

Important Credit Card Business and Financial Information

2015/February

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	225,585	114,319	362	813	237,414	16,461	627,365	860	0.46	0.34	382.97	825	1,143
Land Bank of Taiwan	123,608	54,397	574	456	201,523	27,982	328,060	290	0.25	0.11	2,023.32	851	2,746
Taiwan Cooperative Bank	395,722	237,050	1,876	7,452	582,198	214,326	1,994,729	3,350	0.47	0.44	304.68	13,017	13,017
First Commercial Bank	820,834	561,420	11,428	6,011	1,313,614	947,925	3,489,141	9,349	0.20	0.00	1,611.82	6,004	11,502
Hua Nan Commercial Bank	749,500	521,096	8,874	6,561	646,298	818,601	3,042,831	540	0.11	0.01	1,095.61	0	0
Chang Hwa Commercial Bank	393,646	203,693	4,263	2,283	208,539	81,568	1,000,587	369	0.13	0.01	1,083.38	2,333	2,333
The Shanghai Commercial & Savings Bank	386,692	197,053	1,043	2,236	749,775	214,345	1,007,670	5,307	0.59	0.22	1,963.79	4,359	4,359
Taipei Fubon Bank	2,381,816	1,613,526	22,832	17,030	6,846,999	5,016,188	11,398,446	66,997	0.18	0.00	782.90	26,181	47,674
Cathay United Bank	4,830,914	3,400,863	55,230	22,171	14,468,701	9,985,472	22,958,358	181,971	0.11	0.00	2,229.89	27,508	56,081
Bank of Kaohsiung	9,067	4,395	44	27	5,700	223	122,019	105	0.03	0.03	1,444.05	4	4
Mega International Commercial Bank(former The International Commercial Bank of China)	571,239	386,102	5,339	4,058	1,332,758	716,593	2,337,518	6,789	0.13	0.02	961.68	2,802	6,066
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,929,905	2,501,556	13,368	25,821	17,431,944	9,831,788	18,301,640	121,949	0.61	0.16	598.67	27	113,791
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	637,181	380,200	3,963	12,043	3,434,005	1,614,615	3,000,116	14,700	0.35	0.00	4,744.66	9,479	24,007
Taiwan Business Bank	336,339	134,468	982	1,283	577,368	107,329	909,456	3,634	0.19	0.06	436.31	2,569	4,797
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	421,540	274,861	6,423	3,639	2,269,082	664,940	1,477,927	4,343	0.52	0.00	454.62	11,041	24,115
Taichung Commercial Bank	157,347	59,826	1,808	536	193,177	37,565	364,232	0	2.06	1.02	372.97	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	620,837	443,960	6,915	4,680	3,107,059	1,991,171	3,837,668	44,891	0.28	0.00	2,017.89	5,886	14,291
Hwatai Bank	10,451	6,760	14	52	22,185	4,227	54,652	0	0.93	0.82	189.06	0	0
Shin Kong Commercial Bank	898,152	450,493	8,131	4,039	2,242,435	1,296,845	3,217,688	11,927	0.15	0.01	249.52	5,957	12,445
Sunny Bank	66,977	37,778	861	376	262,978	47,177	220,267	207	0.71	0.02	856.38	0	0
Cota Commercial Bank	16,556	11,162	202	58	35,985	14,229	111,067	44	0.31	0.00	4,596.21	109	109
Union Bank of Taiwan	1,772,811	796,158	10,102	14,682	5,058,782	2,964,661	4,971,421	135,623	0.26	0.00	129.12	11,923	23,473
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,482,479	1,016,220	10,671	21,646	5,420,872	4,682,542	4,497,660	188,446	0.28	0.08	100.36	10,898	22,616
Yuanta Bank(former Fuhwa Commercial Bank)	323,288	158,407	9,708	1,351	436,748	270,582	1,533,584	785	0.23	0.00	1,035.57	850	2,552
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,180,900	1,317,301	13,189	16,520	4,941,508	4,185,987	6,633,517	80,652	0.27	0.00	1,294.25	15,117	29,600
E. Sun Commercial Bank, Ltd.	3,725,189	2,570,752	28,676	18,884	10,482,070	6,836,497	17,298,776	85,942	0.22	0.00	2,495.28	38,319	76,399
Cosmos Bank, Taiwan	497,641	194,197	4,480	3,193	1,311,113	253,889	645,422	7,224	1.45	0.80	175.00	3,554	9,105
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,549	6,519	70	65	16,463	878	58,330	25	0.77	0.00	980.47	435	864
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,530,779	2,415,822	31,093	14,992	10,450,014	8,450,723	13,620,232	113,653	0.25	0.00	592.95	21,253	38,667
Ta Chong Bank Ltd.	591,668	294,166	7,327	6,664	906,083	3,673,130	1,539,524	51,245	0.00	0.00	479.86	6,696	15,987
Jih Sun International Bank	192,012	108,007	383	640	494,578	236,521	378,662	7,137	0.26	0.00	362.67	1,593	4,569
EnTie Commercial Bank	204,291	70,917	800	679	484,802	1,030,543	390,103	1,146	0.29	0.02	452.62	0	0
Chinatrust Commercial Bank	5,826,421	3,793,427	49,341	34,009	14,908,051	13,336,486	25,209,540	479,463	0.16	0.00	725.39	53,846	116,362
Taiwan Rakuten Card, Inc.	2,493	1,295	1,607	1	12	3,787	24,052	0	0.00	0.00	0	0	0
American Express International Inc.	162,219	89,755	2,210	1,923	331,005	0	3,295,782	9	0.08	0.00	677.10	2,472	8,180
Aeon Credit Card (Taiwan) Co., Ltd.	107,848	74,068	243	1,693	330,221	87,844	188,421	3,045	1.57	0.55	782.86	2,854	6,092
Total	37,596,496	24,501,989	324,432	258,567	111,742,059	79,663,640	160,086,463	1,632,017	0.27	0.04	673.76	288,762	692,946

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.