

## Important Credit Card Business and Financial Information

2017 January

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	237,251	117,561	5,515	1,282	222,721	11,593	616,519	813	0.48	0.22	389.44	687	687
Land Bank of Taiwan	234,869	129,536	1,826	1,017	298,315	55,984	827,092	736	0.40	0.29	873.80	1,618	1,618
Taiwan Cooperative Bank	457,675	280,538	5,334	5,503	647,618	229,931	2,448,277	3,063	0.42	0.37	262.30	0	0
First Commercial Bank	951,889	639,362	7,057	8,798	1,448,702	1,191,549	3,819,447	14,222	0.19	0.00	1,685.27	5,916	5,916
Hua Nan Commercial Bank	926,657	682,734	11,674	10,771	799,835	1,836,000	3,711,588	1,322	0.13	0.00	575.83	0	0
Chang Hwa Commercial Bank	414,315	204,139	2,172	2,754	303,873	147,342	1,173,763	569	0.16	0.01	966.42	1,490	1,490
The Shanghai Commercial & Savings Bank	356,037	176,616	1,778	1,587	698,009	180,752	968,970	5,520	0.80	0.32	705.19	0	0
Taipei Fubon Bank	2,404,632	1,754,427	31,811	20,139	6,142,754	10,520,064	19,150,673	43,230	0.11	0.00	940.74	23,617	23,617
Cathay United Bank	5,907,666	4,205,251	57,478	39,550	15,369,785	10,767,958	32,255,892	188,478	0.13	0.00	2,468.20	30,445	30,445
Bank of Kaohsiung	10,335	4,540	59	48	6,995	85	112,765	205	1.02	0.90	169.03	1	1
Mega International Commercial Bank(former The International Commercial Bank of China )	600,551	413,134	3,177	5,958	1,185,140	872,012	2,443,900	5,425	0.19	0.05	578.78	2,879	2,879
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,877,031	2,438,053	15,462	31,778	16,058,863	10,266,947	21,286,121	178,364	0.53	0.11	593.55	130,181	130,181
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	537,019	328,046	3,831	6,090	2,949,193	1,636,228	2,831,446	19,833	0.47	0.00	220.53	12,288	12,288
Taiwan Business Bank	328,151	124,851	536	1,542	448,666	31,700	896,886	2,913	0.17	0.02	142.86	1,536	1,536
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	346,871	210,680	927	3,334	1,842,820	540,628	1,294,063	7,844	0.39	0.00	550.69	8,776	8,776
Taichung Commercial Bank	204,232	80,231	1,431	1,089	280,259	44,353	507,788	141	2.04	0.88	239.24	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	586,569	403,189	6,094	9,940	2,602,689	1,567,813	4,120,105	46,075	0.26	0.00	2,496.35	7,173	7,173
Hwatai Bank	10,120	6,045	9	22	18,578	1,774	51,975	0	0.92	0.60	270.85	192	192
Shin Kong Commercial Bank	902,076	482,241	5,907	6,709	2,033,301	1,445,285	3,919,448	10,105	0.23	0.02	237.48	6,824	6,824
Sunny Bank	89,408	50,027	1,103	903	239,982	53,091	269,451	230	0.30	0.00	885.32	0	0
Cota Commercial Bank	17,011	11,032	171	142	25,448	15,849	105,315	36	0.31	0.00	6,832.66	225	225
Union Bank of Taiwan	2,009,096	1,097,626	32,204	38,628	4,892,745	2,751,469	7,269,856	91,421	0.29	0.00	121.79	14,904	14,904
Bank Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,487,899	918,391	9,628	312,199	5,066,640	5,477,968	4,355,240	201,117	0.34	0.08	100.45	16,801	16,801
Yuanta Bank(former Fuhwa Commercial Bank )	583,823	376,495	9,171	5,830	473,972	493,946	4,205,893	724	0.12	0.00	1,160.57	1,672	1,672
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,933,187	1,154,297	10,837	12,709	4,862,781	3,573,423	6,298,853	87,008	0.38	0.00	553.53	15,128	15,128
E. Sun Commercial Bank, Ltd.	4,314,117	3,005,237	43,494	23,264	11,573,785	10,122,425	25,049,175	155,223	0.26	0.02	897.75	44,319	44,319
Cosmos Bank, Taiwan	492,069	197,910	8,815	14,855	1,094,793	365,045	995,046	7,726	1.05	0.64	141.64	6,750	6,750
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,625	5,710	17	55	20,878	41	44,834	10	1.17	0.18	756.33	96	96
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,817,341	2,672,764	54,405	13,588	10,163,449	13,468,269	17,300,910	155,648	0.23	0.00	608.01	25,829	25,829
Ta Chong Bank Ltd.	595,585	322,893	7,087	15,169	936,610	3,807,066	1,877,416	38,903	0.00	0.00	503.15	10,150	10,150
Jih Sun International Bank	174,183	98,159	430	753	423,045	207,197	365,612	7,133	0.22	0.00	200.51	1,551	1,551
EnTie Commercial Bank	181,301	69,567	519	402	363,162	1,315,730	449,682	721	0.32	0.02	191.19	0	0
Chinatrust Commercial Bank	6,014,181	3,871,986	64,863	33,265	14,981,748	13,148,452	25,009,487	582,425	0.16	0.00	632.97	63,420	63,420
Taiwan Rakuten Card, Inc.	221,248	160,410	13,022	546	140,372	265,423	737,779	1,456	0.17	0.02	269.73	787	787
American Express International Inc.	170,083	113,398	2,747	2,728	352,883	0	4,091,477	1,890	0.14	0.00	400.00	4,198	4,198
Aeon Credit Card (Taiwan) Co., Ltd.	77,889	35,329	72	3,363	263,769	41,340	150,661	1,935	0.99	0.21	1,882.25	2,170	2,170
Total	40,484,992	26,842,405	420,663	636,310	109,234,178	96,454,732	201,013,405	1,862,464	0.25	0.03	582.82	441,623	441,623

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.