199	12,864	1.11	0.73	203.18	6,869	62,717
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,664	6,923	156	190	16,005	0	59,254	25	1.16	0.00	465.37	0	789
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,426,132	2,132,852	47,498	18,327	10,537,269	7,595,791	13,476,064	141,411	0.28	0.00	727.99	21,337	238,531
Ta Chong Bank Ltd.	574,347	262,339	6,513	5,812	1,153,654	3,226,679	1,582,198	62,207	0.00	0.00	432.85	11,636	150,353
Jih Sun International Bank	202,397	117,486	508	1,666	616,924	230,674	417,929	14,497	0.45	0.00	469.26	3,439	33,445
EnTie Commercial Bank	229,722	73,069	1,297	1,169	620,425	726,740	441,950	1,661	0.72	0.02	329.43	0	23,193
Chinatrust Commercial Bank	6,608,277	4,034,295	348,565	61,092	16,071,474	12,203,882	25,001,546	652,322	0.20	0.00	800.79	62,177	682,541
American Express International Inc.	160,541	90,570	2,765	2,627	325,136	0	3,594,585	5	0.56	0.00	420.87	2,362	27,467
Diners Club International Taiwan Ltd.	29,303	11,368	1	139	31,468	3,571	65,687	1,852	1.25	0.00	1,400.67	415	3,252
Aeon Credit Card (Taiwan) Co., Ltd.	141,333	101,750	1,115	887	380,132	122,026	352,689	3,549	1.05	0.46	606.52	8,376	134,799
Total	36,727,623	23,099,409	760,117	337,988	119,059,265	69,171,346	152,668,238	2,233,295	0.30	0.03	739.77	455,775	4,623,992

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.