

Important Credit Card Business and Financial Information

2013/July

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	216,727	108,322	613	1,538	269,838	12,061	707,932	1,787	0.43	0.24	372.16	1,857	8,523
Land Bank of Taiwan	123,420	52,452	549	344	236,304	29,461	371,161	704	0.42	0.35	1,425.91	377	7,841
Taiwan Cooperative Bank	418,733	224,985	4,432	6,166	663,183	169,379	1,823,970	6,928	0.76	0.73	251.95	5,719	15,678
First Commercial Bank	664,815	454,051	9,407	5,976	1,205,694	780,675	3,255,067	15,620	0.14	0.00	2,541.75	5,456	36,670
Hua Nan Commercial Bank	597,172	375,325	9,825	4,815	616,449	500,733	2,237,834	1,150	0.14	0.00	1,271.57	0	16,014
Chang Hwa Commercial Bank	304,288	156,371	6,948	2,201	138,442	2,372	911,756	1,012	0.25	0.15	519.48	982	6,409
The Shanghai Commercial & Savings Bank	419,760	219,593	1,721	2,086	841,106	511,342	1,440,591	8,683	0.66	0.27	1,221.42	0	20,284
Taipei Fubon Bank	2,282,812	1,524,783	42,148	18,779	7,074,370	4,468,402	12,501,372	90,186	0.23	0.00	1,033.31	23,452	147,113
Cathay United Bank	3,529,748	2,416,642	34,187	22,211	14,475,784	6,410,893	20,046,012	250,862	0.12	0.00	1,986.51	26,600	179,891
Bank of Kaohsiung	6,855	3,219	20	28	6,998	228	192,645	197	0.06	0.06	1,074.26	1	98
Mega International Commercial Bank(former The International Commercial Bank of China)	514,390	343,128	5,524	3,047	1,444,389	495,679	2,446,627	9,653	0.28	0.07	749.92	5,009	32,550
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,705,918	2,364,823	27,022	23,714	17,567,881	8,367,801	18,683,819	201,986	0.47	0.08	1,709.39	65,849	590,496
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	773,937	399,850	7,432	4,314	4,445,251	1,232,124	3,305,521	10,289	0.34	0.00	15,260.93	16,976	115,824
Taiwan Business Bank	331,009	134,136	7,996	1,870	661,894	115,393	890,616	5,918	0.24	0.03	838.39	2,199	18,434
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	348,947	237,909	6,316	4,722	2,659,021	665,543	1,802,822	14,347	0.65	0.00	435.42	21,156	149,255
Taichung Commercial Bank	133,813	51,842	1,753	474	190,901	25,906	382,683	0	1.61	0.58	527.67	0	8,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	747,837	479,112	6,813	10,210	3,919,594	2,145,819	4,545,519	93,966	0.27	0.00	1,677.18	13,449	107,089
Hwatai Bank	11,292	7,286	21	8	21,916	2,851	68,757	0	0.35	0.35	166.18	0	769
Shin Kong Commercial Bank	912,494	455,289	10,626	19,254	2,654,880	1,122,151	3,893,868	29,710	0.27	0.02	412.53	9,367	57,919
Sunny Bank	58,777	34,843	946	374	345,563	45,898	221,500	654	0.82	0.00	1,144.85	0	8,054
Cota Commercial Bank	15,258	11,040	169	58	43,121	11,526	110,073	78	0.24	0.00	2,872.39	250	940
Union Bank of Taiwan	1,865,537	786,949	14,813	14,151	5,626,968	2,343,700	4,188,902	166,590	0.33	0.00	126.48	15,407	116,385
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,420,278	908,503	11,837	10,098	6,222,374	4,716,801	5,047,934	240,202	0.31	0.12	102.81	20,545	146,897
Yuanta Bank(former Fuhwa Commercial Bank)	248,377	88,868	1,034	1,257	557,705	160,738	783,924	1,644	0.36	0.00	1,064.16	2,244	14,706
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,163,213	1,274,236	21,702	61,711	5,478,938	3,704,375	7,824,807	112,706	0.32	0.00	1,157.25	14,417	109,131
E. Sun Commercial Bank, Ltd.	3,307,528	2,269,504	36,796	18,209	11,508,744	6,919,911	16,301,206	165,988	0.24	0.00	2,532.63	35,183	242,794
Cosmos Bank, Taiwan	524,015	212,914	2,480	3,862	1,424,458	342,656	781,492	13,514	1.08	0.67	216.30	7,887	40,248
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,517	6,454	255	103	17,839	0	64,809	168	0.04	0.00	205.30	74	722
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,313,471	2,060,879	44,516	26,005	10,801,177	6,871,932	14,117,538	127,086	0.25	0.00	597.73	21,693	158,649
Ta Chong Bank Ltd.	582,505	261,988	4,625	5,342	1,271,388	3,235,025	1,630,456	90,960	0.00	0.00	418.58	11,752	98,734
Jih Sun International Bank	214,968	111,308	637	2,256	649,763	227,819	479,575	11,439	0.44	0.00	492.37	3,410	22,846
EnTie Commercial Bank	232,918	72,938	1,434	1,715	662,029	624,132	479,370	3,082	0.54	0.02	281.44	0	12,465
Chinatrust Commercial Bank	5,474,341	3,747,744	98,402	35,524	15,723,466	14,655,694	28,318,811	731,131	0.20	0.00	793.75	69,247	435,584
American Express International Inc.	158,286	88,401	3,979	2,296	328,925	0	3,604,784	34	0.09	0.00	950.58	3,317	16,665
Diners Club International Taiwan Ltd.	30,270	11,862	4	292	33,453	3,781	73,489	1,769	0.62	0.16	2,138.05	0	2,584
Aeon Credit Card (Taiwan) Co., Ltd.	136,949	101,310	2,606	857	437,002	112,248	320,969	3,334	0.14	0.00	157.27	1,728	7,008
Total	34,802,175	22,058,859	429,588	315,867	120,226,808	71,035,049	163,858,211	2,413,377	0.28	0.03	834.77	405,603	2,954,051

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 (primary and accessory) though no late payment has incurred. If the cardholder has charges past due for several months and subsequently makes payment sufficient to cover the minimum payment for one month, the past due duration is deducted by one month, but the account is still past due until the cardholder has paid off the minimum payment for each period.

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