

Important Credit Card Business and Financial Information

2014/November

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	225,898	117,367	783	1,768	248,052	14,389	631,322	1,582	0.20	0.11	651.08	2,084	12,515
Land Bank of Taiwan	123,578	54,382	905	1,460	209,337	27,284	306,483	658	0.68	0.51	1,030.12	1,917	8,380
Taiwan Cooperative Bank	408,960	237,680	2,780	10,561	622,589	159,018	1,672,523	4,203	0.87	0.85	203.06	0	23,022
First Commercial Bank	791,126	528,476	30,286	7,482	1,288,503	894,224	3,203,624	12,444	0.19	0.00	1,684.31	4,490	50,531
Hua Nan Commercial Bank	737,885	501,054	21,549	7,409	611,616	750,921	2,918,008	1,030	0.15	0.00	1,066.64	0	23,706
Chang Hwa Commercial Bank	387,167	201,440	7,658	2,303	184,719	64,648	985,411	715	0.11	0.02	1,062.67	1,227	14,709
The Shanghai Commercial & Savings Bank	395,885	200,664	1,266	7,047	770,964	219,355	1,107,473	6,703	0.62	0.26	1,884.22	0	27,478
Taipei Fubon Bank	2,364,369	1,600,130	19,931	21,330	6,923,350	5,136,914	12,518,906	83,812	0.19	0.00	785.30	23,388	274,932
Cathay United Bank	4,728,280	3,340,699	63,741	27,584	14,981,795	10,049,889	23,334,552	250,364	0.13	0.00	2,172.55	27,356	278,902
Bank of Kachisung	8,962	4,981	144	43	5,906	334	166,153	164	0.19	0.01	539.74	105	782
Mega International Commercial Bank(former The International Commercial Bank of China)	567,944	386,094	7,287	3,272	1,342,471	647,848	2,587,724	7,722	0.19	0.02	807.34	3,971	38,104
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,902,172	2,480,074	24,694	26,797	17,107,833	9,923,038	19,499,614	177,544	0.50	0.10	741.17	102,504	655,150
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	641,766	382,768	6,354	18,590	3,506,982	1,484,146	3,159,933	11,490	0.37	0.00	4,841.41	10,902	125,238
Taiwan Business Bank	338,171	136,536	1,403	2,760	580,092	104,262	837,667	5,366	0.29	0.06	904.70	2,095	26,457
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	406,301	266,892	7,742	4,695	2,317,684	714,238	1,548,283	8,011	0.49	0.00	450.86	11,609	153,154
Taichung Commercial Bank	153,816	58,036	1,917	917	214,155	38,829	331,630	0	1.46	0.25	625.98	0	13,012
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	616,966	438,995	6,948	6,769	3,259,478	2,045,277	4,242,950	58,233	0.21	0.00	2,259.95	7,845	100,454
Hwatai Bank	10,287	6,822	46	44	20,584	3,209	54,803	0	0.86	0.17	174.93	0	1,067
Shin Kong Commercial Bank	919,343	446,886	7,585	5,179	2,281,949	1,258,239	3,408,571	20,245	0.15	0.01	234.92	6,751	72,450
Sunny Bank	65,934	37,471	1,048	577	287,647	44,946	226,122	244	0.45	0.00	944.94	0	11,911
Cota Commercial Bank	16,310	11,250	136	63	35,012	14,330	112,677	47	0.32	0.00	4,192.96	225	2,280
Union Bank of Taiwan	1,771,271	786,823	14,432	13,825	5,094,282	2,884,112	4,855,696	174,103	0.25	0.00	130.72	12,704	144,979
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,481,054	996,959	19,723	13,234	5,689,330	4,746,593	4,711,552	248,031	0.25	0.10	100.44	19,107	172,035
Yuanta Bank(former Fuhwa Commercial Bank)	298,615	135,740	11,359	2,398	453,408	236,730	1,253,624	1,094	0.29	0.00	1,048.97	3,280	16,434
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,174,946	1,315,029	24,298	16,900	4,962,890	4,355,028	7,189,709	117,555	0.31	0.00	1,170.46	11,283	138,741
E. Sun Commercial Bank, Ltd.	3,666,884	2,527,676	32,399	27,629	10,573,515	6,112,198	16,051,263	149,824	0.23	0.00	2,631.83	35,249	385,587
Cosmos Bank, Taiwan	497,622	195,286	2,198	3,027	1,304,354	283,475	664,322	13,008	1.27	0.72	181.20	5,581	54,051
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,580	6,714	93	145	16,513	1,156	63,164	8	0.90	0.33	556.95	23	1,139
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,531,899	2,367,493	48,811	26,720	10,349,131	8,658,068	14,208,128	149,197	0.23	0.00	665.55	21,211	234,620
Ta Chong Bank Ltd.	587,580	290,314	8,110	7,615	926,855	3,608,816	1,669,162	68,792	0.00	0.00	460.41	8,931	111,563
Jih Sun International Bank	193,398	110,688	506	1,292	503,733	239,227	383,315	9,443	0.37	0.00	391.04	2,048	23,365
EnTie Commercial Bank	204,451	70,960	1,095	1,487	506,893	961,153	448,247	1,415	0.68	0.20	397.63	0	11,499
Chinatrust Commercial Bank	5,758,500	3,722,803	64,762	29,628	15,323,950	14,401,920	24,170,576	628,730	0.15	0.00	784.29	61,024	677,463
American Express International Inc.	161,135	90,036	3,042	2,410	332,742	0	3,803,823	0	0.21	0.00	452.33	1,170	30,425
Diners Club International Taiwan Ltd.	26,557	10,428	0	357	26,729	3,169	60,412	1,156	0.69	0.03	2,041.80	377	3,000
Aeon Credit Card (Taiwan) Co., Ltd.	119,637	110,133	8,968	44,363	347,079	91,959	227,441	3,305	1.49	0.57	767.71	1,884	26,931
Total	37,297,249	24,175,779	453,999	347,680	113,212,122	80,178,942	162,614,863	2,216,238	0.26	0.03	694.67	390,341	3,946,066

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.