

Important Credit Card Business and Financial Information

2016 September

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	229,685	108,569	1,403	773	227,510	8,564	591,923	1,125	0.36	0.14	500.68	501	7,515
Land Bank of Taiwan	226,874	123,797	3,130	750	273,104	49,967	802,498	842	0.35	0.20	1,327.90	2,632	13,232
Taiwan Cooperative Bank	434,661	264,265	4,428	3,048	632,591	204,449	2,298,644	3,452	0.30	0.22	335.78	6,157	34,336
First Commercial Bank	944,592	632,028	9,874	8,862	1,422,132	1,010,711	3,768,957	14,321	0.17	0.00	1,874.76	5,490	50,783
Hua Nan Commercial Bank	860,317	624,604	11,612	7,488	746,874	1,722,842	3,471,889	996	0.07	0.00	769.90	11,522	36,400
Chang Hwa Commercial Bank	433,112	210,300	2,596	3,545	368,688	163,663	1,202,909	490	0.35	0.01	666.76	2,636	20,324
The Shanghai Commercial & Savings Bank	355,758	177,470	1,428	1,781	736,921	183,239	1,046,060	7,095	0.87	0.35	1,771.86	0	21,170
Taipei Fubon Bank	2,381,409	1,699,013	105,020	26,099	6,311,070	8,321,286	15,414,178	44,722	0.16	0.00	744.73	24,720	212,163
Cathay United Bank	5,819,486	3,987,545	167,547	30,382	14,403,009	10,716,675	28,436,766	226,868	0.13	0.00	2,434.67	31,589	274,472
Bank of Kaohsiung	9,995	4,621	119	40	7,595	112	161,677	181	0.22	0.11	285.96	52	915
Mega International Commercial Bank(former The International Commercial Bank of China)	605,157	410,685	6,858	17,932	1,156,534	751,060	2,332,768	5,486	0.18	0.05	628.49	2,295	33,322
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,897,079	2,451,755	20,560	28,657	15,625,833	9,428,296	19,323,772	190,571	0.49	0.09	652.89	57,423	594,087
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	551,116	337,897	3,845	12,350	3,022,184	1,563,877	2,821,580	20,955	0.38	0.00	424.54	10,956	122,404
Taiwan Business Bank	331,621	126,622	646	1,121	459,121	81,551	820,864	4,100	0.13	0.00	147.26	2,371	20,444
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	356,338	215,141	998	3,719	1,889,387	579,747	1,341,776	9,266	0.40	0.00	552.70	9,909	102,963
Taichung Commercial Bank	198,983	78,440	1,794	1,090	269,003	43,756	474,355	0	2.03	0.75	248.82	0	16,482
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	603,903	416,222	5,832	9,966	2,680,380	1,542,599	3,807,238	50,395	0.26	0.00	2,557.10	6,834	67,535
Hwatai Bank	10,182	6,286	7	12	19,948	2,825	50,429	0	0.36	0.00	243.44	1,470	1,758
Shin Kong Commercial Bank	906,911	480,883	7,411	9,600	2,067,667	1,268,711	3,638,242	12,493	0.24	0.01	237.57	6,889	51,659
Sunny Bank	87,424	50,234	1,395	647	243,844	61,201	265,218	148	0.01	0.00	1,246.37	3,546	10,716
Cota Commercial Bank	17,140	11,172	108	58	31,725	13,959	115,185	55	0.51	0.00	5,068.36	341	1,761
Union Bank of Taiwan	1,995,367	1,014,822	43,706	28,514	4,724,627	2,711,166	6,477,824	93,471	0.29	0.00	120.43	15,815	126,547
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,512,147	1,016,613	39,453	7,455	4,746,159	5,808,441	4,172,060	189,430	0.40	0.13	100.29	15,940	142,181
Yuanta Bank(former Fuhwa Commercial Bank)	547,435	342,086	11,305	2,894	531,881	481,069	3,954,299	804	0.13	0.00	1,149.50	1,886	15,677
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,952,814	1,340,289	14,308	15,191	4,909,879	3,932,349	6,183,786	113,347	0.33	0.00	602.79	16,569	136,182
E. Sun Commercial Bank, Ltd.	4,220,605	2,936,664	38,711	23,829	11,232,451	10,438,148	24,361,710	178,144	0.24	0.00	1,119.39	37,844	343,137
Cosmos Bank, Taiwan	507,286	198,035	7,647	9,681	1,109,222	338,650	1,012,383	8,883	1.17	0.64	146.30	7,803	61,786
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,823	5,910	41	56	21,865	141	52,031	11	2.45	0.00	517.67	313	1,616
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,624,881	2,542,358	29,640	21,922	10,181,705	12,781,989	16,366,281	155,959	0.23	0.00	611.50	22,035	204,343
Ta Chong Bank Ltd.	597,887	324,881	7,595	5,335	932,445	3,609,817	1,773,563	69,547	0.02	0.02	476.40	13,202	89,099
Jih Sun International Bank	178,704	100,513	368	2,626	449,772	215,409	375,303	5,259	0.28	0.00	245.37	1,703	12,195
EnTie Commercial Bank	181,749	70,301	756	343	382,727	1,277,871	449,745	1,046	0.55	0.13	293.40	0	10,462
Chinatrust Commercial Bank	5,928,093	3,838,080	56,544	37,699	14,633,924	14,504,022	25,263,572	645,018	0.16	0.00	616.15	63,781	544,921
Taiwan Rakuten Card, Inc.	170,451	129,353	10,113	411	117,355	173,012	657,598	1,468	0.16	0.01	292.28	438	1,510
American Express International Inc.	168,562	112,880	3,632	2,464	339,365	0	4,064,483	2,294	0.25	0.00	280.57	2,508	20,645
Aeon Credit Card (Taiwan) Co., Ltd.	86,657	36,274	79	562	267,076	46,918	150,126	2,413	0.80	0.16	2,229.39	1,631	17,893
Total	39,947,204	26,426,608	620,509	326,902	107,175,573	94,038,092	187,501,692	2,060,655	0.25	0.03	605.66	388,801	3,422,635

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.