

Important Credit Card Business and Financial Information

2013/October

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	216,828	107,802	862	1,155	271,236	10,354	694,038	1,835	0.55	0.29	320.29	1,490	11,836
Land Bank of Taiwan	124,554	53,738	582	351	231,572	27,671	371,818	791	0.49	0.39	1,010.70	941	9,421
Taiwan Cooperative Bank	414,600	230,330	3,093	5,740	655,878	176,742	1,805,604	6,923	0.78	0.74	228.52	0	22,140
First Commercial Bank	688,206	472,341	12,143	7,034	1,248,828	776,994	3,447,084	15,251	0.15	0.00	2,170.45	5,456	53,096
Hua Nan Commercial Bank	611,300	387,179	10,325	4,874	626,906	550,687	2,463,810	1,455	0.11	0.00	1,366.01	0	23,172
Chang Hwa Commercial Bank	317,892	169,465	9,237	1,878	146,064	9,266	934,464	994	0.32	0.19	456.00	997	9,632
The Shanghai Commercial & Savings Bank	418,697	217,304	1,753	2,090	849,641	277,181	1,375,040	9,496	0.56	0.17	1,748.42	6,393	33,263
Taipei Fubon Bank	2,284,760	1,547,146	21,233	24,151	7,177,788	4,562,483	13,672,363	94,870	0.24	0.00	892.76	24,563	219,951
Cathay United Bank	4,076,740	2,767,435	185,404	25,959	14,513,820	6,386,290	22,639,060	274,574	0.15	0.00	1,969.01	24,241	247,480
Bank of Kaohsiung	6,797	3,149	19	20	6,693	161	175,709	134	0.31	0.31	321.39	1	114
Mega International Commercial Bank(former The International Commercial Bank of China)	522,886	350,629	5,822	3,779	1,428,979	447,422	2,482,230	10,243	0.26	0.05	709.26	2,962	43,982
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,727,418	2,392,868	31,956	34,261	18,237,231	8,375,434	20,048,956	197,820	0.62	0.17	656.70	0	718,079
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	705,926	397,540	7,254	3,729	4,287,909	1,211,856	3,424,325	9,794	0.40	0.00	10,237.45	13,108	155,870
Taiwan Business Bank	340,778	139,224	5,556	2,761	649,920	105,378	949,504	5,607	0.25	0.03	867.61	2,518	26,728
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	359,483	248,186	9,509	4,656	2,667,815	560,218	1,764,631	15,331	0.53	0.00	455.42	19,604	207,098
Taichung Commercial Bank	138,326	52,482	3,023	613	197,027	27,190	404,828	0	1.34	0.26	633.12	0	14,172
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	696,461	471,245	6,791	13,824	3,834,739	1,918,851	4,984,049	88,905	0.28	0.00	1,738.45	11,028	143,387
Hwatai Bank	11,075	7,211	22	14	22,150	3,479	64,338	0	0.64	0.43	162.70	0	769
Shin Kong Commercial Bank	905,533	458,342	6,508	6,291	2,564,526	1,129,164	3,759,847	34,531	0.21	0.01	455.90	8,852	84,351
Sunny Bank	59,865	34,618	1,169	388	333,454	40,681	216,157	709	0.67	0.00	1,246.41	3,033	14,035
Cota Commercial Bank	15,395	11,132	174	59	42,260	12,110	117,062	48	0.23	0.03	3,085.25	79	1,113
Union Bank of Taiwan	1,873,809	782,487	18,176	15,941	5,506,530	2,499,436	4,104,215	155,867	0.33	0.00	125.51	16,134	164,972
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,416,453	929,842	13,319	14,873	6,073,541	4,337,267	5,518,239	226,607	0.31	0.12	100.71	17,219	206,008
Yuanta Bank(former Fuhwa Commercial Bank)	251,726	89,105	3,714	1,409	532,936	152,443	813,667	1,275	0.36	0.00	1,069.20	1,999	19,183
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,156,895	1,289,480	52,423	19,631	5,310,888	3,960,299	8,201,775	110,856	0.35	0.00	1,063.43	13,033	149,120
E. Sun Commercial Bank, Ltd.	3,368,650	2,321,586	48,688	18,236	11,444,516	6,029,876	16,181,068	173,097	0.24	0.00	2,613.32	35,275	348,769
Cosmos Bank, Taiwan	520,850	209,962	2,754	4,057	1,418,905	244,176	853,820	14,892	1.12	0.68	205.71	5,565	55,848
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,698	6,430	159	98	16,968	0	64,216	67	0.44	0.00	726.38	35	789
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,396,961	2,114,688	50,398	19,607	10,572,560	7,451,586	15,767,158	166,202	0.28	0.00	573.86	19,270	217,194
Ta Chong Bank Ltd.	573,646	261,645	5,745	6,555	1,187,525	3,195,453	1,742,680	59,887	0.00	0.00	426.96	14,196	138,717
Jih Sun International Bank	203,555	116,183	627	4,011	628,395	229,349	487,003	11,036	0.40	0.00	485.79	2,168	30,006
EnTie Commercial Bank	229,421	73,156	1,161	1,524	631,791	724,564	477,445	2,102	0.51	0.02	321.89	0	23,193
Chinatrust Commercial Bank	6,317,604	3,947,532	326,083	50,390	16,091,165	12,086,793	27,767,024	743,150	0.21	0.00	802.99	61,952	620,364
American Express International Inc.	160,403	90,244	3,640	2,826	329,970	0	3,663,101	56	0.43	0.00	463.34	5,158	25,105
Diners Club International Taiwan Ltd.	29,504	11,547	0	398	32,493	3,544	70,118	1,196	1.55	0.34	1,050.66	0	2,837
Aeon Credit Card (Taiwan) Co., Ltd.	141,093	102,666	1,669	1,380	406,703	121,084	346,437	3,186	0.96	0.54	721.17	45,827	126,423
Total	36,295,788	22,865,919	850,991	304,563	120,179,322	67,645,482	171,852,883	2,438,787	0.31	0.04	707.95	363,097	4,168,217

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.