

Important Credit Card Business and Financial Information

2014/March

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	219,356	110,929	4,164	1,239	256,884	8,626	616,479	1,673	0.30	0.19	470.42	1,022	4,473
Land Bank of Taiwan	125,483	52,897	822	599	220,692	24,775	308,773	515	0.79	0.55	1,432.18	621	1,912
Taiwan Cooperative Bank	408,695	227,667	3,835	3,231	620,943	148,631	1,517,360	4,768	0.68	0.67	216.05	4,031	8,605
First Commercial Bank	707,371	489,032	9,349	6,618	1,238,122	718,778	3,086,949	10,867	0.12	0.00	2,694.46	5,471	16,464
Hua Nan Commercial Bank	627,499	400,757	13,235	6,542	591,040	529,062	2,225,247	859	0.05	0.00	1,741.28	9,266	9,266
Chang Hwa Commercial Bank	337,106	179,666	10,039	2,748	166,430	24,116	892,718	886	0.22	0.11	634.96	1,833	4,304
The Shanghai Commercial & Savings Bank	415,430	210,866	1,170	1,732	817,180	220,356	1,146,232	6,029	0.68	0.34	1,540.29	0	6,181
Taipei Fubon Bank	2,312,518	1,530,402	27,939	19,503	7,052,861	4,366,021	11,244,811	71,272	0.24	0.00	831.55	29,491	81,372
Cathay United Bank	4,435,057	3,126,664	62,938	22,501	14,074,758	7,483,741	22,751,383	254,456	0.14	0.00	2,024.00	33,746	86,040
Bank of Kaohsiung	6,771	3,094	17	30	5,509	157	127,873	73	0.06	0.06	1,201.25	186	294
Mega International Commercial Bank(former The International Commercial Bank of China)	533,327	354,702	10,219	4,296	1,366,961	394,294	2,363,630	7,725	0.24	0.04	733.43	3,918	12,010
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,800,999	2,410,961	30,856	22,065	16,805,633	8,105,031	17,630,351	157,662	0.50	0.10	870.05	58,600	234,633
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	697,962	388,683	4,536	4,093	3,902,589	1,380,995	3,035,098	12,337	0.34	0.00	7,548.90	13,546	41,316
Taiwan Business Bank	339,358	137,230	1,892	2,600	611,975	91,853	838,069	5,672	0.29	0.04	869.10	2,402	7,897
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	377,092	258,368	8,235	5,295	2,537,022	498,933	1,470,842	10,353	0.74	0.00	420.12	16,759	48,511
Taichung Commercial Bank	144,781	55,363	2,205	727	206,062	24,827	341,908	0	1.65	0.53	540.62	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	633,961	451,309	7,772	12,160	3,528,025	1,832,779	3,893,700	67,899	0.26	0.00	1,993.50	9,619	31,324
Hwatai Bank	10,607	7,150	10	14	21,288	3,149	59,695	0	0.52	0.24	175.99	133	133
Shin Kong Commercial Bank	901,903	443,971	9,527	5,505	2,469,960	1,030,868	3,443,457	28,409	0.19	0.01	550.72	7,214	19,972
Sunny Bank	63,006	35,160	2,284	730	311,505	39,228	210,815	485	0.58	0.02	1,276.88	0	2,440
Cota Commercial Bank	15,845	11,006	352	69	38,303	11,764	103,215	60	0.48	0.00	2,822.37	146	710
Union Bank of Taiwan	1,803,668	788,873	12,969	20,731	5,250,178	2,355,061	3,995,161	141,909	0.33	0.00	124.19	14,429	43,971
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,425,417	957,091	10,539	6,891	5,694,611	4,182,872	4,495,193	191,507	0.29	0.12	100.71	13,909	47,769
Yuanta Bank(former Fuhwa Commercial Bank)	247,403	90,376	1,397	2,986	496,610	128,865	691,870	1,536	0.33	0.00	1,105.90	570	3,964
Bank SinoPac(by merge of SinoPac Card Services Co., Ltd.)	2,150,714	1,293,605	20,855	10,870	4,960,678	3,737,962	7,009,940	114,662	0.32	0.00	1,244.38	15,664	42,922
E. Sun Commercial Bank, Ltd.	3,585,591	2,452,355	44,058	35,579	10,847,336	5,915,313	15,320,307	148,802	0.24	0.00	2,802.22	35,301	105,892
Cosmos Bank, Taiwan	508,915	201,359	1,580	4,160	1,367,059	213,891	709,773	11,868	1.26	0.75	193.02	6,239	16,365
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,279	6,645	438	94	15,181	1,345	57,130	18	0.40	0.40	532.31	0	823
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,489,755	2,178,584	46,312	33,976	10,453,918	6,688,629	12,325,417	131,471	0.31	0.00	808.41	22,930	65,591
Ta Chong Bank Ltd.	574,912	268,479	6,613	5,910	1,027,694	3,078,145	1,486,296	77,776	0.00	0.00	436.64	10,904	35,792
Jih Sun International Bank	198,081	110,278	677	1,858	572,739	223,398	408,207	13,088	0.33	0.00	402.96	1,687	7,991
EnTie Commercial Bank	203,894	70,046	2,116	2,476	584,826	826,859	434,938	1,694	0.44	0.01	260.58	0	0
Chinatrust Commercial Bank	5,660,413	3,628,822	43,959	36,589	15,988,530	12,657,764	23,577,751	625,249	0.17	0.00	786.64	71,246	195,247
American Express International Inc.	158,624	88,807	2,802	3,058	298,949	0	3,442,810	0	0.13	0.00	652.64	3,044	14,438
Diners Club International Taiwan Ltd.	28,622	10,949	6	239	26,310	3,778	61,204	1,432	2.14	1.42	188.60	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	141,134	94,072	980	1,821	387,505	97,066	267,184	3,203	1.00	0.46	768.25	2,987	7,155
Total	36,303,549	23,126,218	406,697	289,535	114,815,866	67,048,932	151,591,786	2,106,215	0.29	0.04	712.45	396,914	1,205,777

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.