

Important Credit Card Business and Financial Information

2014/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	226,228	116,586	1,216	1,957	242,967	16,699	756,915	1,530	0.23	0.17	586.16	653	13,168
Land Bank of Taiwan	123,437	54,848	846	1,102	205,948	28,746	411,370	734	0.57	0.48	1,026.53	733	9,113
Taiwan Cooperative Bank	405,147	238,755	2,676	7,081	587,409	184,345	2,042,499	5,415	0.70	0.68	266.89	4,312	27,334
First Commercial Bank	803,807	546,720	24,906	15,174	1,305,245	911,681	3,929,098	15,025	0.20	0.00	1,628.93	4,931	55,462
Hua Nan Commercial Bank	750,998	514,578	23,459	8,827	633,591	795,064	3,286,369	990	0.04	0.00	1,762.08	7,599	31,305
Chang Hwa Commercial Bank	389,493	208,537	5,254	3,995	241,229	73,380	1,203,556	691	0.21	0.01	726.85	811	15,520
The Shanghai Commercial & Savings Bank	391,762	200,192	1,545	5,668	769,010	229,694	1,317,617	8,504	0.57	0.13	2,429.60	5,065	32,543
Taipei Fubon Bank	2,367,995	1,612,886	28,834	25,208	6,852,281	5,126,969	15,502,211	110,994	0.19	0.00	782.42	24,332	299,264
Cathay United Bank	4,762,856	3,366,147	66,772	32,196	14,779,340	10,195,751	31,713,604	278,577	0.13	0.00	2,176.97	21,216	300,118
Bank of Kaohsiung	9,032	4,839	119	47	5,601	324	170,463	119	0.23	0.03	444.55	0	782
Mega International Commercial Bank(former The International Commercial Bank of China)	569,483	388,042	6,154	4,615	1,303,680	675,449	2,868,565	8,594	0.18	0.02	828.84	3,961	42,065
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,908,755	2,490,900	26,685	30,480	17,355,465	9,792,422	20,839,747	191,626	0.61	0.18	585.18	0	655,150
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	644,352	383,159	6,185	3,685	3,496,219	1,509,068	3,811,476	18,243	0.33	0.00	5,165.96	12,325	137,563
Taiwan Business Bank	337,320	136,434	1,323	2,174	576,677	106,233	927,420	5,882	0.24	0.07	924.37	3,316	29,773
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	412,834	271,035	11,762	5,131	2,289,173	731,285	1,819,516	9,158	0.47	0.00	469.29	12,140	165,294
Taichung Commercial Bank	155,587	58,884	2,714	815	207,695	37,298	427,043	0	1.46	0.47	537.30	0	13,012
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	615,802	440,160	5,790	6,954	3,204,967	2,031,123	4,747,916	76,842	0.24	0.00	2,205.82	9,382	109,836
Hwatai Bank	10,536	6,684	298	49	19,255	3,229	71,326	0	0.75	0.17	169.70	116	1,183
Shin Kong Commercial Bank	919,693	451,622	8,711	5,840	2,259,268	1,296,383	4,819,417	23,383	0.16	0.01	250.99	5,176	77,626
Sunny Bank	66,309	37,594	1,053	550	285,233	44,322	258,242	386	0.24	0.00	1,045.93	1,718	13,629
Cota Commercial Bank	16,091	10,957	197	73	34,273	15,279	103,514	108	0.31	0.00	4,287.47	51	2,331
Union Bank of Taiwan	1,770,774	789,016	16,327	16,824	5,117,956	2,942,253	5,455,167	219,752	0.27	0.00	129.07	12,908	157,887
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,487,776	1,008,679	17,662	10,959	5,355,406	4,717,459	5,559,708	269,213	0.27	0.12	100.55	16,446	188,481
Yuanta Bank(former Fuhwa Commercial Bank)	308,050	146,943	11,287	2,307	474,316	269,653	1,665,459	1,443	0.27	0.00	1,005.65	3,056	19,490
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,178,171	1,325,493	23,874	20,649	4,937,531	4,290,808	8,361,697	145,303	0.29	0.00	1,261.51	14,795	153,536
E. Sun Commercial Bank, Ltd.	3,694,268	2,540,538	57,823	30,439	10,624,912	6,683,856	18,405,341	194,271	0.23	0.00	2,563.28	36,092	421,679
Cosmos Bank, Taiwan	495,474	194,452	1,485	3,542	1,299,553	275,767	859,901	13,234	1.32	0.68	179.61	5,003	59,054
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,544	6,638	98	134	16,450	1,058	70,552	36	1.29	0.60	401.04	0	1,139
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,497,227	2,402,513	56,994	91,666	10,450,731	8,786,143	16,366,886	202,461	0.23	0.00	633.01	21,340	255,960
Ta Chong Bank Ltd.	589,472	291,854	8,876	6,941	916,305	3,671,945	2,007,632	84,642	0.00	0.00	480.89	8,986	120,549
Jih Sun International Bank	192,802	108,546	461	1,057	508,606	232,759	461,743	10,416	0.37	0.00	393.01	2,364	25,729
EnTie Commercial Bank	204,476	71,152	1,304	705	495,296	1,027,403	531,753	1,505	0.08	0.01	417.76	13,019	24,518
Chinatrust Commercial Bank	5,765,205	3,734,067	78,656	50,335	15,348,046	13,887,627	29,539,908	754,784	0.15	0.00	766.78	61,102	738,565
Taiwan Rakuten Card, Inc.	129	35	131	2	0	6	263	0	0.00	0.00	0	0	0
American Express International Inc.	161,517	89,720	3,488	3,106	334,926	0	3,997,118	16	0.19	0.00	418.45	2,402	32,827
Diners Club International Taiwan Ltd.	25,875	10,250	6	724	23,416	2,485	69,428	3,369	1.15	0.03	248.80	0	3,000
Aeon Credit Card (Taiwan) Co., Ltd.	118,021	106,500	715	2,336	347,324	90,194	202,988	3,231	1.53	0.56	775.88	2,896	29,827
Total	37,389,298	24,365,955	505,686	403,347	112,905,300	80,684,160	194,583,428	2,660,477	0.27	0.04	680.01	318,246	4,264,312

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.