

**Important Credit Card Business and Financial Information**

2014/June

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	227,447	118,266	2,243	1,226	249,450	7,178	805,783	1,679	0.29	0.15	510.92	1,121	7,177
Land Bank of Taiwan	125,638	53,169	897	1,638	218,163	23,212	395,580	506	0.62	0.47	1,022.40	356	3,595
Taiwan Cooperative Bank	412,506	226,213	3,670	3,651	615,709	147,613	2,484,880	4,963	0.53	0.50	217.91	0	13,980
First Commercial Bank	726,519	495,126	8,506	5,984	1,257,241	809,738	3,765,477	12,275	0.08	0.00	2,996.48	3,747	29,621
Hua Nan Commercial Bank	679,312	439,546	23,746	7,189	594,773	603,687	3,489,856	918	0.04	0.00	1,734.42	6,718	15,984
Chang Hwa Commercial Bank	354,030	181,843	7,077	2,086	183,255	30,962	1,983,246	1,198	0.15	0.09	554.61	1,655	7,915
The Shanghai Commercial & Savings Bank	413,410	206,573	910	2,273	805,851	214,369	1,379,477	6,470	0.47	0.12	2,365.83	4,754	17,741
Taipei Fubon Bank	2,361,928	1,525,432	39,687	24,044	7,084,553	4,625,966	13,972,060	72,761	0.21	0.00	824.19	24,220	157,840
Cathay United Bank	4,551,460	3,215,704	66,472	23,321	14,815,538	9,629,208	26,557,321	253,927	0.12	0.00	2,108.36	25,217	163,713
Bank of Kaohsiung	7,992	4,307	680	74	5,194	132	170,884	57	0.21	0.21	357.88	0	294
Mega International Commercial Bank(former The International Commercial Bank of China )	551,597	371,554	8,953	3,566	1,367,196	772,711	4,201,389	8,773	0.11	0.01	1,040.71	3,059	22,031
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,841,219	2,431,019	28,358	27,800	17,275,426	9,039,940	21,498,253	165,592	0.47	0.07	792.64	0	357,542
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	674,534	383,616	5,590	13,390	3,675,980	1,347,135	3,477,737	12,136	0.27	0.00	8,404.02	11,331	75,660
Taiwan Business Bank	341,301	135,746	2,588	1,667	594,783	88,248	1,056,430	5,540	0.23	0.04	957.44	1,981	15,357
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	388,766	260,331	8,604	5,020	2,482,456	594,561	1,784,141	11,674	0.57	0.00	432.16	12,273	90,329
Taichung Commercial Bank	146,719	56,703	1,821	778	210,684	24,946	401,165	0	1.35	0.32	595.19	5,067	5,100
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	621,271	444,983	4,307	8,889	3,391,162	2,585,853	5,352,059	58,983	0.19	0.00	2,218.72	7,806	60,068
Hwatai Bank	10,449	6,859	15	24	20,993	2,527	72,952	0	0.99	0.52	169.83	0	133
Shin Kong Commercial Bank	909,478	441,063	6,044	4,080	2,409,340	1,204,116	5,368,475	26,194	0.13	0.00	647.68	5,323	39,780
Sunny Bank	64,490	37,643	1,064	438	298,768	50,290	259,611	498	0.25	0.00	1,034.21	1,894	6,614
Cota Commercial Bank	16,157	11,253	202	67	36,946	13,564	119,744	52	0.29	0.00	3,540.62	53	1,132
Union Bank of Taiwan	1,786,775	781,639	14,006	27,968	5,185,758	2,469,015	4,989,162	154,772	0.25	0.00	125.14	12,539	84,381
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,443,241	961,952	12,460	6,968	5,661,104	4,949,047	6,665,993	166,982	0.27	0.11	100.64	13,849	89,841
Yuanta Bank(former Fuhwa Commercial Bank )	249,415	90,988	2,822	1,544	476,330	209,665	951,629	1,106	0.27	0.00	1,084.86	1,001	8,254
Bank Sinoac(by merge of SinoPac Card Services Co., Ltd.)	2,164,111	1,283,744	19,470	14,899	4,858,554	4,017,092	8,546,525	125,268	0.24	0.00	1,452.54	11,806	82,552
E. Sun Commercial Bank, Ltd.	3,616,945	2,480,223	36,267	26,888	10,502,229	6,592,668	23,152,956	167,199	0.21	0.00	2,627.55	35,014	210,902
Cosmos Bank, Taiwan	502,146	202,315	2,058	3,713	1,351,700	472,670	1,148,565	11,393	1.07	0.71	180.45	3,077	28,023
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,519	6,889	151	110	16,272	1,105	77,970	36	0.00	0.00	30,918.37	19	1,087
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,566,094	2,210,955	54,606	31,062	10,322,246	8,222,118	17,755,094	142,574	0.22	0.00	826.69	24,623	136,976
Ta Chong Bank Ltd.	581,270	274,696	8,056	9,317	974,599	3,406,228	1,941,363	71,401	0.00	0.00	443.59	8,580	65,337
Jih Sun International Bank	196,317	108,443	555	1,145	557,171	238,647	484,388	8,148	0.33	0.00	407.86	1,860	14,121
EnTie Commercial Bank	205,148	70,841	1,682	755	564,691	866,534	457,246	1,438	0.75	0.26	285.87	0	0
Chinatrust Commercial Bank	5,688,746	3,693,477	36,582	25,356	15,496,217	16,143,531	37,482,510	631,172	0.14	0.00	786.61	61,491	373,636
American Express International Inc.	159,563	88,674	3,389	3,129	307,677	0	3,625,163	0	0.13	0.00	575.87	1,998	20,079
Diners Club International Taiwan Ltd.	27,968	10,790	5	335	24,785	4,532	103,148	1,221	0.78	0.42	958.49	0	1,335
Aeon Credit Card (Taiwan) Co., Ltd.	138,137	97,269	0	1,647	368,662	93,240	299,609	3,207	1.12	0.51	758.61	3,738	15,095
<b>Total</b>	<b>36,764,618</b>	<b>23,409,844</b>	<b>413,543</b>	<b>292,041</b>	<b>114,261,456</b>	<b>79,502,048</b>	<b>206,277,841</b>	<b>2,130,113</b>	<b>0.23</b>	<b>0.03</b>	<b>712.99</b>	<b>296,170</b>	<b>2,223,225</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.