

Important Credit Card Business and Financial Information

2015/January

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	225,744	115,423	502	1,591	241,782	14,702	653,624	1,489	0.33	0.17	518.01	318	318
Land Bank of Taiwan	123,416	54,717	654	817	204,883	28,732	337,772	570	0.34	0.25	1,696.12	1,895	1,895
Taiwan Cooperative Bank	400,723	237,647	2,606	7,719	602,344	193,005	1,697,919	4,136	0.93	0.90	250.73	0	0
First Commercial Bank	813,420	555,037	15,215	8,392	1,309,186	915,441	3,554,150	14,732	0.23	0.00	1,484.23	5,498	5,498
Hua Nan Commercial Bank	749,151	517,241	12,108	9,691	665,331	807,054	3,140,069	1,005	0.08	0.00	1,367.98	0	0
Chang Hwa Commercial Bank	391,021	205,866	4,243	4,129	196,021	75,973	1,030,167	724	0.22	0.01	769.65	0	0
The Shanghai Commercial & Savings Bank	387,885	198,848	1,303	5,180	780,976	221,080	1,224,799	7,898	0.76	0.24	1,731.11	0	0
Taipei Fubon Bank	2,376,014	1,612,315	32,688	24,669	6,917,743	5,185,897	12,869,195	96,274	0.20	0.00	733.96	21,493	21,493
Cathay United Bank	4,797,855	3,371,865	67,494	32,495	14,674,436	10,009,057	24,754,329	249,503	0.13	0.00	2,174.53	28,573	28,573
Bank of Kaohsiung	9,052	4,615	75	54	5,741	235	131,861	120	0.04	0.04	1,410.20	0	0
Mega International Commercial Bank(former The International Commercial Bank of China)	569,958	386,467	6,661	6,186	1,313,518	693,948	2,415,247	7,952	0.16	0.02	868.85	3,264	3,264
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,907,945	2,488,489	19,561	30,528	17,258,483	9,781,715	20,020,443	190,656	0.49	0.08	751.47	113,764	113,764
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	645,317	382,432	5,517	4,524	3,474,105	1,581,913	3,467,693	18,549	0.31	0.00	5,231.05	14,528	14,528
Taiwan Business Bank	336,640	135,226	1,164	1,844	580,031	112,644	865,358	4,682	0.22	0.05	1,014.85	2,228	2,228
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	418,806	272,500	10,552	4,529	2,276,253	696,624	1,621,366	7,586	0.50	0.00	452.89	13,074	13,074
Taichung Commercial Bank	156,299	59,402	1,548	762	212,878	37,656	358,682	0	1.68	0.66	462.67	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	618,602	440,435	9,153	6,353	3,166,003	2,044,088	4,345,791	59,068	0.26	0.00	2,097.18	8,405	8,405
Hwatai Bank	10,501	6,726	32	69	19,700	3,267	63,504	0	0.76	0.64	180.65	0	0
Shin Kong Commercial Bank	915,711	449,771	7,713	5,476	2,259,945	1,295,287	3,142,381	18,769	0.18	0.00	245.74	6,488	6,488
Sunny Bank	66,629	37,552	995	567	280,711	45,423	234,481	150	0.40	0.00	987.81	0	0
Cota Commercial Bank	16,466	11,127	494	73	33,860	16,233	128,583	51	0.34	0.00	4,126.95	0	0
Union Bank of Taiwan	1,777,391	791,475	22,905	16,288	5,102,301	2,944,430	5,108,874	187,432	0.27	0.00	129.88	11,550	11,550
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,493,439	1,012,732	14,502	8,844	5,375,103	4,714,935	5,103,915	229,989	0.26	0.10	100.43	11,718	11,718
Yuanta Bank(former Fuhwa Commercial Bank)	314,627	152,457	8,171	1,919	474,280	281,636	1,593,279	1,499	0.26	0.00	1,009.05	1,702	1,702
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,184,231	1,321,057	19,290	13,230	4,936,312	4,236,907	7,092,518	124,165	0.30	0.00	1,250.97	14,483	14,483
E. Sun Commercial Bank, Ltd.	3,715,397	2,555,721	48,512	27,383	10,557,726	6,904,779	18,400,359	158,672	0.23	0.00	2,568.97	38,080	38,080
Cosmos Bank, Taiwan	496,348	193,451	5,168	4,100	1,301,382	262,575	730,626	11,939	1.36	0.71	181.77	5,551	5,551
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,544	6,575	120	120	17,494	946	63,597	9	0.65	0.00	1,036.82	429	429
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,514,678	2,408,179	46,223	28,772	10,469,862	8,593,865	14,230,439	135,484	0.26	0.00	603.67	17,414	17,414
Ta Chong Bank Ltd.	591,031	292,736	9,195	7,598	913,845	3,721,414	1,775,564	70,264	0.00	0.00	485.37	9,291	9,291
Jih Sun International Bank	192,269	108,054	406	939	507,176	228,739	398,915	9,725	0.29	0.00	290.09	2,976	2,976
EnTie Commercial Bank	204,451	71,396	1,025	1,016	485,517	1,049,381	460,513	1,403	0.25	0.02	429.35	0	0
Chinatrust Commercial Bank	5,820,462	3,763,510	96,600	32,840	15,298,264	13,612,276	25,227,304	618,280	0.15	0.00	745.08	62,516	62,516
Taiwan Rakuten Card, Inc.	879	173	747	1	26	4	2,330	1	0.00	0.00	0	0	0
American Express International Inc.	161,932	89,728	3,028	2,613	328,661	0	3,863,206	0	0.09	0.00	518.49	5,708	5,708
Diners Club International Taiwan Ltd.	25,438	9,971	5	476	25,018	2,284	47,281	1,400	2.05	0.11	9.82	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	109,293	82,025	2,924	11,652	342,716	89,927	214,038	3,125	1.60	0.62	728.80	3,238	3,238
Total	37,551,565	24,402,941	479,099	313,439	112,609,613	80,404,072	170,370,172	2,237,301	0.26	0.04	690.09	404,184	404,184

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.