

Important Credit Card Business and Financial Information

2014/October

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	226,266	118,459	864	2,036	251,827	11,301	717,428	1,718	0.38	0.29	383.96	254	10,431
Land Bank of Taiwan	124,011	54,424	949	1,540	212,823	26,376	349,046	669	0.85	0.67	821.01	836	6,463
Taiwan Cooperative Bank	416,047	236,204	4,552	8,985	610,968	155,580	1,911,427	5,067	0.62	0.60	226.22	3,658	23,022
First Commercial Bank	765,903	512,028	24,399	7,716	1,292,670	863,851	3,722,807	14,037	0.14	0.00	1,999.76	4,484	46,041
Hua Nan Commercial Bank	724,659	486,391	25,361	7,616	625,211	745,872	3,406,208	1,414	0.08	0.00	1,399.07	495	23,706
Chang Hwa Commercial Bank	381,156	198,362	8,254	2,566	233,405	55,956	1,140,119	673	0.20	0.02	779.05	1,344	13,482
The Shanghai Commercial & Savings Bank	401,666	201,703	1,480	7,625	773,358	225,492	1,298,334	7,449	0.56	0.14	2,332.72	5,543	27,478
Taipei Fubon Bank	2,365,768	1,592,877	25,217	22,178	6,838,659	4,972,140	14,790,413	96,605	0.20	0.00	770.68	22,543	251,544
Cathay United Bank	4,692,123	3,302,580	69,068	33,153	14,841,411	9,713,677	25,930,958	303,536	0.13	0.00	2,162.32	24,042	251,546
Bank of Kaohsiung	8,862	5,057	160	62	5,750	80	179,115	115	0.08	0.06	802.87	382	677
Mega International Commercial Bank(former The International Commercial Bank of China)	563,929	382,543	7,321	6,611	1,333,757	578,674	2,754,120	9,219	0.19	0.02	801.72	3,827	34,133
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,895,539	2,475,014	30,027	28,632	17,151,288	9,701,694	21,420,930	217,453	0.53	0.08	716.25	0	552,646
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	654,037	382,681	5,419	3,299	3,543,272	1,448,322	3,637,940	15,113	0.37	0.00	107.04	9,819	114,336
Taiwan Business Bank	339,528	136,937	1,324	2,154	579,145	93,744	922,412	6,176	0.24	0.04	962.63	2,442	24,362
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	403,250	265,604	8,575	4,394	2,368,008	632,242	1,704,240	8,969	0.47	0.00	459.16	14,838	141,545
Taichung Commercial Bank	152,900	58,039	2,231	711	216,470	29,524	412,962	0	0.95	0.00	882.12	7,912	13,012
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	616,787	439,225	6,942	6,988	3,313,028	2,032,237	4,756,465	68,316	0.20	0.00	2,342.94	8,823	92,609
Hwatai Bank	10,287	6,879	7	42	20,578	3,888	61,556	0	0.42	0.15	190.94	0	1,067
Shin Kong Commercial Bank	919,137	445,554	8,195	5,192	2,301,281	1,177,283	3,820,649	23,381	0.18	0.00	237.31	7,790	65,699
Sunny Bank	65,626	37,548	1,026	563	289,831	46,605	234,223	448	0.34	0.00	968.60	3,248	11,911
Cota Commercial Bank	16,299	11,279	153	86	35,054	13,551	120,857	34	0.42	0.00	3,529.20	165	2,055
Union Bank of Taiwan	1,770,664	783,615	12,252	13,539	5,119,580	2,744,191	5,049,700	206,257	0.24	0.00	130.36	12,698	132,275
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,474,541	985,754	23,634	8,670	5,488,570	4,770,814	5,369,698	210,806	0.26	0.09	100.78	19,784	152,928
Yuanta Bank(former Fuhwa Commercial Bank)	289,399	125,897	14,028	2,478	479,534	218,245	1,338,871	1,193	0.25	0.00	1,134.95	709	13,154
Bank SinoPac(by merge of SinoPac Card Services Co., Ltd.)	2,167,548	1,309,457	24,275	21,080	5,028,087	4,245,111	8,411,692	153,513	0.29	0.00	1,263.18	11,089	127,458
E. Sun Commercial Bank, Ltd.	3,662,114	2,522,193	33,652	27,623	10,553,134	6,157,423	17,331,378	185,528	0.22	0.00	2,634.88	35,120	350,338
Cosmos Bank, Taiwan	498,496	196,741	4,026	3,536	1,297,997	336,884	843,726	15,891	1.19	0.71	183.46	4,644	48,470
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,632	6,777	106	180	16,846	1,251	65,818	36	0.85	0.00	643.49	0	1,116
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,509,808	2,341,941	50,748	96,974	10,434,605	8,657,561	16,598,424	174,541	0.22	0.00	700.93	20,010	213,409
Ta Chong Bank Ltd.	587,094	288,404	10,260	8,219	939,349	3,513,315	1,860,649	83,942	0.00	0.00	473.20	8,655	102,632
Jih Sun International Bank	194,184	110,003	491	1,089	526,137	240,206	453,144	9,032	0.37	0.00	395.14	2,238	21,317
EnTie Commercial Bank	205,154	70,830	1,273	1,724	517,954	958,133	465,409	1,478	0.53	0.12	398.05	0	11,499
Chinatrust Commercial Bank	5,731,379	3,705,429	43,871	36,579	15,495,316	15,258,712	27,459,281	736,911	0.15	0.00	766.68	62,731	616,439
American Express International Inc.	160,503	89,835	3,240	2,844	325,413	0	3,979,685	39	0.18	0.00	483.74	2,930	29,255
Diners Club International Taiwan Ltd.	26,886	10,565	6	239	23,363	3,553	63,565	1,582	0.52	0.43	1,727.33	0	2,623
Aeon Credit Card (Taiwan) Co., Ltd.	154,973	116,758	505	17,860	356,920	100,471	211,709	3,249	1.46	0.55	755.05	1,785	25,047
Total	37,189,155	24,013,587	453,891	394,783	113,440,599	79,733,959	182,794,958	2,564,390	0.26	0.03	455.01	304,838	3,555,725

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.