

Important Credit Card Business and Financial Information

2014/January

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	216,019	107,632	582	1,691	260,744	10,050	678,605	1,436	0.31	0.17	469.93	2,485	2,485
Land Bank of Taiwan	125,092	53,749	446	377	226,285	27,126	367,101	534	0.67	0.54	777.30	653	653
Taiwan Cooperative Bank	408,256	232,100	2,663	6,127	638,725	170,979	1,765,138	5,226	0.61	0.59	232.33	4,574	4,574
First Commercial Bank	698,448	488,158	7,895	6,607	1,263,250	810,216	3,405,483	13,271	0.14	0.00	2,371.14	5,498	5,498
Hua Nan Commercial Bank	620,122	395,596	7,730	6,181	601,558	543,475	2,386,213	752	0.14	0.00	1,175.43	0	0
Chang Hwa Commercial Bank	327,318	180,953	3,604	3,132	162,932	18,975	979,267	1,018	0.11	0.11	1,045.04	1,716	1,716
The Shanghai Commercial & Savings Bank	416,999	215,729	1,208	1,861	825,849	254,283	1,336,968	6,929	0.70	0.27	1,417.45	0	0
Taipei Fubon Bank	2,304,275	1,545,090	29,002	22,578	7,271,752	4,429,206	12,178,640	78,712	0.24	0.00	811.10	26,371	26,371
Cathay United Bank	4,361,347	3,043,576	95,177	24,079	14,524,020	7,892,180	23,833,344	282,635	0.16	0.00	1,944.38	25,006	25,006
Bank of Kaohsiung	6,775	3,148	88	65	5,678	179	137,177	62	0.25	0.25	503.63	0	0
Mega International Commercial Bank(former The International Commercial Bank of China)	525,100	353,000	5,343	7,515	1,406,463	414,920	2,451,199	9,805	0.30	0.04	664.08	3,164	3,164
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,768,099	2,405,569	28,816	23,897	17,740,654	8,986,915	21,415,731	174,708	0.49	0.09	844.62	112,939	112,939
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	699,017	392,653	5,218	6,841	4,076,722	1,332,960	3,683,975	11,997	0.41	0.00	9,744.72	13,498	13,498
Taiwan Business Bank	341,696	140,502	1,267	2,413	638,048	98,842	932,854	4,888	0.26	0.04	881.44	2,269	2,269
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	372,063	258,653	10,028	4,243	2,613,977	569,645	1,873,976	12,174	0.71	0.00	419.42	15,745	15,745
Taichung Commercial Bank	143,108	55,146	1,464	615	196,425	25,961	404,824	0	0.99	0.00	896.19	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	643,200	461,226	4,008	11,617	3,611,217	2,039,704	4,526,630	68,720	0.25	0.00	1,956.44	13,522	13,522
Hwatai Bank	10,715	7,216	22	20	21,736	2,674	63,688	0	0.35	0.13	172.61	0	0
Shin Kong Commercial Bank	895,241	449,758	4,532	5,508	2,519,484	1,177,248	3,199,192	29,928	0.20	0.00	493.61	6,221	6,221
Sunny Bank	60,794	35,166	885	443	321,985	39,638	227,836	550	0.61	0.04	1,262.33	0	0
Cota Commercial Bank	15,500	11,017	217	59	39,259	15,172	121,930	60	0.34	0.00	2,747.26	244	244
Union Bank of Taiwan	1,816,858	791,526	17,528	27,774	5,392,184	2,636,448	4,315,299	152,814	0.34	0.00	122.60	14,852	14,852
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,421,342	959,906	13,883	9,619	5,875,483	4,379,096	5,431,218	204,541	0.28	0.12	100.63	17,830	17,830
Yuanta Bank(former Fuhwa Commercial Bank)	250,858	90,829	2,046	3,421	511,740	148,218	782,171	1,263	0.32	0.00	1,089.41	1,894	1,894
Bank SinoPac(by merge of SinoPac Card Services Co., Ltd.)	2,138,000	1,302,737	17,558	17,052	5,170,017	4,052,567	7,561,582	124,974	0.34	0.00	1,086.22	13,198	13,198
E. Sun Commercial Bank, Ltd.	3,570,070	2,421,118	168,645	75,889	11,024,569	6,164,367	18,241,811	141,427	0.23	0.00	2,698.71	35,350	35,350
Cosmos Bank, Taiwan	513,574	206,209	2,034	3,842	1,380,955	250,763	773,442	11,193	1.22	0.64	203.88	5,112	5,112
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,715	6,454	179	142	15,182	0	62,040	19	0.74	0.00	6,112.23	484	484
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,474,536	2,173,934	45,204	21,482	10,550,514	7,623,208	14,549,348	125,753	0.27	0.00	867.80	20,975	20,975
Ta Chong Bank Ltd.	574,220	267,814	6,909	8,104	1,100,902	3,404,254	1,760,112	70,226	0.00	0.00	440.72	13,382	13,382
Jih Sun International Bank	200,182	114,755	518	1,726	595,123	238,278	469,186	12,850	0.33	0.00	400.70	3,867	3,867
EnTie Commercial Bank	213,723	71,494	2,172	10,112	617,058	815,954	476,885	1,417	0.26	0.02	219.69	0	0
Chinatrust Commercial Bank	5,648,256	3,463,663	56,230	56,177	16,343,118	12,593,677	26,865,861	614,831	0.19	0.00	775.06	62,058	62,058
American Express International Inc.	159,400	89,715	2,978	3,041	327,975	0	3,682,326	69	0.27	0.00	756.96	3,926	3,926
Diners Club International Taiwan Ltd.	28,974	11,211	4	209	28,903	3,779	64,423	1,160	1.28	1.11	233.03	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	141,342	100,624	992	1,254	388,158	112,183	322,819	2,427	0.96	0.51	700.32	1,579	1,579
Total	36,122,234	22,907,626	547,075	375,713	118,288,644	71,283,140	171,328,294	2,168,369	0.29	0.03	739.49	428,412	428,412

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.