

## Important Credit Card Business and Financial Information

2016 August

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	228,765	108,423	1,131	984	226,068	8,705	685,926	1,278	0.30	0.11	586.59	537	7,014
Land Bank of Taiwan	224,140	121,966	3,457	929	260,207	52,213	921,018	1,012	0.43	0.33	805.90	1,424	10,600
Taiwan Cooperative Bank	433,195	262,343	5,894	3,519	617,560	206,205	2,583,566	3,219	0.35	0.29	297.28	0	28,179
First Commercial Bank	940,887	625,038	13,824	9,783	1,415,354	1,055,179	4,312,713	16,261	0.15	0.00	2,003.25	5,944	45,293
Hua Nan Commercial Bank	856,590	624,183	13,997	8,712	761,449	1,993,522	3,980,757	1,205	0.16	0.00	476.25	0	24,878
Chang Hwa Commercial Bank	435,450	210,553	3,724	3,143	353,197	173,298	1,362,392	684	0.30	0.01	713.10	5,432	17,688
The Shanghai Commercial & Savings Bank	356,111	178,229	1,356	2,366	715,462	189,513	1,068,610	6,828	0.67	0.16	2,538.18	6,304	21,170
Taipei Fubon Bank	2,302,488	1,701,094	29,236	29,955	6,263,732	7,806,120	18,554,014	48,812	0.15	0.00	762.44	22,962	187,443
Cathay United Bank	5,682,321	3,877,832	245,426	34,778	14,364,062	11,234,646	36,350,403	274,429	0.12	0.00	2,451.35	28,322	242,883
Bank of Kaohsiung	9,916	4,614	209	90	7,438	118	157,051	191	0.27	0.15	257.12	0	863
Mega International Commercial Bank(former The International Commercial Bank of China )	616,231	410,382	8,679	6,524	1,141,199	764,487	2,564,718	5,610	0.16	0.06	607.87	4,008	31,027
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,895,006	2,457,443	16,852	31,774	15,813,441	9,599,381	19,927,082	215,838	0.47	0.09	665.25	58,260	536,664
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	559,705	343,121	4,805	4,559	3,031,065	1,568,724	3,205,455	22,440	0.36	0.00	423.23	15,983	111,448
Taiwan Business Bank	332,096	127,167	923	1,767	451,382	85,284	894,405	4,567	0.12	0.02	142.08	2,397	18,073
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	359,926	218,005	1,373	4,883	1,888,187	622,172	1,458,114	10,300	0.42	0.00	544.59	10,559	93,054
Taichung Commercial Bank	198,913	78,621	2,271	1,253	256,428	41,112	534,131	0	1.74	0.40	311.51	0	16,482
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	608,037	419,621	5,959	11,212	2,688,423	1,590,780	4,269,785	54,165	0.24	0.00	2,713.19	8,409	60,701
Hwatai Bank	10,197	6,309	12	14	19,734	2,654	56,937	0	1.71	1.70	227.84	0	288
Shin Kong Commercial Bank	909,100	481,519	9,239	9,422	2,034,497	1,409,603	4,455,387	16,073	0.24	0.02	244.87	6,559	44,770
Sunny Bank	86,675	49,260	2,045	797	242,374	61,737	304,032	266	0.57	0.00	803.17	0	7,170
Cota Commercial Bank	17,129	11,223	166	76	31,695	13,592	111,084	36	0.44	0.00	5,410.25	131	1,420
Union Bank of Taiwan	1,980,175	933,751	187,202	25,178	4,659,314	2,798,607	7,096,957	92,423	0.29	0.00	120.00	15,957	110,732
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,480,131	1,021,853	11,188	8,227	4,710,693	5,775,250	4,720,136	235,689	0.39	0.11	100.50	16,500	126,241
Yuantan Bank(former Fuhwa Commercial Bank )	537,567	331,624	15,757	3,045	452,237	469,389	4,087,224	739	0.13	0.00	1,163.02	2,060	13,791
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,953,697	1,353,340	17,251	388,880	4,896,801	4,124,830	7,292,624	129,908	0.33	0.00	611.38	14,752	119,613
E. Sun Commercial Bank, Ltd.	4,205,723	2,925,684	44,584	24,727	11,088,748	11,434,919	26,510,834	189,339	0.24	0.00	1,081.82	38,277	305,293
Cosmos Bank, Taiwan	509,297	198,061	8,020	8,166	1,097,085	305,387	1,050,670	10,008	1.24	0.76	134.99	10,008	53,983
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,838	5,957	45	63	22,192	171	57,307	8	1.29	0.00	718.57	732	1,303
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,617,163	2,538,375	35,657	28,712	10,161,097	13,150,022	18,627,438	147,527	0.22	0.00	611.99	22,096	182,308
Ta Chong Bank Ltd.	595,654	324,591	7,914	22,208	936,963	3,674,487	2,058,084	80,403	0.01	0.01	470.20	14,355	75,897
Jih Sun International Bank	180,962	100,333	425	3,402	443,207	217,581	446,340	5,436	0.27	0.00	223.52	1,050	10,492
EnTie Commercial Bank	181,593	70,257	850	474	383,637	1,277,375	474,264	1,216	0.40	0.01	302.52	0	10,462
Chinatrust Commercial Bank	5,909,323	3,837,933	45,644	44,674	14,440,259	15,263,027	29,240,269	716,152	0.15	0.00	611.01	57,048	481,140
Taiwan Rakuten Card, Inc.	160,533	121,511	12,745	486	107,268	160,523	642,159	1,575	0.13	0.04	274.46	322	1,072
American Express International Inc.	167,394	113,374	3,943	2,780	334,679	0	3,569,761	1,778	0.17	0.00	349.97	3,277	18,137
Aeon Credit Card (Taiwan) Co., Ltd.	87,121	36,968	138	591	265,661	48,171	146,074	2,718	0.73	0.20	2,341.68	1,327	16,262
<b>Total</b>	<b>39,642,049</b>	<b>26,230,558</b>	<b>761,941</b>	<b>728,153</b>	<b>106,582,795</b>	<b>97,178,784</b>	<b>213,777,721</b>	<b>2,298,133</b>	<b>0.25</b>	<b>0.02</b>	<b>604.87</b>	<b>374,992</b>	<b>3,033,834</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

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.