

Important Credit Card Business and Financial Information

2014/April

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	223,598	114,729	5,045	1,135	250,718	8,139	687,380	1,833	0.31	0.22	452.91	681	5,154
Land Bank of Taiwan	125,763	52,820	1,109	972	216,338	23,771	337,444	698	0.75	0.61	749.89	257	2,169
Taiwan Cooperative Bank	410,824	226,948	4,611	3,092	621,491	148,544	1,587,823	5,838	0.78	0.76	206.59	0	8,605
First Commercial Bank	715,609	491,819	12,623	6,775	1,236,559	727,265	3,264,895	11,905	0.08	0.00	3,158.22	5,420	21,884
Hua Nan Commercial Bank	639,405	409,309	19,546	6,439	603,557	549,425	2,472,304	882	0.08	0.00	1,468.15	0	9,266
Chang Hwa Commercial Bank	343,991	182,155	9,520	2,470	169,867	27,444	900,008	1,306	0.26	0.13	533.86	890	5,194
The Shanghai Commercial & Savings Bank	415,127	209,783	1,790	2,028	795,479	215,911	1,187,408	7,044	0.48	0.13	2,446.13	6,806	12,987
Taipei Fubon Bank	2,328,557	1,528,214	35,640	19,601	6,993,782	4,406,861	11,744,998	76,024	0.23	0.00	796.82	25,540	106,912
Cathay United Bank	4,472,446	3,159,710	60,638	23,249	14,135,296	7,816,494	27,273,701	268,092	0.13	0.00	2,045.26	25,995	112,035
Bank of Kaohsiung	6,785	3,091	34	30	5,438	147	131,820	154	0.06	0.06	1,206.29	0	294
Mega International Commercial Bank(former The International Commercial Bank of China)	540,294	358,043	10,631	3,664	1,362,730	399,730	2,443,630	7,906	0.19	0.05	777.52	3,834	15,844
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,815,543	2,414,413	29,711	23,804	16,967,240	8,217,819	18,850,504	174,001	0.47	0.10	894.62	64,881	299,514
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	679,454	385,537	5,414	23,871	3,776,750	1,313,072	3,102,951	13,045	0.30	0.00	8,285.73	13,759	55,075
Taiwan Business Bank	339,740	136,265	2,250	1,868	601,609	88,712	910,973	5,302	0.25	0.05	951.63	2,322	10,219
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	380,610	259,214	8,156	4,370	2,518,919	499,206	1,692,136	11,490	0.67	0.00	424.82	13,367	61,878
Taichung Commercial Bank	145,480	56,325	1,709	671	203,145	24,812	378,676	0	1.76	0.80	462.21	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	630,603	449,481	7,674	11,032	3,463,816	1,835,264	4,141,251	63,228	0.23	0.00	2,129.51	10,298	41,622
Hwatai Bank	10,545	7,135	29	27	20,972	2,927	57,015	0	0.92	0.33	169.62	0	133
Shin Kong Commercial Bank	904,925	442,971	8,710	5,402	2,422,360	1,056,125	3,344,053	20,836	0.18	0.00	583.28	7,715	27,687
Sunny Bank	63,581	36,594	1,384	543	306,377	37,420	223,100	384	0.31	0.00	1,636.76	2,280	4,720
Cota Commercial Bank	16,033	11,169	280	48	38,084	12,023	107,864	20	0.32	0.00	3,232.98	213	923
Union Bank of Taiwan	1,804,835	787,362	17,580	16,413	5,220,091	2,353,473	4,317,846	139,479	0.28	0.01	122.58	14,928	58,899
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,430,927	961,461	12,103	6,617	5,601,535	4,147,256	4,816,575	178,272	0.28	0.10	100.57	14,565	62,334
Yuanta Bank(former Fuhwa Commercial Bank)	246,197	90,200	1,551	2,668	489,102	127,397	712,260	943	0.32	0.00	1,096.77	1,410	5,374
Bank SinoPac(by merge of SinoPac Card Services Co., Ltd.)	2,158,603	1,290,963	19,814	11,925	4,879,767	3,782,680	7,361,925	122,551	0.30	0.00	1,317.74	15,987	58,909
E. Sun Commercial Bank, Ltd.	3,597,016	2,462,783	50,758	39,333	10,737,832	5,837,099	15,681,549	156,319	0.24	0.00	2,721.06	34,747	140,639
Cosmos Bank, Taiwan	506,724	200,729	1,441	3,567	1,350,605	209,454	711,679	11,721	1.23	0.77	188.11	4,655	21,020
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,397	6,830	241	123	15,546	1,265	60,069	16	0.00	0.00	349,705.88	245	1,068
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,515,786	2,182,694	58,053	32,019	10,321,215	6,760,487	13,644,291	126,699	0.26	0.00	846.54	23,644	89,235
Ta Chong Bank Ltd.	577,756	269,261	7,862	4,998	1,016,642	3,085,786	1,532,560	78,077	0.00	0.00	428.39	10,682	46,474
Jih Sun International Bank	197,469	109,756	679	1,291	563,620	220,651	428,775	6,835	0.35	0.00	395.61	2,461	10,452
EnTie Commercial Bank	203,922	70,293	1,906	1,652	574,472	833,023	430,332	1,767	0.55	0.15	265.61	0	0
Chinatrust Commercial Bank	5,674,898	3,663,962	41,868	28,426	15,662,177	12,491,997	25,162,450	647,627	0.17	0.00	794.15	56,537	251,784
American Express International Inc.	158,906	88,643	3,136	2,854	304,656	0	3,500,995	0	0.17	0.00	597.68	1,402	15,840
Diners Club International Taiwan Ltd.	28,380	10,814	0	253	27,641	4,433	61,797	686	0.81	0.00	466.41	1,335	1,335
Aeon Credit Card (Taiwan) Co., Ltd.	140,497	98,121	600	2,249	386,011	98,114	286,797	2,915	1.04	0.50	754.01	1,685	8,840
Total	36,463,226	23,229,597	444,096	295,479	113,861,439	67,364,226	163,549,834	2,143,895	0.27	0.03	716.79	368,541	1,574,318

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.