

Important Credit Card Business and Financial Information

2015/March

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	225,717	113,058	768	1,033	236,436	15,500	672,098	1,354	0.38	0.21	448.89	2,579	3,722
Land Bank of Taiwan	123,745	54,426	877	893	197,482	26,129	348,634	550	0.27	0.18	2,047.43	556	3,302
Taiwan Cooperative Bank	391,199	234,614	3,465	8,593	556,673	196,706	2,131,997	3,548	0.37	0.33	327.79	4,470	17,487
First Commercial Bank	832,361	566,599	17,151	8,621	1,290,261	899,221	3,782,228	13,658	0.20	0.00	1,720.50	6,000	17,502
Hua Nan Commercial Bank	753,080	526,403	15,778	10,113	641,654	834,567	3,333,882	810	0.05	0.00	1,789.30	6,706	6,706
Chang Hwa Commercial Bank	399,521	202,674	7,999	3,291	258,275	83,125	1,072,882	591	0.24	0.01	704.06	1,334	3,667
The Shanghai Commercial & Savings Bank	383,187	196,030	1,464	4,969	753,803	206,510	1,252,971	7,090	0.85	0.48	1,462.76	0	4,359
Taipei Fubon Bank	2,382,773	1,614,846	23,781	22,824	6,670,440	4,977,895	13,875,806	87,232	0.21	0.00	718.46	22,774	70,448
Cathay United Bank	4,876,939	3,403,593	77,705	31,680	13,636,812	9,614,009	28,878,380	188,140	0.12	0.00	2,218.74	24,336	80,417
Bank of Kaohsiung	9,068	4,262	42	51	5,883	212	134,415	66	0.28	0.06	433.82	0	4
Mega International Commercial Bank(former The International Commercial Bank of China)	576,756	388,372	10,074	4,557	1,251,633	686,480	2,473,299	5,632	0.13	0.02	964.14	3,553	9,619
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,926,715	2,505,394	19,947	33,114	16,481,970	9,137,625	19,689,990	173,137	0.52	0.09	720.93	104,145	217,936
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	638,413	380,658	6,089	5,032	3,410,308	1,574,879	3,472,007	17,833	0.36	0.00	415.72	10,217	34,224
Taiwan Business Bank	336,218	133,248	1,557	1,677	560,027	105,657	884,490	5,673	0.20	0.04	634.70	2,779	7,576
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	422,775	275,080	6,690	5,473	2,226,565	626,330	1,609,798	9,369	0.50	0.00	466.20	15,545	39,660
Taichung Commercial Bank	158,569	59,825	2,100	773	214,512	34,654	374,866	0	1.46	0.13	631.76	6,093	6,093
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	623,742	443,146	9,832	6,927	3,065,776	1,923,824	4,255,689	54,288	0.28	0.00	2,140.26	13,730	28,021
Hwatai Bank	10,382	6,763	13	82	19,039	3,884	57,232	0	0.43	0.00	205.16	641	641
Shin Kong Commercial Bank	895,162	452,912	12,008	5,735	2,197,641	1,213,360	4,083,971	25,989	0.15	0.01	225.45	6,271	18,716
Sunny Bank	67,831	37,814	1,546	619	274,544	50,076	245,744	292	0.35	0.00	1,059.81	3,537	3,537
Cota Commercial Bank	16,702	11,241	304	72	32,579	14,775	106,091	53	0.14	0.00	5,726.42	212	321
Union Bank of Taiwan	1,756,151	785,839	15,158	31,818	4,967,357	2,776,778	4,953,482	161,484	0.30	0.00	126.59	16,857	40,330
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,487,942	1,018,102	14,178	8,739	5,227,646	4,686,971	4,587,617	203,222	0.31	0.10	100.60	15,643	38,259
Yuanta Bank(former Fuhwa Commercial Bank)	332,323	165,049	10,855	2,248	435,173	299,612	1,851,829	1,265	0.23	0.00	1,033.17	3,176	5,728
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,188,742	1,317,448	23,367	15,525	4,898,522	4,011,878	7,562,615	112,638	0.30	0.00	1,314.88	11,831	41,431
E. Sun Commercial Bank, Ltd.	3,747,352	2,585,672	43,246	21,083	10,432,675	6,680,871	17,730,551	92,066	0.24	0.00	2,507.89	37,261	113,660
Cosmos Bank, Taiwan	499,423	195,081	5,736	4,402	1,282,702	235,856	835,740	9,936	1.38	0.87	187.38	5,528	14,633
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,559	6,394	91	81	16,883	811	64,435	22	0.22	0.00	2,968.57	557	1,421
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,556,402	2,420,420	45,084	19,461	10,343,499	8,199,931	14,659,405	151,659	0.25	0.00	614.52	23,013	61,680
Ta Chong Bank Ltd.	582,656	297,078	10,509	19,403	893,329	3,465,275	1,791,257	76,976	0.00	0.00	460.66	8,125	24,112
Jih Sun International Bank	191,647	106,882	639	1,004	492,945	225,983	412,592	9,746	0.35	0.00	304.18	2,039	6,608
EnTie Commercial Bank	204,338	71,207	1,386	755	474,053	1,061,627	448,739	1,509	0.45	0.02	466.52	0	0
Chinatrust Commercial Bank	5,824,038	3,795,715	55,567	48,324	14,441,089	12,985,631	26,220,435	637,463	0.17	0.00	716.45	58,406	174,768
Taiwan Rakuten Card, Inc.	5,677	3,610	3,192	15	934	28,401	84,678	0	0.00	0.00	5,155.28	0	0
American Express International Inc.	162,557	89,401	3,384	3,046	319,674	0	3,902,551	3	0.11	0.00	498.67	659	8,839
Aeon Credit Card (Taiwan) Co., Ltd.	106,288	65,496	347	2,010	317,675	81,244	184,798	2,466	1.85	0.67	704.00	2,247	8,339
Total	37,708,950	24,534,352	451,929	334,043	108,526,469	76,966,287	178,027,194	2,055,760	0.27	0.03	639.65	420,820	1,113,766

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.