

Important Credit Card Business and Financial Information

2013/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	218,519	110,141	855	1,737	279,393	6,100	646,442	1,927	0.61	0.40	192.18	969	3,338
Land Bank of Taiwan	122,120	52,301	847	313	250,824	15,995	340,206	757	1.00	0.53	911.10	1,898	4,689
Taiwan Cooperative Bank	436,094	225,515	6,019	4,697	687,162	152,747	1,634,321	6,350	0.76	0.70	273.08	0	5,708
First Commercial Bank	646,856	444,464	9,767	6,446	1,194,758	730,746	2,852,097	13,907	0.19	0.00	2,069.08	5,499	20,262
Hua Nan Commercial Bank	582,028	362,300	11,503	5,107	618,647	449,967	1,881,526	1,230	0.12	0.00	408.66	0	8,165
Chang Hwa Commercial Bank	296,461	174,372	7,233	2,213	128,540	837	782,952	836	0.29	0.16	545.47	786	3,514
The Shanghai Commercial & Savings Bank	420,671	220,756	1,888	2,223	875,429	275,011	1,203,174	6,952	0.75	0.20	1,322.51	6,477	12,775
Taipei Fubon Bank	2,183,173	1,466,560	39,668	19,163	7,211,672	3,607,485	9,955,146	78,887	0.25	0.00	1,066.70	25,338	73,650
Cathay United Bank	3,488,748	2,404,373	36,768	21,119	14,356,976	5,737,564	19,901,798	253,190	0.16	0.00	1,862.03	21,870	103,975
Bank of Kaohsiung	6,870	3,397	22	28	6,397	202	146,273	117	0.07	0.07	1,041.88	10	26
Mega International Commercial Bank(former The International Commercial Bank of China)	503,296	331,503	8,525	3,029	1,468,023	571,451	2,294,542	10,426	0.29	0.06	772.25	4,698	19,274
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,682,714	2,317,117	24,383	20,286	18,036,239	8,024,729	17,210,443	185,764	0.53	0.12	1,505.19	63,318	375,457
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	759,398	393,311	7,395	2,063	4,673,357	1,179,251	2,819,451	9,928	0.47	0.00	11,904.61	17,037	65,254
Taiwan Business Bank	318,781	137,745	1,539	2,279	670,036	65,796	839,136	5,202	0.26	0.04	728.43	3,181	9,632
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	344,651	236,240	7,533	4,030	2,767,984	495,332	1,554,884	15,284	0.64	0.00	386.94	24,788	89,847
Taichung Commercial Bank	130,083	51,890	1,776	459	186,055	17,529	348,918	0	0.88	0.00	975.01	0	8,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	752,334	482,555	8,927	11,422	4,053,117	1,730,673	4,064,017	66,919	0.36	0.00	1,490.61	18,256	63,981
Hwatai Bank	11,675	7,297	7	15	22,550	3,504	69,916	0	0.58	0.40	155.27	0	226
Shin Kong Commercial Bank	917,206	435,601	43,625	7,002	2,771,046	937,376	3,484,697	28,997	0.27	0.00	428.92	8,564	33,818
Sunny Bank	57,402	33,376	1,304	566	358,071	31,607	195,998	648	0.46	0.00	1,741.38	2,760	5,573
Cota Commercial Bank	15,375	10,751	271	68	44,998	10,485	99,670	71	0.35	0.01	2,402.34	302	464
Union Bank of Taiwan	1,869,256	793,061	10,826	14,516	5,733,014	2,103,999	3,728,127	127,844	0.39	0.02	123.36	17,519	68,580
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,416,882	903,686	10,248	10,234	6,503,819	3,583,985	4,700,179	284,486	0.35	0.11	102.86	21,664	81,425
Yuanta Bank(former Fuhwa Commercial Bank)	250,303	90,004	408	1,936	587,264	147,614	742,739	1,464	0.38	0.00	1,078.12	2,182	8,852
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,232,768	1,290,879	16,174	16,506	5,652,922	3,482,885	7,056,120	106,580	0.49	0.00	782.09	16,598	62,106
E. Sun Commercial Bank, Ltd.	3,238,946	2,200,676	43,205	15,733	11,884,818	6,034,190	14,341,934	166,110	0.24	0.00	2,394.13	33,623	137,991
Cosmos Bank, Taiwan	529,331	217,167	3,622	4,880	1,485,675	164,778	727,715	12,783	1.08	0.70	206.48	7,065	23,354
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	10,773	5,954	579	206	17,262	0	50,102	120	0.39	0.27	110.53	183	479
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,284,005	2,059,532	53,080	18,628	11,134,572	6,212,329	12,773,391	81,663	0.27	0.00	604.12	22,677	94,783
Ta Chong Bank Ltd.	583,971	263,853	3,367	4,710	1,398,329	3,012,335	1,422,396	77,145	0.00	0.00	418.83	13,007	60,555
Jih Sun International Bank	223,148	109,254	670	5,884	680,110	196,967	408,532	8,824	0.45	0.00	495.95	3,865	13,764
EnTie Commercial Bank	233,568	72,265	1,903	4,693	700,911	548,817	458,475	2,588	0.87	0.23	219.68	0	0
Chinatrust Commercial Bank	5,405,201	3,717,812	44,683	42,414	15,796,177	12,728,555	25,192,514	678,846	0.22	0.00	802.34	61,566	261,740
American Express International Inc.	153,805	86,014	3,547	1,659	324,567	0	3,103,268	3	0.13	0.00	981.36	3,462	9,517
Diners Club International Taiwan Ltd.	31,002	11,924	2	163	30,365	2,406	68,523	1,083	1.09	0.84	1,079.34	0	1,688
Aeon Credit Card (Taiwan) Co., Ltd.	131,536	96,422	3,449	858	684,181	106,369	303,669	3,877	0.18	0.00	177.48	712	3,012
Total	34,488,950	21,820,068	415,618	257,285	123,275,260	62,369,616	147,403,291	2,240,808	0.32	0.04	801.11	409,874	1,736,256

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.