

Important Credit Card Business and Financial Information

2013/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	220,220	110,788	565	2,638	295,396	154	770,209	1,770	0.47	0.25	226.67	634	634
Land Bank of Taiwan	121,162	53,095	312	489	266,369	12,513	402,924	915	0.87	0.71	870.69	986	986
Taiwan Cooperative Bank	434,081	229,702	3,424	6,549	726,328	151,551	1,913,304	6,899	0.57	0.52	290.74	2,810	2,810
First Commercial Bank	634,269	440,169	8,088	6,993	1,317,859	750,799	3,457,281	18,088	0.16	0.00	1,959.11	4,993	4,993
Hua Nan Commercial Bank	571,969	352,361	7,836	4,962	641,301	457,816	2,164,185	987	0.20	0.00	413.73	0	0
Chang Hwa Commercial Bank	288,344	185,593	3,204	3,869	122,911	653	931,119	833	0.18	0.12	593.66	1,354	1,354
The Shanghai Commercial & Savings Bank	422,092	227,052	1,717	3,644	931,292	256,494	1,535,309	8,670	0.72	0.26	1,066.70	0	0
Taipei Fubon Bank	2,147,971	1,460,153	41,658	21,717	7,628,691	3,932,791	13,375,542	90,611	0.21	0.00	1,221.12	0	0
Cathay United Bank	3,451,774	2,397,552	33,117	24,427	15,071,444	6,096,099	22,309,254	288,182	0.16	0.00	1,831.18	26,903	26,903
Bank of Kaohsiung	6,888	3,566	69	36	6,676	0	143,814	197	0.00	0.00	7,711.95	16	16
Mega International Commercial Bank(former The International Commercial Bank of China)	495,620	324,985	3,189	39,026	1,562,976	577,058	2,633,703	11,962	0.26	0.03	858.81	4,555	4,555
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,661,164	2,296,850	27,744	28,710	19,371,556	8,390,809	20,148,202	199,842	0.51	0.10	1,572.62	156,956	156,956
Taiwan Business Bank	319,891	144,076	1,727	2,633	695,381	17,198	991,268	5,393	0.23	0.04	723.06	2,335	2,335
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	336,207	225,699	9,653	4,818	2,880,515	518,032	1,921,326	18,191	0.79	0.00	354.55	18,775	18,775
Taichung Commercial Bank	126,337	52,074	1,550	511	189,309	16,728	405,758	0	1.56	0.34	533.39	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	754,851	487,372	6,490	5,721	4,443,823	1,982,961	4,995,907	89,413	0.34	0.00	1,479.57	18,502	18,502
Hwatai Bank	11,726	7,388	28	15	23,554	3,073	76,098	0	0.45	0.24	143.64	0	0
Shin Kong Commercial Bank	838,383	419,143	17,713	4,566	2,903,256	1,036,764	4,064,153	45,242	0.23	0.01	458.96	8,290	8,290
Sunny Bank	55,063	31,928	947	513	374,261	30,995	225,345	742	0.71	0.02	1,358.70	0	0
Cota Commercial Bank	15,178	10,468	363	158	48,113	10,901	114,786	179	0.15	0.00	2,452.79	133	133
Union Bank of Taiwan	1,881,245	794,120	21,989	16,324	6,016,229	2,295,542	4,365,932	176,097	0.36	0.02	124.50	16,921	16,921
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,436,725	901,982	13,441	12,260	6,775,898	3,684,738	6,017,786	216,793	0.39	0.16	103.01	20,491	20,491
Yuanta Bank(former Fuhwa Commercial Bank)	254,729	93,300	607	2,244	639,023	128,730	865,601	1,900	0.37	0.00	1,248.56	2,115	2,115
Bank Sinpac(by merge of SinoPac Card Services Co., Ltd.)	2,239,704	1,321,916	16,908	25,200	5,900,490	3,786,181	8,445,110	133,967	0.43	0.00	816.87	16,059	16,059
E. Sun Commercial Bank, Ltd.	3,183,180	2,128,792	35,045	14,464	12,256,533	6,563,004	16,581,070	191,054	0.22	0.00	2,298.42	34,978	34,978
Cosmos Bank, Taiwan	532,107	219,735	3,199	7,426	1,531,526	190,273	897,140	13,642	1.08	0.71	185.70	5,747	5,747
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	10,203	5,396	313	75	18,137	0	58,664	143	0.61	0.00	209.75	18	18
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,169,663	2,022,133	43,555	20,451	11,620,747	6,957,848	15,005,387	108,959	0.28	0.00	592.04	26,426	26,426
Ta Chong Bank Ltd.	589,604	274,164	4,419	6,175	1,573,582	3,320,218	1,810,985	94,612	0.00	0.00	409.21	16,099	16,099
Jih Sun International Bank	234,807	113,315	293	4,179	722,667	227,942	518,358	17,491	0.39	0.00	511.34	3,151	3,151
EnTie Commercial Bank	238,924	74,243	6,043	2,115	743,448	517,028	520,184	2,932	0.30	0.01	188.88	0	0
Chinatrust Commercial Bank	5,389,082	3,695,789	43,486	51,521	16,895,033	13,000,901	29,637,599	750,594	0.22	0.00	786.48	66,056	66,056
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	745,253	390,654	7,451	2,725	4,907,908	1,389,713	3,431,338	12,143	0.40	0.00	13,255.39	17,142	17,142
American Express International Inc.	149,837	84,685	3,423	1,784	340,849	0	3,435,506	125	0.14	0.00	1,037.92	1,357	1,357
Diners Club International Taiwan Ltd.	31,585	13,303	5	234	35,472	3,213	87,567	1,442	1.64	0.77	790.96	707	707
Aeon Credit Card (Taiwan) Co., Ltd.	122,195	88,616	6,406	657	696,257	118,213	307,877	3,826	0.13	0.00	178.48	1,008	1,008
Total	34,122,033	21,682,157	375,977	329,829	130,174,810	66,426,933	174,565,591	2,513,836	0.31	0.04	801.66	475,517	475,517

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 where recourse action has been taken against the

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.