

## Important Credit Card Business and Financial Information

2016 July

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	228,231	108,199	956	828	228,558	9,059	589,529	1,267	0.26	0.09	657.43	637	6,477
Land Bank of Taiwan	221,246	115,874	9,589	866	259,215	54,510	763,036	855	0.42	0.20	1,211.81	1,101	9,176
Taiwan Cooperative Bank	430,729	260,044	5,437	3,117	615,898	417,836	2,349,611	3,386	0.21	0.18	344.10	4,856	28,179
First Commercial Bank	933,652	617,942	9,276	8,693	1,397,575	1,098,613	3,889,009	16,323	0.18	0.00	1,832.46	5,464	39,349
Hua Nan Commercial Bank	851,865	618,880	14,191	8,331	726,607	2,099,547	3,467,870	1,171	0.11	0.00	610.83	213	24,878
Chang Hwa Commercial Bank	436,111	209,581	3,603	2,840	283,989	194,427	1,148,545	640	0.39	0.01	677.62	0	12,256
The Shanghai Commercial & Savings Bank	357,121	178,822	1,039	1,774	717,488	188,098	1,017,584	6,488	0.79	0.35	1,834.23	0	14,866
Taipei Fubon Bank	2,303,207	1,680,246	27,509	46,879	6,345,577	7,381,457	15,977,028	49,985	0.16	0.00	733.29	22,320	164,481
Cathay United Bank	5,471,673	3,735,720	141,186	25,658	14,377,112	11,780,284	26,164,034	171,754	0.13	0.00	2,406.65	27,002	214,561
Bank of Kaohsiung	9,797	4,474	171	52	7,445	125	164,470	189	0.17	0.06	364.62	2	863
Mega International Commercial Bank(former The International Commercial Bank of China )	614,076	407,113	6,880	5,541	1,154,185	823,476	2,356,185	5,525	0.19	0.08	522.12	4,010	27,019
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,898,698	2,453,663	15,023	26,322	15,772,554	9,790,141	19,575,469	224,065	0.47	0.09	637.63	111,668	478,404
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	559,107	344,457	4,600	3,923	3,066,488	1,582,284	2,932,972	21,037	0.38	0.00	407.88	17,738	95,465
Taiwan Business Bank	333,230	127,412	649	1,213	458,945	92,329	831,406	4,364	0.06	0.01	161.37	1,707	15,676
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	363,716	218,293	1,938	4,371	1,906,666	665,024	1,275,002	8,460	0.43	0.00	540.40	13,174	82,495
Taichung Commercial Bank	198,485	78,691	1,727	1,189	258,578	42,200	459,736	0	1.48	0.10	408.06	6,461	16,482
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	613,290	422,864	5,435	10,547	2,728,689	1,651,312	3,865,041	53,411	0.27	0.00	2,526.53	7,303	52,292
Hwatai Bank	10,210	6,316	10	29	17,858	1,835	50,074	0	1.92	1.91	190.19	0	288
Shin Kong Commercial Bank	909,283	475,761	7,474	8,770	2,055,573	1,521,557	3,190,407	14,257	0.26	0.04	239.64	5,561	38,211
Sunny Bank	85,428	47,909	1,875	844	240,869	60,442	252,949	227	0.32	0.00	958.52	0	7,170
Cota Commercial Bank	17,092	11,169	139	63	31,124	13,059	114,110	54	0.15	0.00	8,023.09	151	1,289
Union Bank of Taiwan	1,818,151	841,155	17,772	28,711	4,606,572	2,934,621	5,904,827	82,916	0.31	0.00	119.84	14,916	94,775
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,477,146	1,023,736	10,109	6,607	4,858,686	5,963,085	4,207,199	190,924	0.36	0.11	100.51	15,990	109,741
Yuanta Bank(former Fuhwa Commercial Bank )	523,401	319,536	12,155	2,942	458,747	483,046	3,548,100	751	0.14	0.00	1,167.34	2,504	11,731
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,325,326	1,333,119	53,893	22,819	4,908,014	4,315,816	6,975,492	111,327	0.34	0.00	600.92	15,428	104,861
E. Sun Commercial Bank, Ltd.	4,185,866	2,907,198	40,121	26,067	11,010,842	12,073,468	23,687,183	163,712	0.24	0.00	1,139.20	38,084	267,016
Cosmos Bank, Taiwan	509,432	198,068	3,875	6,499	1,108,966	425,240	938,910	9,140	1.37	0.89	128.98	9,880	43,975
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,856	6,000	47	56	22,600	205	53,840	15	1.95	0.51	435.41	0	571
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,610,218	2,516,954	31,512	26,462	10,178,718	13,354,719	15,703,652	122,597	0.23	0.00	602.09	20,261	160,212
Ta Chong Bank Ltd.	610,040	323,940	8,419	6,177	924,135	3,714,245	1,817,739	76,116	0.02	0.01	457.22	9,123	61,542
Jih Sun International Bank	183,939	100,294	388	1,404	448,787	223,382	376,948	5,373	0.30	0.00	212.50	1,809	9,442
EnTie Commercial Bank	182,258	70,389	764	476	392,410	1,252,896	419,332	1,332	0.31	0.01	280.82	0	10,462
Chinatrust Commercial Bank	5,915,155	3,838,292	41,319	31,143	14,441,487	15,799,128	24,732,784	680,845	0.15	0.00	616.01	59,215	424,092
Taiwan Rakuten Card, Inc.	147,986	110,947	10,056	689	101,525	146,742	589,879	1,136	0.15	0.08	238.33	195	750
American Express International Inc.	166,231	112,856	3,798	3,444	340,145	0	3,838,329	1,822	0.14	0.00	408.20	1,843	14,860
Aeon Credit Card (Taiwan) Co., Ltd.	87,511	37,174	192	525	268,993	50,742	149,507	3,206	0.73	0.20	2,302.93	1,709	14,935
<b>Total</b>	<b>39,601,763</b>	<b>25,863,088</b>	<b>493,127</b>	<b>325,871</b>	<b>106,721,620</b>	<b>100,204,950</b>	<b>183,377,788</b>	<b>2,034,670</b>	<b>0.25</b>	<b>0.03</b>	<b>600.76</b>	<b>420,325</b>	<b>2,658,842</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 where 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.