

Important Credit Card Business and Financial Information

2014/September

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	226,834	119,061	992	2,429	252,830	10,565	760,435	1,851	0.23	0.15	573.63	1,444	10,177
Land Bank of Taiwan	124,501	54,399	747	1,362	217,632	27,070	370,216	623	0.83	0.75	813.47	772	5,627
Taiwan Cooperative Bank	419,847	234,126	5,451	5,083	618,134	148,155	1,917,660	5,855	0.65	0.64	221.27	0	19,364
First Commercial Bank	746,388	504,702	11,181	6,042	1,286,670	814,653	3,453,381	14,003	0.14	0.00	2,062.28	4,001	41,557
Hua Nan Commercial Bank	707,869	471,885	20,404	7,138	596,988	695,816	3,170,583	1,050	0.05	0.00	1,626.00	7,227	23,211
Chang Hwa Commercial Bank	374,770	194,496	8,311	2,402	223,895	44,603	1,080,946	552	0.23	0.02	724.59	1,261	12,138
The Shanghai Commercial & Savings Bank	407,811	202,554	1,520	2,969	796,377	221,613	1,213,931	7,073	0.67	0.29	1,782.20	0	21,935
Taipei Fubon Bank	2,362,729	1,578,678	24,926	27,422	6,927,540	4,701,494	15,502,784	83,360	0.19	0.00	823.46	22,159	229,001
Cathay United Bank	4,656,208	3,260,558	60,188	35,825	14,872,233	9,412,751	27,707,778	277,584	0.13	0.00	2,129.16	18,892	227,504
Bank of Kaohsiung	8,768	4,995	178	57	5,700	87	190,439	139	0.24	0.22	320.87	0	295
Mega International Commercial Bank(former The International Commercial Bank of China)	563,219	379,319	8,358	4,840	1,352,435	511,156	2,696,789	9,298	0.19	0.02	832.15	2,212	30,306
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,884,587	2,463,189	30,091	24,705	16,859,686	9,071,259	18,689,860	193,078	0.50	0.07	758.95	45,191	552,646
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	651,912	382,471	5,626	2,979	3,569,741	1,392,529	3,375,803	13,252	0.33	0.00	6,671.38	9,342	104,517
Taiwan Business Bank	340,358	136,898	1,952	2,386	587,857	84,260	933,259	4,678	0.27	0.04	882.25	3,139	21,920
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	399,081	264,582	8,299	5,126	2,419,347	582,074	1,699,796	10,793	0.54	0.00	442.52	10,547	126,707
Taichung Commercial Bank	151,440	57,644	2,324	577	223,273	27,009	393,431	0	2.25	1.05	370.58	0	5,100
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	616,833	440,748	6,029	6,402	3,335,671	2,005,515	4,143,731	60,698	0.23	0.00	2,150.10	8,308	83,786
Hwatai Bank	10,322	6,862	14	47	20,844	4,011	64,229	0	0.54	0.01	192.38	700	1,067
Shin Kong Commercial Bank	915,888	442,530	6,251	6,237	2,361,784	1,067,220	3,982,227	16,537	0.20	0.01	242.84	6,158	57,909
Sunny Bank	65,302	38,069	868	552	296,412	48,135	261,499	309	0.60	0.00	834.26	0	8,663
Cota Commercial Bank	16,304	11,303	146	57	36,292	13,174	110,942	23	0.26	0.00	4,261.96	167	1,890
Union Bank of Taiwan	1,771,951	784,444	11,493	17,242	5,138,454	2,569,366	5,027,343	170,971	0.26	0.00	128.76	11,629	119,577
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,459,554	975,204	14,663	7,597	5,562,036	4,646,975	5,209,358	206,133	0.30	0.10	100.62	15,195	133,144
Yuanta Bank(former Fuhwa Commercial Bank)	277,580	111,687	16,836	2,052	458,818	193,564	994,156	1,143	0.26	0.00	1,154.11	1,365	12,445
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,164,353	1,301,921	22,543	26,678	4,983,193	3,971,152	7,442,324	131,028	0.28	0.00	1,350.03	9,176	116,369
E. Sun Commercial Bank, Ltd.	3,656,085	2,510,917	40,479	27,096	10,570,909	6,028,506	18,072,528	194,529	0.22	0.00	2,621.76	34,745	315,218
Cosmos Bank, Taiwan	497,890	198,437	1,776	3,241	1,298,403	366,851	858,883	12,336	1.18	0.70	198.68	4,802	43,826
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,706	6,829	153	84	16,430	1,228	65,885	38	0.93	0.00	541.80	29	1,116
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,556,034	2,317,760	47,852	112,091	10,506,699	8,059,710	15,173,296	147,686	0.24	0.00	723.59	20,824	193,399
Ta Chong Bank Ltd.	584,459	284,261	7,368	6,079	961,877	3,436,587	1,757,052	80,344	0.00	0.00	452.57	8,604	93,977
Jih Sun International Bank	194,782	109,435	549	979	546,807	233,612	447,644	8,903	0.35	0.00	420.24	1,530	19,079
EnTie Commercial Bank	205,929	70,527	1,287	537	526,271	935,992	481,595	1,408	0.44	0.01	392.04	0	11,499
Chinatrust Commercial Bank	5,724,427	3,704,203	36,311	29,584	15,498,336	15,713,434	27,441,546	709,680	0.16	0.00	772.76	59,634	553,708
American Express International Inc.	160,107	89,417	3,169	3,043	322,632	0	3,914,546	35	0.14	0.00	553.22	1,311	26,325
Diners Club International Taiwan Ltd.	27,092	10,647	4	247	28,385	3,747	61,453	1,634	0.62	0.00	2,434.21	0	2,623
Aeon Credit Card (Taiwan) Co., Ltd.	172,312	91,362	49,632	9,098	368,807	81,739	214,744	2,535	1.33	0.41	826.17	3,220	23,262
Total	37,116,232	23,816,120	457,971	390,285	113,649,398	77,125,612	178,882,072	2,369,159	0.26	0.03	699.17	313,584	3,250,887

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.