

Important Credit Card Business and Financial Information

2015/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	228,441	112,316	1,319	1,627	234,346	13,802	706,528	1,740	0.30	0.14	538.43	1,001	12,456
Land Bank of Taiwan	185,966	104,126	6,477	1,008	219,743	38,417	761,762	864	0.28	0.15	1,217.81	332	9,294
Taiwan Cooperative Bank	415,179	252,334	13,944	3,715	585,640	235,482	2,470,330	4,452	0.31	0.26	326.72	6,387	44,414
First Commercial Bank	900,003	603,248	11,175	9,629	1,373,754	1,149,403	4,307,798	19,528	0.16	0.00	1,867.11	4,990	64,782
Hua Nan Commercial Bank	810,633	584,547	21,445	9,091	714,957	1,232,550	3,922,417	1,264	0.04	0.00	1,189.10	9,466	36,343
Chang Hwa Commercial Bank	441,163	219,270	3,617	2,877	325,581	116,777	1,266,427	701	0.34	0.02	568.94	2,171	16,330
The Shanghai Commercial & Savings Bank	364,088	188,458	1,051	1,973	729,698	209,010	1,190,625	7,420	0.57	0.16	2,592.17	4,651	30,442
Taipei Fubon Bank	2,251,364	1,628,623	23,178	42,445	6,736,129	5,542,193	16,877,849	108,109	0.17	0.00	741.02	23,137	284,221
Cathay United Bank	5,153,580	3,625,066	72,601	30,243	14,293,354	10,811,705	35,022,958	277,066	0.13	0.00	2,270.15	27,541	320,283
Bank of Kaohsiung	9,036	3,934	32	46	6,579	120	141,276	115	0.33	0.33	215.24	205	378
Mega International Commercial Bank(former The International Commercial Bank of China)	609,550	401,174	8,324	5,059	1,164,227	882,764	2,550,420	7,883	0.20	0.05	569.18	3,403	38,158
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,913,583	2,482,087	17,381	31,414	16,417,118	10,327,758	21,145,761	233,355	0.66	0.18	513.31	0	654,681
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	590,369	368,107	6,598	25,092	3,246,653	1,657,900	3,697,931	24,219	0.48	0.00	348.58	16,328	148,265
Taiwan Business Bank	336,551	133,620	3,406	1,650	486,955	99,216	934,335	5,177	0.07	0.00	654.38	2,989	37,427
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	387,694	235,945	1,329	5,497	2,021,732	699,855	1,648,214	10,621	0.50	0.00	484.97	8,848	138,363
Taichung Commercial Bank	195,966	80,442	4,948	1,232	238,549	42,786	527,530	0	1.44	0.39	445.42	4,836	20,299
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	628,249	438,284	6,360	8,332	2,892,921	1,859,803	4,521,973	61,366	0.24	0.00	2,658.83	9,354	104,362
Hwatai Bank	10,249	6,386	12	25	18,866	2,296	62,224	0	0.45	0.27	206.32	325	1,310
Shin Kong Commercial Bank	908,037	464,420	5,291	6,007	2,144,322	1,400,353	4,380,017	23,358	0.20	0.00	237.16	5,871	70,418
Sunny Bank	70,724	38,212	694	575	254,965	49,772	247,766	408	0.03	0.00	1,269.22	3,018	14,690
Cota Commercial Bank	16,630	11,220	86	74	31,659	17,360	113,656	309	0.26	0.00	6,054.96	13	1,273
Union Bank of Taiwan	1,825,288	812,939	21,256	15,710	4,666,617	3,044,511	5,871,008	174,184	0.31	0.00	117.38	14,448	158,335
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,498,301	1,023,468	13,201	28,931	4,924,783	5,642,372	4,994,291	256,245	0.29	0.08	100.89	16,413	176,723
Yuanta Bank(former Fuhwa Commercial Bank)	431,033	247,819	10,834	2,836	434,929	498,917	3,478,458	1,113	0.15	0.00	1,103.74	1,733	18,665
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,144,920	1,323,940	16,725	43,477	5,017,438	3,893,483	7,787,749	140,110	0.31	0.00	771.20	45,044	192,227
E. Sun Commercial Bank, Ltd.	3,950,889	2,770,051	44,896	23,285	10,448,398	8,179,854	20,448,357	122,763	0.23	0.00	1,390.75	37,872	441,232
Cosmos Bank, Taiwan	506,103	210,520	20,652	24,705	1,152,541	313,999	1,136,109	14,272	1.52	0.86	121.03	4,509	70,448
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,668	6,263	90	65	20,641	486	60,419	50	0.28	0.00	2,207.01	314	2,951
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,550,799	2,464,211	30,325	58,754	10,440,898	9,809,680	16,619,542	200,646	0.25	0.00	557.74	23,636	255,742
Ta Chong Bank Ltd.	606,844	315,178	9,651	6,604	885,312	3,869,412	2,124,825	87,506	0.00	0.00	438.77	11,067	94,648
Jih Sun International Bank	189,146	101,927	408	812	465,999	215,671	438,394	13,367	0.18	0.00	285.96	1,635	22,221
EnTie Commercial Bank	188,328	72,135	1,481	530	426,959	1,232,852	486,624	1,594	0.20	0.01	209.08	12,346	23,299
Chinatrust Commercial Bank	5,858,730	3,837,764	40,360	40,592	14,272,784	13,482,605	29,746,398	835,609	0.15	0.00	672.58	57,919	746,249
Taiwan Rakuten Card, Inc.	73,379	59,552	8,042	209	41,737	78,171	356,658	608	0.05	0.00	751.38	41	213
American Express International Inc.	162,490	88,763	3,143	3,645	340,792	0	4,083,271	1,984	0.11	0.00	410.23	1,781	29,544
Aeon Credit Card (Taiwan) Co., Ltd.	92,233	40,967	174	936	277,453	64,780	164,900	3,066	1.30	0.32	1,250.16	1,863	31,023
Total	38,518,206	25,357,316	430,506	438,702	107,955,029	86,716,115	204,294,800	2,641,072	0.27	0.04	592.70	365,487	4,311,709

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.