

Important Credit Card Business and Financial Information

2015/April

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	226,001	112,318	817	909	230,876	14,836	632,895	1,360	0.24	0.15	592.10	2,430	6,152
Land Bank of Taiwan	124,095	54,257	823	551	194,155	25,110	319,116	514	0.19	0.12	2,319.62	789	4,091
Taiwan Cooperative Bank	388,546	233,133	3,970	7,277	562,065	189,155	2,033,965	5,075	0.47	0.44	311.64	0	17,487
First Commercial Bank	841,088	569,934	13,837	7,764	1,269,019	927,329	3,777,470	12,782	0.17	0.00	1,910.70	5,872	23,374
Hua Nan Commercial Bank	758,129	531,828	15,873	8,149	643,155	795,624	3,381,273	820	0.11	0.00	1,209.88	0	6,706
Chang Hwa Commercial Bank	405,510	203,853	7,725	2,527	269,417	92,973	1,098,245	666	0.21	0.01	774.02	1,620	5,287
The Shanghai Commercial & Savings Bank	379,260	194,773	1,343	5,270	735,275	204,227	1,137,176	6,156	0.51	0.13	2,768.10	8,764	13,123
Taipei Fubon Bank	2,371,443	1,612,559	17,335	28,665	6,679,037	4,821,352	12,927,363	92,477	0.21	0.00	702.48	23,678	94,126
Cathay United Bank	4,917,701	3,435,466	66,839	26,077	13,760,818	9,807,438	27,998,025	202,134	0.11	0.00	2,272.44	22,930	103,347
Bank of Kaohsiung	9,067	4,129	41	49	5,635	205	136,432	161	0.09	0.09	844.41	4	8
Mega International Commercial Bank(former The International Commercial Bank of China)	581,694	390,067	8,788	3,850	1,246,562	707,608	2,452,909	6,607	0.15	0.03	907.83	2,391	12,010
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,926,548	2,506,372	18,841	28,179	16,731,486	9,164,024	19,467,871	170,164	0.50	0.09	732.55	57,923	275,859
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	639,141	378,811	5,536	4,835	3,357,359	1,586,210	3,358,241	17,033	0.35	0.00	418.73	13,000	47,224
Taiwan Business Bank	336,015	132,449	1,511	1,715	552,511	106,044	888,321	4,425	0.18	0.04	627.63	3,028	10,604
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	422,147	272,852	3,784	4,498	2,207,438	598,235	1,536,872	9,049	0.47	0.00	473.18	12,055	51,715
Taichung Commercial Bank	159,664	60,193	1,857	645	211,930	36,163	380,032	0	1.52	0.27	546.25	689	6,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	626,586	445,861	8,949	6,105	3,012,827	1,915,446	4,217,692	49,287	0.26	0.00	2,167.63	9,290	37,311
Hwatai Bank	10,344	6,770	9	46	19,393	3,343	56,192	0	0.46	0.00	206.60	0	641
Shin Kong Commercial Bank	895,126	455,002	11,287	4,933	2,185,740	1,231,219	3,485,200	28,268	0.18	0.02	247.54	4,914	23,630
Sunny Bank	68,313	38,534	1,136	578	272,390	48,835	223,857	343	0.64	0.02	915.51	0	3,537
Cota Commercial Bank	16,750	11,326	187	60	31,941	14,658	110,361	86	0.17	0.00	5,592.19	0	321
Union Bank of Taiwan	1,759,390	787,714	19,103	15,864	4,952,398	2,701,491	5,013,978	134,555	0.29	0.00	128.40	12,719	53,049
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,494,199	1,014,744	12,795	6,562	5,176,466	4,609,869	4,297,136	222,127	0.29	0.11	100.62	16,941	55,200
Yuanta Bank(former Fuhwa Commercial Bank)	343,635	173,735	12,732	1,823	432,668	324,815	2,002,826	929	0.19	0.00	1,081.46	1,884	7,612
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,194,349	1,312,517	20,291	14,684	4,865,288	4,036,340	7,144,966	117,611	0.51	0.22	465.03	14,530	55,961
E. Sun Commercial Bank, Ltd.	3,766,780	2,601,778	39,389	19,961	10,329,741	6,689,420	19,965,151	90,057	0.22	0.00	2,342.50	36,001	149,661
Cosmos Bank, Taiwan	500,787	196,940	5,005	3,522	1,269,429	230,499	808,002	11,270	1.37	0.83	180.86	8,006	22,639
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,598	6,327	145	106	16,882	744	61,946	23	0.49	0.00	1,104.07	0	1,421
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,572,233	2,419,863	32,867	17,036	10,291,395	8,079,923	14,275,487	159,304	0.24	0.01	627.66	22,796	84,476
Ta Chong Bank Ltd.	588,198	294,177	10,637	5,059	882,247	3,494,167	1,755,039	77,993	0.00	0.00	500.35	7,158	31,270
Jih Sun International Bank	191,418	106,011	545	774	486,421	224,364	399,004	5,022	0.32	0.00	289.37	2,559	9,167
EnTie Commercial Bank	203,429	71,189	1,123	549	467,387	1,063,980	409,994	1,910	0.57	0.12	462.17	0	0
Chinatrust Commercial Bank	5,831,045	3,810,434	44,190	35,565	14,082,859	12,847,957	25,841,041	667,334	0.16	0.00	711.09	62,679	237,447
Taiwan Rakuten Card, Inc.	10,129	6,429	4,447	20	1,879	26,979	39,420	0	0.00	0.00	5,243.90	0	0
American Express International Inc.	162,619	89,380	2,936	2,874	314,953	0	3,788,874	7	0.08	0.00	546.73	1,678	10,517
Aeon Credit Card (Taiwan) Co., Ltd.	102,729	55,014	485	4,072	309,306	76,003	170,888	3,015	1.83	0.74	720.80	2,494	10,833
Total	37,836,706	24,596,739	397,178	271,153	108,058,348	76,696,585	175,593,260	2,098,564	0.26	0.03	627.80	358,822	1,472,588

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.