

Important Credit Card Business and Financial Information

2014/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	216,061	107,864	939	1,205	258,382	9,196	595,974	1,129	0.26	0.15	538.54	966	3,451
Land Bank of Taiwan	125,065	53,120	248	367	222,404	26,300	326,056	556	0.64	0.51	793.13	638	1,291
Taiwan Cooperative Bank	407,429	230,120	1,991	3,452	655,743	164,033	1,414,433	3,626	0.88	0.86	100.00	0	4,574
First Commercial Bank	701,990	487,715	7,176	5,850	1,248,858	799,132	3,009,801	10,257	0.11	0.00	2,654.05	5,495	10,993
Hua Nan Commercial Bank	622,083	396,155	8,387	5,647	568,318	531,044	2,236,026	666	0.26	0.00	866.82	0	0
Chang Hwa Commercial Bank	329,658	178,806	4,876	2,710	167,572	21,949	868,745	788	0.20	0.20	509.67	755	2,471
The Shanghai Commercial & Savings Bank	416,103	213,167	850	1,612	821,917	236,832	1,273,516	5,256	0.51	0.20	1,940.87	6,181	6,181
Taipei Fubon Bank	2,304,082	1,533,722	18,690	18,883	7,197,100	4,435,045	10,599,492	57,323	0.25	0.00	807.64	25,510	51,881
Cathay United Bank	4,394,620	3,099,006	53,918	20,645	15,228,387	7,886,190	21,368,816	162,206	0.16	0.00	1,973.60	27,288	52,294
Bank of Kaohsiung	6,784	3,128	28	18	5,261	168	131,553	141	0.13	0.13	664.74	108	108
Mega International Commercial Bank(former The International Commercial Bank of China)	527,404	351,710	6,210	3,906	1,387,772	440,007	2,261,330	6,436	0.25	0.03	754.23	4,928	8,092
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,781,827	2,405,097	25,957	20,509	17,154,512	8,848,040	17,312,617	108,262	0.47	0.08	887.01	63,094	176,033
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	697,516	389,049	4,210	5,658	3,987,938	1,342,682	2,904,966	8,346	0.37	0.00	10,615.70	14,272	27,770
Taiwan Business Bank	340,066	138,666	830	2,460	625,387	96,355	907,939	4,835	0.25	0.04	923.11	3,226	5,495
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	373,753	258,126	6,022	4,275	2,594,008	542,573	1,435,873	8,455	0.73	0.00	418.72	16,007	31,752
Taichung Commercial Bank	143,451	55,127	1,347	558	195,546	26,704	353,091	0	1.23	0.32	658.78	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	638,349	456,781	5,191	10,042	3,568,871	1,935,173	3,793,811	39,024	0.26	0.00	1,926.69	8,183	21,705
Hwatai Bank	10,669	7,184	9	23	22,011	3,416	57,060	0	0.50	0.17	171.42	0	0
Shin Kong Commercial Bank	897,376	445,508	6,277	4,647	2,503,772	1,128,936	3,061,405	16,175	0.20	0.00	519.79	6,537	12,758
Sunny Bank	61,754	35,019	1,509	401	315,590	42,124	205,451	424	0.38	0.01	1,556.95	2,440	2,440
Cota Commercial Bank	15,622	10,973	229	69	38,907	12,667	125,383	78	0.45	0.00	2,624.09	320	564
Union Bank of Taiwan	1,811,430	796,187	11,804	17,232	5,297,683	2,519,074	3,628,826	89,443	0.33	0.00	119.85	14,690	29,542
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,421,740	958,584	7,501	7,152	5,746,460	4,218,157	4,525,563	117,233	0.29	0.12	100.68	16,030	33,860
Yuanta Bank(former Fuhwa Commercial Bank)	248,760	90,684	1,396	3,689	508,220	130,199	723,828	814	0.33	0.00	1,069.31	1,500	3,394
Bank SinoPac(by merge of SinoPac Card Services Co., Ltd.)	2,140,729	1,295,795	14,670	11,941	5,036,897	4,019,151	6,849,152	74,604	0.33	0.00	1,126.26	14,060	27,258
E. Sun Commercial Bank, Ltd.	3,577,112	2,440,126	57,721	50,679	10,990,302	5,913,042	14,820,908	106,201	0.23	0.00	2,696.06	35,241	70,591
Cosmos Bank, Taiwan	511,521	203,127	1,698	3,623	1,380,375	237,680	776,486	8,848	1.23	0.63	204.59	5,014	10,126
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,935	6,436	319	99	14,506	1,424	50,127	26	0.37	0.00	1,099.08	339	823
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,477,416	2,176,618	27,189	24,309	10,434,373	7,245,240	12,682,035	75,116	0.28	0.00	837.77	21,686	42,661
Ta Chong Bank Ltd.	574,209	267,552	5,312	5,323	1,066,007	3,305,062	1,442,272	53,859	0.00	0.00	445.22	11,506	24,888
Jih Sun International Bank	199,262	113,790	491	1,411	567,027	242,528	425,476	8,942	0.33	0.00	387.00	2,437	6,304
EnTie Commercial Bank	207,338	70,270	1,173	2,897	616,438	824,189	420,189	1,390	0.39	0.01	236.93	0	0
Chinatrust Commercial Bank	5,653,997	3,589,385	41,161	32,246	16,080,063	12,954,838	24,456,408	452,718	0.19	0.00	781.12	61,943	124,001
American Express International Inc.	158,880	89,219	1,943	2,463	309,795	0	2,916,227	9	0.13	0.00	1,299.22	7,468	11,394
Diners Club International Taiwan Ltd.	28,804	11,070	4	207	31,409	3,607	54,617	969	1.62	1.44	222.33	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	141,439	94,631	879	1,087	382,772	109,042	345,337	2,660	1.01	0.57	679.96	2,589	4,168
Total	36,176,234	23,059,517	328,155	277,295	117,230,583	70,251,799	148,360,789	1,426,815	0.29	0.03	743.30	380,451	808,863

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.