

Important Credit Card Business and Financial Information

2016 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	227,489	111,180	280	888	228,396	12,924	576,030	858	0.18	0.10	755.94	1,586	2,620
Land Bank of Taiwan	189,020	106,590	1,844	884	224,183	43,003	619,551	482	0.44	0.32	1,022.76	0	588
Taiwan Cooperative Bank	417,677	256,602	2,904	2,550	602,285	223,107	1,975,498	2,171	0.41	0.37	287.56	5,191	8,961
First Commercial Bank	905,307	602,173	7,645	7,565	1,370,567	1,110,706	3,556,267	10,763	0.17	0.00	1,688.81	5,483	10,969
Hua Nan Commercial Bank	814,633	587,515	11,374	7,798	687,280	1,323,223	3,350,265	596	0.18	0.00	476.56	0	0
Chang Hwa Commercial Bank	441,877	214,683	1,856	2,519	268,799	128,164	1,106,107	392	0.15	0.01	1,004.81	2,931	4,622
The Shanghai Commercial & Savings Bank	361,933	185,561	882	1,823	708,496	196,599	988,424	4,737	0.50	0.16	2,669.77	4,970	4,970
Taipei Fubon Bank	2,232,303	1,618,325	12,594	24,350	6,601,203	5,569,180	12,772,558	40,045	0.18	0.00	709.48	24,081	45,998
Cathay United Bank	5,217,245	3,647,289	49,002	21,386	13,922,408	10,733,793	24,663,997	135,387	0.15	0.00	2,240.35	30,089	58,396
Bank of Kaohsiung	8,989	3,819	21	36	5,861	110	94,878	137	0.74	0.74	185.07	0	2
Mega International Commercial Bank(former The International Commercial Bank of China)	610,480	398,268	6,581	6,798	1,175,238	856,897	2,224,895	4,606	0.19	0.06	553.82	3,089	7,520
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,904,852	2,462,961	11,663	27,185	15,647,395	10,351,932	18,882,165	146,513	0.67	0.22	476.69	0	109,963
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	585,110	361,930	4,037	4,662	3,181,369	1,669,478	2,802,784	11,763	0.47	0.00	352.13	14,294	28,629
Taiwan Business Bank	335,236	132,647	526	962	475,322	38,985	820,315	2,613	0.09	0.03	597.78	1,648	3,695
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	379,876	229,180	938	3,943	1,997,024	657,645	1,274,841	6,457	0.39	0.00	526.69	14,120	26,101
Taichung Commercial Bank	196,428	80,379	1,470	843	223,017	44,387	435,421	0	1.99	0.78	321.20	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	626,559	433,466	4,868	6,611	2,834,456	1,693,006	3,624,896	28,330	0.22	0.00	2,751.90	8,643	16,606
Hwatai Bank	10,253	6,367	12	13	20,114	3,166	47,703	0	0.86	0.44	201.36	0	0
Shin Kong Commercial Bank	905,964	459,934	6,302	8,565	2,159,512	1,394,197	3,227,166	13,519	0.19	0.01	248.23	5,920	11,792
Sunny Bank	71,326	38,457	769	513	254,739	57,126	212,919	92	0.42	0.00	947.56	0	0
Cota Commercial Bank	16,721	11,042	155	58	27,740	13,707	103,194	143	0.30	0.00	6,109.14	258	490
Union Bank of Taiwan	1,827,844	823,889	14,050	14,991	4,559,671	2,987,429	5,328,600	92,077	0.26	0.00	117.76	12,935	27,096
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,455,856	1,029,753	9,579	6,171	5,402,613	5,233,126	4,305,557	120,704	0.33	0.11	100.66	17,248	31,319
Yuanta Bank(former Fuhwa Commercial Bank)	447,881	259,008	8,050	2,297	446,820	323,784	2,804,026	516	0.14	0.00	1,092.53	1,779	2,989
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,144,364	1,310,499	22,296	15,825	5,011,596	3,917,363	6,415,981	70,034	0.32	0.00	740.24	15,239	27,363
E. Sun Commercial Bank, Ltd.	3,981,435	2,793,191	28,309	18,213	10,520,439	8,894,833	21,143,684	58,373	0.23	0.00	1,312.73	39,017	77,829
Cosmos Bank, Taiwan	503,962	219,309	2,087	3,548	1,147,021	313,000	926,061	7,396	1.61	0.99	121.44	4,576	11,032
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,710	6,245	72	59	21,439	381	48,069	15	0.42	0.00	1,414.47	0	183
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,572,326	2,469,488	22,235	19,353	10,300,088	9,808,696	14,725,943	93,862	0.25	0.00	560.36	24,721	49,769
Ta Chong Bank Ltd.	611,478	316,670	7,546	5,756	873,720	3,794,199	1,631,204	46,596	0.01	0.01	426.23	7,375	16,752
Jih Sun International Bank	187,893	101,028	340	873	453,560	233,538	381,029	5,910	0.15	0.00	302.83	869	2,552
EnTie Commercial Bank	185,967	71,522	625	428	420,359	1,233,897	413,750	705	0.36	0.00	254.27	0	0
Chinatrust Commercial Bank	5,858,581	3,838,481	30,840	28,886	14,217,483	13,257,888	25,755,715	460,829	0.16	0.00	653.50	67,317	125,523
Taiwan Rakuten Card, Inc.	86,358	69,482	5,085	338	93,371	82,941	368,859	198	0.09	0.03	346.49	0	0
American Express International Inc.	162,645	87,706	2,728	2,431	342,677	0	3,303,495	1,376	0.15	0.00	476.87	2,242	4,458
Aeon Credit Card (Taiwan) Co., Ltd.	90,032	40,175	46	1,154	272,829	62,970	168,932	2,020	1.07	0.29	1,496.62	2,570	5,113
Total	38,588,610	25,384,814	279,611	250,275	106,699,090	86,265,380	171,080,779	1,370,215	0.28	0.04	582.54	318,191	723,900

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.