

Important Credit Card Business and Financial Information

2013/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	219,033	110,420	801	1,623	288,183	2,824	605,724	1,764	0.58	0.40	194.05	1,225	2,369
Land Bank of Taiwan	121,457	52,353	516	362	256,586	14,538	308,111	637	1.01	0.77	836.67	1,805	2,791
Taiwan Cooperative Bank	434,328	227,433	4,899	3,921	698,715	146,389	1,532,226	5,759	0.69	0.62	278.30	2,898	5,708
First Commercial Bank	641,476	442,310	9,350	6,585	1,254,688	723,974	2,881,607	15,080	0.23	0.00	1,753.45	4,998	14,763
Hua Nan Commercial Bank	576,520	357,666	10,278	5,396	609,545	422,479	1,808,029	1,250	0.09	0.00	426.00	8,165	8,165
Chang Hwa Commercial Bank	293,535	180,676	7,529	4,178	128,024	756	767,771	717	0.17	0.17	637.69	1,374	2,728
The Shanghai Commercial & Savings Bank	421,157	222,545	1,918	2,499	896,508	267,020	1,270,311	8,124	0.81	0.31	1,080.85	0	6,298
Taipei Fubon Bank	2,162,668	1,463,516	28,401	16,912	7,370,863	3,470,600	9,973,200	77,981	0.25	0.00	1,141.22	27,449	48,312
Cathay United Bank	3,473,099	2,397,339	40,705	25,002	14,323,344	5,639,334	16,512,831	245,725	0.17	0.00	1,859.67	24,846	82,105
Bank of Kaohsiung	6,876	3,475	21	32	6,130	209	144,535	205	0.09	0.09	1,042.95	0	16
Mega International Commercial Bank(former The International Commercial Bank of China)	497,800	329,255	6,667	4,020	1,490,922	620,393	2,175,266	8,521	0.28	0.04	825.41	5,423	14,576
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,673,247	2,305,396	25,277	22,773	18,176,488	7,995,161	17,078,458	162,037	0.55	0.09	1,530.28	155,183	312,139
Taiwan Business Bank	319,521	140,748	1,616	1,785	680,762	13,399	824,090	5,147	0.26	0.03	783.27	2,051	6,451
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	342,573	233,041	9,823	4,653	2,820,979	465,375	1,503,907	16,011	0.78	0.00	369.28	23,576	65,059
Taichung Commercial Bank	128,698	51,928	1,931	482	186,109	17,220	329,059	0	0.60	0.00	1,204.76	8,782	8,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	754,829	484,794	7,527	6,465	4,198,611	1,784,607	4,081,249	58,288	0.39	0.00	1,398.04	11,300	45,725
Hwatai Bank	11,728	7,306	29	15	22,248	3,786	62,287	0	0.51	0.45	153.20	226	226
Shin Kong Commercial Bank	879,671	423,976	38,419	7,101	2,819,567	949,187	3,040,620	35,257	0.27	0.02	426.11	8,699	25,254
Sunny Bank	56,725	31,925	2,000	462	363,461	31,976	188,007	561	0.68	0.00	1,481.94	0	2,813
Cota Commercial Bank	15,361	10,616	448	131	46,033	9,807	103,001	109	0.45	0.01	2,136.27	21	162
Union Bank of Taiwan	1,872,946	796,353	10,593	14,937	5,806,830	2,130,124	3,536,249	117,239	0.39	0.03	123.42	17,610	51,061
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,416,837	902,626	9,151	19,631	6,644,870	3,453,314	4,276,639	191,661	0.41	0.15	102.59	17,476	59,761
Yuanta Bank(former Fuhwa Commercial Bank)	251,632	90,623	336	2,786	616,596	126,618	770,039	1,771	0.38	0.00	1,097.20	2,054	6,670
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,233,100	1,301,066	16,743	16,195	5,778,207	3,512,876	7,014,011	118,707	0.49	0.00	764.65	13,714	45,508
E. Sun Commercial Bank, Ltd.	3,211,474	2,172,487	32,398	14,430	12,030,055	6,211,253	13,710,476	161,081	0.24	0.00	2,357.19	34,122	104,368
Cosmos Bank, Taiwan	530,771	216,076	7,048	5,677	1,501,558	171,797	744,009	14,476	1.11	0.69	213.81	6,562	16,289
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	10,400	5,822	335	196	18,540	0	50,334	134	0.66	0.00	192.58	24	296
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,249,553	2,042,117	75,020	24,147	11,326,150	6,086,687	11,553,338	71,346	0.30	0.00	594.26	21,997	72,106
Ta Chong Bank Ltd.	585,314	266,934	3,342	5,634	1,416,909	3,129,863	1,423,376	77,909	0.01	0.00	422.58	15,166	47,548
Jih Sun International Bank	228,362	110,928	576	3,914	692,747	210,790	419,193	10,184	0.40	0.00	505.34	3,538	9,899
EnTie Commercial Bank	236,605	72,942	1,864	6,235	717,668	542,536	419,537	2,504	0.74	0.02	214.88	0	0
Chinatrust Commercial Bank	5,405,109	3,707,932	40,031	30,719	16,238,543	12,783,575	23,566,676	632,000	0.23	0.00	796.06	69,067	200,174
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	753,990	393,702	7,837	2,459	4,760,827	1,202,533	2,934,309	7,815	0.45	0.00	12,339.31	15,608	48,217
American Express International Inc.	152,386	85,101	3,989	1,719	330,704	0	3,505,457	29	0.16	0.00	976.43	2,313	6,055
Diners Club International Taiwan Ltd.	31,139	11,840	9	268	32,644	2,678	64,766	1,475	1.35	0.34	1,233.80	981	1,688
Aeon Credit Card (Taiwan) Co., Ltd.	128,944	93,381	4,657	773	688,410	112,589	270,961	3,205	0.17	0.00	173.30	704	2,300
Total	34,328,864	21,746,648	412,084	264,117	125,239,024	62,256,267	139,449,659	2,054,709	0.33	0.04	797.59	508,957	1,326,382

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

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