

Important Credit Card Business and Financial Information

2013/December

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	216,781	107,808	958	1,547	265,560	10,448	709,183	1,809	0.47	0.34	331.00	1,092	14,555
Land Bank of Taiwan	124,923	53,998	391	334	229,958	26,397	390,103	768	0.69	0.44	920.95	626	10,368
Taiwan Cooperative Bank	411,085	231,877	4,199	6,617	644,300	166,736	1,870,639	6,578	0.64	0.62	230.92	0	30,463
First Commercial Bank	694,680	486,414	8,729	11,067	1,268,965	784,798	3,349,835	15,792	0.16	0.00	2,199.48	5,461	64,037
Hua Nan Commercial Bank	619,404	395,031	10,058	5,873	626,935	551,414	2,328,747	1,059	0.09	0.00	1,390.19	7,776	30,948
Chang Hwa Commercial Bank	326,794	182,902	4,638	2,000	155,102	16,338	993,763	1,182	0.27	0.20	449.68	2,037	12,792
The Shanghai Commercial & Savings Bank	417,760	216,955	1,568	2,160	848,103	260,482	1,311,025	9,476	0.61	0.19	1,730.38	5,638	38,901
Taipei Fubon Bank	2,297,851	1,545,651	36,863	34,788	7,284,304	4,536,215	13,116,403	87,653	0.23	0.00	919.18	29,215	273,787
Cathay United Bank	4,290,249	2,942,089	136,497	25,348	14,150,055	7,724,503	25,764,226	294,460	0.13	0.00	2,034.74	30,621	301,680
Bank of Kaohsiung	6,753	3,104	15	59	6,163	190	158,690	95	0.17	0.17	592.24	544	669
Mega International Commercial Bank(former The International Commercial Bank of China)	527,272	354,142	4,536	2,062	1,418,464	416,257	2,611,242	9,975	0.23	0.04	747.18	4,319	52,600
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,753,613	2,402,793	29,813	23,927	17,804,403	8,684,533	20,384,191	191,913	0.61	0.16	688.95	0	845,500
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	700,721	395,756	6,103	12,311	4,135,420	1,282,612	3,283,354	11,962	0.42	0.00	9,773.09	14,115	185,833
Taiwan Business Bank	342,842	141,099	3,245	2,331	648,045	93,842	923,497	5,289	0.23	0.03	917.55	1,829	31,299
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	366,715	256,644	7,592	4,413	2,647,106	574,108	1,896,024	13,702	0.65	0.00	423.27	16,869	241,185
Taichung Commercial Bank	142,342	54,212	2,577	606	196,242	24,799	390,681	0	0.72	0.00	1,147.96	5,913	20,091
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	650,809	465,643	5,134	12,515	3,724,949	2,051,921	4,528,268	82,153	0.25	0.00	1,941.87	12,096	164,536
Hwatai Bank	10,764	7,101	14	51	21,822	2,814	75,149	0	0.25	0.12	172.63	372	1,141
Shin Kong Commercial Bank	899,106	455,407	5,099	5,625	2,535,287	1,162,549	4,451,127	34,733	0.16	0.00	500.96	7,908	100,919
Sunny Bank	60,465	34,781	1,041	565	324,362	39,852	224,543	556	0.52	0.01	1,349.19	3,194	17,229
Cota Commercial Bank	15,383	11,008	91	67	40,265	13,872	112,699	39	0.52	0.00	2,400.43	0	1,174
Union Bank of Taiwan	1,827,104	787,833	30,071	79,098	5,452,719	2,603,579	4,269,553	167,323	0.35	0.00	121.84	14,121	193,634
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,417,036	952,952	13,572	17,664	5,866,602	4,392,732	5,600,491	243,969	0.25	0.10	100.48	22,536	248,995
Yuanta Bank(former Fuhwa Commercial Bank)	251,968	90,694	1,275	2,377	521,209	149,699	809,837	1,299	0.33	0.00	1,103.11	1,000	21,272
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,137,494	1,308,048	20,229	17,105	5,196,568	3,947,394	7,850,452	109,155	0.33	0.00	1,126.47	14,835	181,371
E. Sun Commercial Bank, Ltd.	3,477,314	2,350,835	179,022	88,479	11,153,850	6,101,533	16,927,752	180,773	0.23	0.00	2,746.83	36,833	420,876
Cosmos Bank, Taiwan	516,404	206,425	2,361	5,441	1,387,628	262,541	851,061	13,612	1.11	0.68	197.93	4,958	67,675
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,678	6,961	167	153	15,033	0	62,548	30	1.46	0.00	3,303.36	192	981
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,450,814	2,162,241	45,657	20,975	10,579,903	7,666,554	14,704,210	151,720	0.26	0.00	920.62	25,831	264,362
Ta Chong Bank Ltd.	575,415	265,522	7,583	6,515	1,115,495	3,263,337	1,780,115	66,488	0.00	0.00	430.12	14,115	164,468
Jih Sun International Bank	201,390	116,116	347	1,354	602,876	231,878	456,406	15,067	0.38	0.00	482.91	3,508	36,953
EnTie Commercial Bank	229,602	73,008	4,401	1,274	613,814	768,169	514,632	1,795	0.09	0.02	202.01	14,456	37,649
Chinatrust Commercial Bank	5,643,285	3,296,334	146,889	1,123,050	16,242,296	12,513,400	29,337,418	722,403	0.19	0.00	810.28	59,962	742,503
American Express International Inc.	159,463	90,279	2,735	3,813	332,332	0	3,694,973	20	0.33	0.00	557.63	11,808	39,275
Diners Club International Taiwan Ltd.	29,147	11,428	2	188	26,904	4,001	79,763	1,282	1.24	0.70	1,026.46	0	3,252
Aeon Credit Card (Taiwan) Co., Ltd.	141,439	101,332	1,112	1,168	388,357	116,164	301,614	3,109	0.97	0.50	680.08	2,821	137,620
Total	35,945,865	22,564,423	724,584	1,522,920	118,471,396	70,445,661	176,114,214	2,447,239	0.29	0.04	733.30	376,601	5,000,593

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.