

Important Credit Card Business and Financial Information

2014/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	228,565	119,183	1,865	1,323	255,633	7,812	759,997	1,762	0.40	0.22	401.79	356	7,533
Land Bank of Taiwan	125,212	53,763	774	1,395	215,088	27,424	392,430	761	0.79	0.64	881.12	245	3,840
Taiwan Cooperative Bank	414,505	227,712	5,666	4,316	609,739	154,804	1,851,149	5,208	0.55	0.50	235.11	5,384	19,364
First Commercial Bank	732,165	498,025	9,369	6,562	1,258,510	830,206	3,620,552	14,215	0.10	0.00	2,625.62	3,948	33,569
Hua Nan Commercial Bank	688,101	451,471	16,885	7,406	627,475	647,735	3,125,410	1,014	0.09	0.00	1,407.07	0	15,984
Chang Hwa Commercial Bank	360,692	185,247	9,540	2,836	200,489	35,535	1,032,009	661	0.24	0.15	500.08	1,552	9,467
The Shanghai Commercial & Savings Bank	410,268	204,714	1,153	2,242	783,315	225,462	1,353,673	8,030	0.58	0.19	1,957.04	0	17,741
Taipei Fubon Bank	2,362,464	1,536,365	26,483	25,947	7,091,999	4,526,398	13,769,563	85,597	0.21	0.00	771.39	22,361	180,201
Cathay United Bank	4,589,705	3,244,913	63,765	25,520	14,732,136	9,760,378	27,632,899	283,349	0.11	0.00	2,187.33	24,971	188,684
Bank of Kaohsiung	8,350	4,569	427	67	5,414	124	193,445	150	0.02	0.02	311.21	1	295
Mega International Commercial Bank(former The International Commercial Bank of China)	555,893	373,903	7,935	3,639	1,364,326	588,846	2,628,311	9,524	0.14	0.02	902.31	2,555	24,586
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,855,515	2,445,096	31,804	27,609	17,106,537	9,211,831	19,987,373	195,462	0.45	0.08	820.33	98,513	456,055
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	646,441	382,271	5,645	33,748	3,653,980	1,368,561	3,448,302	12,949	0.28	0.00	8,276.96	10,149	85,809
Taiwan Business Bank	341,204	135,918	2,056	2,153	596,246	88,505	964,748	5,804	0.26	0.03	954.27	1,224	16,581
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	392,538	262,092	8,436	4,670	2,472,722	594,435	1,717,022	12,480	0.57	0.00	432.79	10,545	100,874
Taichung Commercial Bank	148,184	57,015	2,155	628	210,822	25,722	407,318	0	1.66	0.45	502.87	0	5,100
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	618,365	441,607	5,432	8,338	3,390,793	2,417,205	4,385,463	66,604	0.22	0.00	2,128.17	7,739	67,807
Hwatai Bank	10,417	6,895	15	36	21,294	2,766	66,042	0	0.79	0.74	190.92	234	367
Shin Kong Commercial Bank	912,251	441,561	6,892	4,491	2,396,371	1,124,430	3,681,282	29,039	0.15	0.01	297.93	6,388	46,168
Sunny Bank	64,857	37,943	945	472	300,607	50,362	267,403	732	0.42	0.00	977.10	0	6,614
Cota Commercial Bank	16,227	11,278	198	58	37,082	13,797	116,699	20	0.53	0.00	2,902.66	0	1,132
Union Bank of Taiwan	1,782,598	781,598	12,740	16,917	5,179,268	2,545,406	4,900,522	188,362	0.26	0.00	126.19	11,685	96,066
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,450,601	965,043	14,058	6,720	5,561,098	5,033,261	5,171,516	206,913	0.27	0.11	100.55	15,581	105,422
Yuanta Bank(former Fuhwa Commercial Bank)	252,747	93,422	4,879	1,739	471,204	196,408	847,796	1,133	0.27	0.00	1,108.50	1,046	9,300
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,166,449	1,290,406	25,819	23,481	4,898,334	4,116,291	8,147,211	149,340	0.24	0.00	1,534.74	13,164	95,716
E. Sun Commercial Bank, Ltd.	3,626,972	2,487,325	39,365	29,338	10,413,654	6,575,977	18,146,144	197,405	0.22	0.00	2,599.40	34,556	245,458
Cosmos Bank, Taiwan	500,685	200,960	1,639	3,142	1,331,996	421,023	808,843	13,299	1.12	0.75	196.89	6,511	34,534
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,569	6,892	150	100	17,216	1,051	71,212	26	0.00	0.00	10,875.00	0	1,087
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,600,485	2,251,749	70,032	35,641	10,432,569	8,165,198	14,925,396	153,153	0.24	0.00	772.55	14,954	151,930
Ta Chong Bank Ltd.	582,129	281,365	10,582	10,284	976,515	3,438,636	1,786,896	85,299	0.00	0.00	452.34	9,627	74,964
Jih Sun International Bank	195,720	108,582	633	1,230	555,733	246,441	481,222	10,795	0.31	0.00	422.91	1,308	15,429
EnTie Commercial Bank	205,586	70,826	1,387	660	537,903	895,442	457,518	1,790	0.23	0.01	347.59	11,499	11,499
Chinatrust Commercial Bank	5,703,532	3,682,256	42,018	27,521	15,579,080	16,124,405	28,225,512	729,936	0.15	0.00	781.77	60,972	434,608
American Express International Inc.	159,758	88,813	3,354	3,159	312,332	0	3,921,880	0	0.11	0.00	599.24	3,623	23,702
Diners Club International Taiwan Ltd.	27,474	10,802	4	539	23,917	4,463	60,988	2,009	1.96	1.47	561.45	0	1,335
Aeon Credit Card (Taiwan) Co., Ltd.	136,419	96,869	0	1,979	370,776	86,464	275,604	2,514	1.19	0.51	735.08	2,421	17,516
Total	36,885,643	23,538,449	434,100	325,906	113,992,173	79,552,804	179,629,350	2,475,335	0.24	0.03	712.89	383,112	2,606,337

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.