

Important Credit Card Business and Financial Information

2015/November

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	228,175	111,757	1,436	2,205	236,207	13,340	610,268	1,586	0.33	0.16	514.90	538	11,455
Land Bank of Taiwan	180,696	95,407	6,246	1,046	212,341	33,732	587,238	792	0.14	0.08	2,214.35	447	8,962
Taiwan Cooperative Bank	404,820	245,358	12,717	3,523	591,626	222,127	2,164,672	4,035	0.43	0.39	276.65	0	38,027
First Commercial Bank	895,478	599,990	10,673	9,314	1,331,348	1,141,850	3,933,449	17,332	0.13	0.00	2,184.25	5,499	59,792
Hua Nan Commercial Bank	799,374	576,415	17,101	8,063	716,746	1,309,001	3,563,024	1,049	0.13	0.00	738.66	0	26,877
Chang Hwa Commercial Bank	439,025	215,182	5,634	2,520	327,061	112,005	1,164,809	596	0.30	0.01	667.87	2,649	14,159
The Shanghai Commercial & Savings Bank	365,010	188,676	1,202	1,880	742,027	196,176	1,037,137	7,124	0.66	0.25	2,167.94	0	25,791
Taipei Fubon Bank	2,270,631	1,622,565	18,247	22,775	6,892,868	5,544,460	14,338,668	97,049	0.16	0.00	759.66	25,829	261,084
Cathay United Bank	5,111,222	3,593,451	65,724	25,769	14,348,303	10,770,883	27,770,358	240,359	0.14	0.00	2,246.90	27,577	292,742
Bank of Kaohsiung	9,047	3,941	36	75	6,562	125	160,428	131	0.36	0.36	204.14	88	173
Mega International Commercial Bank(former The International Commercial Bank of China)	606,285	399,116	8,029	3,723	1,169,149	875,576	2,612,744	7,548	0.20	0.06	559.30	4,271	34,755
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,917,433	2,483,873	17,412	27,935	16,036,473	10,177,713	19,762,057	238,081	0.52	0.09	654.99	53,525	654,681
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	608,590	371,573	6,130	11,505	3,255,843	1,624,159	3,211,157	24,062	0.49	0.00	315.88	11,693	131,937
Taiwan Business Bank	334,795	130,648	3,774	1,571	499,183	94,810	804,158	3,988	0.05	0.01	686.54	3,678	34,438
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	392,434	238,853	1,538	5,316	2,120,455	633,196	1,523,657	11,214	0.40	0.00	506.26	13,653	129,515
Taichung Commercial Bank	192,615	78,280	4,759	1,063	245,769	39,307	422,025	0	2.17	0.74	349.71	0	15,463
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	630,221	440,605	7,205	7,185	2,892,900	1,891,511	4,282,661	59,295	0.26	0.00	2,525.85	8,832	95,008
Hwatai Bank	10,263	6,469	9	15	19,125	2,582	57,208	0	0.79	0.42	193.35	0	985
Shin Kong Commercial Bank	908,712	463,926	5,392	4,928	2,179,155	1,336,675	4,371,339	18,844	0.16	0.00	246.62	5,479	64,547
Sunny Bank	70,605	38,515	803	554	257,759	48,847	225,032	373	0.38	0.00	1,072.49	0	11,672
Cota Commercial Bank	16,739	11,260	99	73	32,031	13,106	102,972	216	0.06	0.00	8,608.12	223	1,260
Union Bank of Taiwan	1,819,742	808,048	19,324	15,490	4,654,201	3,144,920	5,869,567	148,382	0.32	0.00	120.34	14,418	143,887
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,514,014	1,016,025	14,704	10,968	5,061,002	5,876,588	4,512,942	217,189	0.33	0.11	100.43	17,449	160,310
Yuanta Bank(former Fuhwa Commercial Bank)	422,117	238,721	11,595	2,954	436,117	398,638	2,800,570	1,274	0.17	0.00	1,094.83	1,341	16,932
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,171,672	1,321,489	17,847	15,339	5,008,208	3,930,906	6,936,031	126,053	0.40	0.10	625.55	12,360	147,183
E. Sun Commercial Bank, Ltd.	3,929,278	2,752,901	42,964	21,497	10,434,588	8,474,918	20,976,312	110,633	0.23	0.00	1,401.53	37,886	403,360
Cosmos Bank, Taiwan	510,377	208,381	6,375	3,669	1,192,640	376,914	920,076	12,349	1.47	0.78	117.89	6,004	65,939
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,643	6,284	94	98	19,719	559	56,707	50	0.66	0.00	1,017.33	333	2,637
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,579,228	2,449,781	31,850	35,789	10,437,952	9,873,262	16,138,449	154,295	0.26	0.00	558.61	23,200	232,106
Ta Chong Bank Ltd.	603,832	312,262	9,844	6,366	893,949	3,775,322	1,805,002	74,820	0.00	0.00	429.93	9,266	83,581
Jih Sun International Bank	189,550	104,403	422	772	471,866	212,481	379,192	11,738	0.22	0.00	283.70	1,660	20,586
EnTie Commercial Bank	189,125	71,513	1,345	565	433,647	1,171,822	472,281	1,424	0.70	0.28	563.02	0	10,953
Chinatrust Commercial Bank	5,858,670	3,835,651	35,896	38,893	14,111,103	13,214,379	26,776,039	739,510	0.15	0.00	683.39	71,206	688,330
Taiwan Rakuten Card, Inc.	65,450	51,886	9,118	171	33,416	63,926	284,122	485	0.08	0.01	470.43	172	172
American Express International Inc.	162,992	88,936	3,590	2,931	333,719	0	4,087,284	1,324	0.09	0.00	505.70	1,172	27,763
Aeon Credit Card (Taiwan) Co., Ltd.	92,916	41,299	260	986	274,754	67,261	181,293	3,447	1.20	0.19	1,456.42	1,999	29,160
Total	38,513,776	25,223,440	399,394	297,526	107,909,812	86,663,077	184,900,928	2,336,647	0.27	0.03	608.87	362,447	3,946,222

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.