

**Important Credit Card Business and Financial Information**

2015/May

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	226,028	111,872	707	997	228,626	13,737	651,569	1,416	0.18	0.12	730.35	1,165	7,317
Land Bank of Taiwan	123,821	54,262	913	1,261	196,542	23,569	333,466	582	0.21	0.15	2,648.25	285	4,376
Taiwan Cooperative Bank	386,757	233,224	4,120	5,975	557,486	188,229	2,082,549	4,131	0.41	0.37	316.18	4,453	21,940
First Commercial Bank	849,535	573,015	13,193	7,476	1,297,688	940,633	3,730,833	13,284	0.15	0.00	2,062.51	5,488	28,862
Hua Nan Commercial Bank	761,255	537,423	14,462	7,917	618,970	896,321	3,275,031	966	0.17	0.00	942.86	0	6,706
Chang Hwa Commercial Bank	410,605	203,662	6,783	2,428	221,553	94,628	1,091,312	619	0.11	0.01	1,248.70	1,251	6,538
The Shanghai Commercial & Savings Bank	375,313	193,538	1,265	5,212	742,322	200,042	1,105,531	7,498	0.61	0.26	2,119.63	0	13,123
Taipei Fubon Bank	2,375,060	1,611,842	20,966	17,349	6,742,904	4,827,114	13,232,096	95,331	0.19	0.00	733.40	25,570	119,696
Cathay United Bank	4,953,225	3,455,208	61,101	25,577	13,927,581	9,585,444	27,065,725	213,542	0.14	0.00	2,191.93	21,671	125,018
Bank of Kaohsiung	9,062	4,077	43	55	5,482	199	143,705	76	0.14	0.14	550.37	11	19
Mega International Commercial Bank(former The International Commercial Bank of China )	587,299	390,658	9,458	3,853	1,234,572	707,494	2,505,960	7,230	0.16	0.03	876.07	1,897	13,907
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,923,208	2,505,443	17,161	29,603	16,784,629	9,164,451	19,600,007	187,163	0.50	0.10	729.04	52,600	328,459
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	627,266	379,434	6,661	18,486	3,337,943	1,573,600	3,277,932	19,107	0.36	0.00	407.01	12,906	60,130
Taiwan Business Bank	335,888	131,746	1,283	1,410	547,058	108,702	921,854	4,463	0.15	0.06	686.97	3,132	13,736
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	412,118	265,495	2,329	12,490	2,198,903	590,588	1,515,410	9,518	0.45	0.00	478.02	10,851	62,566
Taichung Commercial Bank	161,061	60,611	2,297	741	216,905	35,954	391,812	0	1.77	0.58	433.30	0	6,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	629,135	446,705	8,548	5,999	2,992,449	1,870,326	4,057,063	61,123	0.22	0.00	2,348.15	9,818	47,129
Hwatai Bank	10,332	6,732	18	29	18,968	2,992	62,010	0	1.01	0.42	195.81	0	641
Shin Kong Commercial Bank	893,692	456,522	8,248	4,795	2,178,860	1,221,016	3,459,284	26,454	0.17	0.00	256.83	6,506	30,136
Sunny Bank	68,675	38,731	987	529	268,494	47,135	238,655	338	0.73	0.05	883.65	0	3,537
Cota Commercial Bank	16,804	11,376	223	81	31,596	13,261	125,609	142	0.20	0.00	5,415.69	51	372
Union Bank of Taiwan	1,760,832	789,866	16,399	14,957	4,955,834	2,652,910	5,339,479	142,614	0.28	0.00	128.39	12,965	66,014
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,499,358	1,013,186	11,217	6,079	5,235,006	4,493,986	4,222,756	221,498	0.31	0.11	100.21	13,316	68,516
Yuanta Bank(former Fuhwa Commercial Bank )	357,289	183,957	15,083	1,991	434,657	320,552	2,083,911	1,008	0.19	0.00	1,073.93	1,131	8,743
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,199,962	1,310,331	20,348	14,735	4,883,764	3,965,510	6,999,349	113,792	0.49	0.21	479.40	11,733	67,694
E. Sun Commercial Bank, Ltd.	3,785,419	2,621,789	38,636	19,997	10,282,125	7,188,084	21,111,750	102,958	0.22	0.00	2,315.23	36,192	185,853
Cosmos Bank, Taiwan	499,770	198,578	4,158	6,128	1,265,910	230,879	873,313	9,163	1.35	0.78	182.05	4,980	27,619
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,594	6,253	64	68	18,040	676	62,606	22	1.03	0.00	613.07	0	1,421
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,583,601	2,420,880	30,710	19,342	10,296,179	7,756,534	13,760,842	149,101	0.25	0.01	612.62	21,877	106,353
Ta Chong Bank Ltd.	593,056	296,893	9,778	4,901	887,731	3,500,063	1,739,064	76,436	0.00	0.00	439.34	6,383	37,653
Jih Sun International Bank	191,277	105,018	550	691	476,858	221,132	387,949	5,740	0.31	0.00	287.40	1,522	10,689
EnTie Commercial Bank	201,381	71,057	1,101	551	463,545	1,069,860	431,188	1,212	0.66	0.23	460.37	0	0
Chinatrust Commercial Bank	5,841,873	3,817,898	36,311	35,786	13,914,684	12,615,306	25,241,780	684,834	0.18	0.00	687.19	58,015	295,462
Taiwan Rakuten Card, Inc.	14,333	9,640	4,212	23	3,983	27,062	67,228	32	0.00	0.00	6,054.22	0	0
American Express International Inc.	162,905	89,384	3,062	2,776	319,418	0	4,104,957	1,149	0.07	0.00	545.13	1,775	12,292
Aeon Credit Card (Taiwan) Co., Ltd.	101,844	50,350	189	1,097	297,873	74,259	185,669	3,686	1.94	0.67	740.19	3,587	14,420
<b>Total</b>	<b>37,941,633</b>	<b>24,656,656</b>	<b>372,584</b>	<b>281,385</b>	<b>108,085,138</b>	<b>76,222,248</b>	<b>175,479,254</b>	<b>2,166,228</b>	<b>0.27</b>	<b>0.04</b>	<b>623.52</b>	<b>331,131</b>	<b>1,803,719</b>

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.