

**Important Credit Card Business and Financial Information**

2013/June

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	217,237	109,129	721	1,768	269,020	11,284	731,813	1,638	0.38	0.28	239.22	1,000	6,666
Land Bank of Taiwan	123,109	52,700	652	383	239,464	25,385	396,664	632	0.44	0.31	1,377.77	1,317	7,464
Taiwan Cooperative Bank	419,945	225,447	4,259	22,210	678,931	163,905	2,727,755	6,332	0.63	0.61	242.41	0	9,959
First Commercial Bank	659,151	451,625	8,116	5,223	1,185,073	805,135	3,273,851	13,255	0.14	0.00	2,460.60	5,487	31,214
Hua Nan Commercial Bank	592,905	371,803	9,954	4,383	601,334	476,337	2,836,596	1,011	0.06	0.00	1,680.88	7,849	16,014
Chang Hwa Commercial Bank	301,691	154,415	6,278	1,958	136,059	1,676	1,063,798	758	0.14	0.14	621.56	1,225	5,427
The Shanghai Commercial & Savings Bank	420,133	219,366	1,798	1,670	845,985	645,575	1,667,612	7,615	0.69	0.18	1,496.12	7,509	20,284
Taipei Fubon Bank	2,259,443	1,503,512	46,374	17,400	7,057,117	4,569,819	13,112,593	78,527	0.21	0.00	1,128.48	25,203	123,661
Cathay United Bank	3,517,772	2,414,885	34,792	23,726	14,677,818	6,742,225	19,174,353	242,994	0.13	0.00	1,948.72	23,588	153,291
Bank of Kaohsiung	6,862	3,278	20	21	6,846	235	166,660	125	0.04	0.04	1,327.04	71	97
Mega International Commercial Bank(former The International Commercial Bank of China )	511,913	340,358	6,119	2,365	1,472,188	574,879	3,669,893	10,092	0.26	0.05	798.86	2,925	27,541
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,696,140	2,356,063	22,642	25,938	18,226,386	8,505,873	20,869,663	178,726	0.44	0.09	1,644.17	71,405	524,647
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	770,820	396,173	7,373	1,899	4,481,422	1,225,653	3,536,609	8,134	0.38	0.00	13,419.64	15,765	98,848
Taiwan Business Bank	324,883	133,216	7,103	1,170	658,018	71,508	1,034,685	4,314	0.23	0.04	788.12	3,253	16,235
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	347,989	237,605	6,464	5,021	2,680,200	675,918	1,917,784	7,843	0.62	0.00	421.99	18,577	128,099
Taichung Commercial Bank	132,502	52,042	1,524	489	190,683	26,889	365,939	0	1.31	0.34	618.94	0	8,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	751,234	481,028	6,880	6,539	3,951,243	2,308,457	5,300,897	86,950	0.29	0.00	1,550.22	12,587	93,640
Hwatai Bank	11,375	7,241	19	23	22,092	2,773	81,157	0	0.32	0.00	162.63	543	769
Shin Kong Commercial Bank	926,203	450,179	8,545	9,191	2,701,754	1,189,338	4,253,189	25,808	0.24	0.01	394.99	6,816	48,552
Sunny Bank	58,326	34,381	948	400	347,945	49,856	223,457	513	0.49	0.00	1,374.09	2,481	8,054
Cota Commercial Bank	15,275	10,966	199	48	44,312	11,264	114,863	80	0.42	0.04	2,345.73	183	690
Union Bank of Taiwan	1,864,875	788,164	12,170	14,129	5,651,688	2,217,266	4,076,854	125,180	0.34	0.00	124.99	15,910	100,978
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,418,521	907,055	9,430	5,445	6,574,039	4,935,920	6,681,981	206,264	0.29	0.11	102.56	22,220	126,352
Yuanta Bank(former Fuhwa Commercial Bank )	248,447	89,131	1,260	1,150	565,236	166,393	973,470	1,331	0.35	0.00	1,063.52	1,918	12,462
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,203,222	1,276,464	16,052	28,084	5,495,032	3,715,609	8,451,040	90,356	0.32	0.00	1,116.43	15,523	94,714
E. Sun Commercial Bank, Ltd.	3,288,941	2,250,142	34,209	14,623	11,418,645	6,750,448	21,159,928	148,024	0.22	0.00	2,465.23	35,000	207,611
Cosmos Bank, Taiwan	525,322	215,328	2,305	4,001	1,439,783	495,696	1,299,250	12,806	0.99	0.61	197.95	3,531	32,361
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,365	6,517	342	115	17,772	0	68,286	60	0.10	0.10	101.90	11	648
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,294,960	2,057,901	33,616	35,182	10,794,928	7,076,928	16,350,444	132,082	0.25	0.00	599.20	21,744	136,956
Ta Chong Bank Ltd.	583,222	262,357	4,577	4,288	1,313,983	3,333,559	1,852,975	77,594	0.00	0.00	415.96	11,820	86,982
Jih Sun International Bank	216,587	111,080	599	3,466	644,434	226,317	484,120	7,441	0.45	0.00	454.29	2,358	19,436
EnTie Commercial Bank	233,469	72,751	1,456	1,133	679,070	597,226	424,640	2,203	0.48	0.02	264.08	0	12,465
Chinatrust Commercial Bank	5,412,133	3,743,959	36,284	31,291	15,561,102	14,984,944	34,276,914	611,333	0.21	0.00	761.18	45,587	366,337
American Express International Inc.	157,108	87,303	4,129	1,815	322,517	0	3,445,093	30	0.11	0.00	1,011.32	2,306	13,348
Diners Club International Taiwan Ltd.	30,498	11,825	7	243	34,915	4,141	128,578	2,594	0.38	0.10	2,318.59	0	2,584
Aeon Credit Card (Taiwan) Co., Ltd.	135,194	100,398	2,232	689	575,243	123,832	387,037	3,728	0.16	0.00	177.11	1,035	5,280
Total	34,688,772	21,985,787	339,448	277,479	121,562,277	72,712,263	186,580,441	2,096,373	0.27	0.03	823.17	386,747	2,548,448

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.