

Important Credit Card Business and Financial Information

2013/May

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	217,957	109,555	758	1,680	273,131	8,829	681,510	1,935	0.45	0.32	218.32	2,328	5,666
Land Bank of Taiwan	122,773	52,594	897	342	244,086	20,244	352,853	645	0.57	0.41	1,235.27	1,458	6,147
Taiwan Cooperative Bank	437,378	226,193	5,676	4,814	670,371	160,918	1,760,183	6,972	0.62	0.58	278.93	4,251	9,959
First Commercial Bank	654,295	448,693	11,569	6,287	1,184,724	766,941	3,144,840	14,383	0.16	0.00	2,329.64	5,465	25,727
Hua Nan Commercial Bank	588,096	367,464	11,817	4,969	619,749	467,858	2,164,793	1,366	0.17	0.01	378.81	0	8,165
Chang Hwa Commercial Bank	300,072	164,064	8,742	2,234	128,202	1,449	913,828	929	0.26	0.18	491.01	688	4,202
The Shanghai Commercial & Savings Bank	420,125	220,226	1,895	2,359	848,982	284,977	1,372,474	8,171	0.87	0.36	1,021.16	0	12,775
Taipei Fubon Bank	2,230,469	1,487,656	68,861	21,565	6,908,964	3,857,733	11,281,880	88,671	0.25	0.00	1,070.10	24,808	98,458
Cathay United Bank	3,506,706	2,405,839	40,779	22,821	14,426,318	5,883,189	20,035,581	266,283	0.15	0.00	1,892.64	25,728	129,703
Bank of Kaohsiung	6,862	3,350	24	32	6,630	195	158,156	251	0.08	0.08	1,035.34	0	26
Mega International Commercial Bank(former The International Commercial Bank of China)	508,159	337,436	7,946	3,083	1,448,013	515,838	2,314,456	10,700	0.29	0.06	768.40	5,342	24,616
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,692,412	2,341,552	26,342	24,399	18,168,595	8,297,554	18,924,155	201,234	0.50	0.11	1,568.71	77,785	453,242
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	765,361	394,297	8,011	2,122	4,589,913	1,192,347	3,257,226	10,130	0.41	0.00	13,117.60	17,829	83,083
Taiwan Business Bank	318,950	135,176	2,243	2,074	635,708	69,178	882,773	5,590	0.25	0.05	768.89	3,350	12,982
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	347,373	236,904	7,406	4,133	2,720,565	532,158	1,752,836	10,969	0.63	0.00	377.51	19,675	109,522
Taichung Commercial Bank	131,431	52,136	1,768	461	180,255	26,828	385,501	0	1.03	0.00	867.48	0	8,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	750,893	481,868	7,789	9,230	3,996,186	1,730,962	4,535,783	91,289	0.29	0.00	1,677.78	17,072	81,053
Hwatai Bank	11,546	7,286	20	31	22,337	3,090	73,416	0	0.91	0.56	151.44	0	226
Shin Kong Commercial Bank	928,317	446,299	19,252	6,960	2,702,108	981,352	3,714,777	30,342	0.27	0.01	411.90	7,918	41,736
Sunny Bank	57,893	33,840	1,167	507	352,466	32,421	206,891	613	0.67	0.01	1,511.07	0	5,573
Cota Commercial Bank	15,386	10,886	329	66	43,997	11,134	121,417	53	0.42	0.01	2,265.68	43	507
Union Bank of Taiwan	1,866,834	788,140	12,969	15,391	5,687,985	2,158,167	3,908,259	141,550	0.36	0.02	124.82	16,488	85,068
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,414,504	906,432	10,635	13,035	6,376,589	3,633,366	4,664,312	224,246	0.38	0.13	102.92	22,707	104,132
Yuanta Bank(former Fuhwa Commercial Bank)	248,189	89,442	622	3,051	586,258	155,804	807,666	1,655	0.37	0.00	1,070.45	1,692	10,544
Bank SinoPac(by merge of SinoPac Card Services Co., Ltd.)	2,215,254	1,284,669	17,892	35,406	5,619,609	3,583,713	7,405,477	116,165	0.47	0.00	808.30	17,085	79,191
E. Sun Commercial Bank, Ltd.	3,269,355	2,229,740	47,394	16,985	11,717,884	6,339,445	15,226,940	167,603	0.24	0.00	2,456.39	34,620	172,611
Cosmos Bank, Taiwan	527,089	216,716	2,690	4,683	1,454,571	179,098	923,774	13,884	0.98	0.62	207.98	5,476	28,830
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,138	6,242	519	154	17,881	0	59,075	146	0.11	0.00	212.23	158	637
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,296,526	2,068,833	45,105	32,584	10,924,709	6,203,969	13,407,789	124,743	0.26	0.00	614.24	20,429	115,212
Ta Chong Bank Ltd.	582,933	263,157	4,326	5,364	1,357,826	3,020,547	1,618,517	84,287	0.00	0.00	418.41	14,607	75,162
Jih Sun International Bank	219,454	107,921	679	4,373	664,563	196,641	475,865	11,678	0.35	0.00	527.77	3,314	17,078
EnTie Commercial Bank	233,368	72,661	1,815	1,812	682,040	590,509	461,503	3,113	0.30	0.03	249.64	12,465	12,465
Chinatrust Commercial Bank	5,406,738	3,728,949	48,566	44,682	15,680,552	12,532,139	26,525,480	692,993	0.21	0.00	807.59	59,010	320,750
American Express International Inc.	155,400	86,427	4,021	1,874	322,390	0	3,559,762	3	0.14	0.00	886.61	1,525	11,042
Diners Club International Taiwan Ltd.	30,717	11,917	6	328	31,204	2,351	70,192	1,521	0.87	0.12	2,234.15	896	2,584
Aeon Credit Card (Taiwan) Co., Ltd.	133,659	98,894	2,935	807	616,546	116,506	342,383	3,955	0.16	0.00	175.56	1,233	4,245
Total	34,623,612	21,923,454	433,465	300,698	121,911,907	63,557,450	157,492,323	2,338,068	0.30	0.04	814.70	425,445	2,161,701

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.

3. "r" means the data is revised after the date of reporting.