

**Important Credit Card Business and Financial Information**

2014/August

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	227,628	119,880	1,755	3,314	251,008	10,178	679,013	1,569	0.33	0.23	430.98	1,200	8,733
Land Bank of Taiwan	124,823	53,892	799	1,279	218,629	27,270	340,832	536	0.79	0.68	857.66	1,015	4,855
Taiwan Cooperative Bank	418,860	230,771	7,347	4,045	615,212	149,391	1,701,999	4,768	0.62	0.58	228.17	0	19,364
First Commercial Bank	738,718	501,452	10,335	6,207	1,263,380	827,813	3,212,253	12,073	0.11	0.00	2,557.81	3,987	37,556
Hua Nan Commercial Bank	695,329	459,618	15,893	7,532	602,401	661,945	2,817,399	923	0.16	0.00	1,090.10	0	15,984
Chang Hwa Commercial Bank	368,628	190,944	10,390	2,595	161,951	41,026	1,012,061	648	0.13	0.12	685.07	1,410	10,877
The Shanghai Commercial & Savings Bank	409,260	203,683	1,455	2,463	778,252	226,093	1,190,061	7,169	0.55	0.16	2,228.00	4,194	21,935
Taipei Fubon Bank	2,365,225	1,547,506	25,757	22,996	7,124,633	4,315,795	12,381,397	74,363	0.20	0.00	792.11	26,641	206,842
Cathay United Bank	4,631,845	3,279,802	71,031	28,891	14,787,048	9,479,629	22,092,391	283,409	0.12	0.00	2,169.05	19,928	208,612
Bank of Kaohsiung	8,648	4,875	368	68	5,450	116	193,275	79	0.37	0.19	227.08	0	295
Mega International Commercial Bank(former The International Commercial Bank of China )	559,701	377,684	7,583	3,775	1,362,982	482,460	2,549,362	9,076	0.13	0.02	923.56	3,508	28,094
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,870,159	2,456,967	30,935	26,089	17,451,497	9,289,237	19,361,306	179,023	0.46	0.07	807.32	51,400	507,455
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	649,242	382,865	5,789	2,983	3,608,468	1,396,583	3,181,107	11,180	0.28	0.00	8,017.67	9,366	95,175
Taiwan Business Bank	340,792	136,272	1,986	2,398	596,717	83,136	901,017	5,675	0.27	0.05	922.90	2,200	18,781
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	396,051	262,632	7,705	4,208	2,447,119	568,940	1,536,452	11,448	0.54	0.00	439.63	15,286	116,160
Taichung Commercial Bank	149,751	57,467	2,198	595	218,059	26,255	392,224	0	1.90	0.67	441.11	0	5,100
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	617,206	440,940	6,058	7,217	3,366,799	2,209,916	4,031,202	59,097	0.23	0.00	2,087.57	7,671	75,478
Hwatai Bank	10,365	6,869	20	58	21,179	3,193	59,245	0	1.00	0.86	182.15	0	367
Shin Kong Commercial Bank	915,317	443,198	8,387	5,774	2,384,792	1,050,241	3,110,809	18,732	0.19	0.01	262.72	5,583	51,751
Sunny Bank	65,121	38,161	803	449	295,242	50,617	227,381	350	0.32	0.00	1,046.92	2,049	8,663
Cota Commercial Bank	16,284	11,302	181	56	36,356	12,923	124,936	99	0.26	0.00	3,853.74	591	1,723
Union Bank of Taiwan	1,777,700	781,617	12,526	17,424	5,139,162	2,536,942	4,757,831	170,271	0.27	0.00	127.39	11,882	107,948
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,452,464	969,345	14,602	12,765	5,641,027	4,742,679	4,670,376	205,350	0.28	0.10	100.65	12,527	117,949
Yuanta Bank(former Fuhwa Commercial Bank )	262,652	98,984	11,873	2,150	468,328	185,160	793,349	1,115	0.27	0.00	1,109.38	1,780	11,080
Bank SinoPac(by merge of SinoPac Card Services Co., Ltd.)	2,168,488	1,297,809	24,902	22,863	4,948,390	4,075,614	7,154,425	129,305	0.25	0.00	1,492.18	11,477	107,193
E. Sun Commercial Bank, Ltd.	3,642,702	2,498,483	43,686	27,956	10,583,220	6,127,761	16,763,352	189,587	0.23	0.00	2,612.68	35,015	280,473
Cosmos Bank, Taiwan	499,228	199,884	1,684	2,973	1,313,636	375,642	713,758	11,873	1.19	0.75	190.26	4,490	39,024
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,637	6,876	136	68	16,122	1,172	59,144	15	0.37	0.00	1,046.01	0	1,087
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,620,273	2,288,553	52,344	32,556	10,433,836	7,836,628	13,674,988	133,246	0.23	0.00	758.92	20,645	172,575
Ta Chong Bank Ltd.	582,351	282,659	8,140	8,374	977,896	3,439,675	1,615,451	70,612	0.00	0.00	463.34	10,409	85,373
Jih Sun International Bank	195,212	108,373	537	1,045	551,453	241,738	424,083	8,089	0.35	0.00	409.24	2,120	17,549
EnTie Commercial Bank	205,511	70,352	858	649	532,585	903,944	428,533	1,433	0.32	0.01	376.84	0	11,499
Chinatrust Commercial Bank	5,720,636	3,689,004	41,634	28,617	15,495,063	15,740,338	25,583,074	643,053	0.15	0.00	779.06	59,466	494,074
American Express International Inc.	159,981	89,264	2,909	2,686	321,590	0	3,653,655	12	0.12	0.00	651.51	1,312	25,014
Diners Club International Taiwan Ltd.	27,286	10,725	4	227	30,752	4,369	51,932	1,497	0.53	0.00	2,911.86	1,288	2,623
Aeon Credit Card (Taiwan) Co., Ltd.	131,442	94,727	0	5,185	369,272	83,605	278,379	3,608	1.39	0.59	703.63	2,526	20,042
<b>Total</b>	<b>37,037,516</b>	<b>23,693,435</b>	<b>432,610</b>	<b>298,530</b>	<b>114,419,506</b>	<b>77,208,024</b>	<b>161,718,052</b>	<b>2,249,283</b>	<b>0.25</b>	<b>0.03</b>	<b>709.56</b>	<b>330,966</b>	<b>2,937,303</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.