

## Important Credit Card Business and Financial Information

2017 May

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	250,436	132,017	3,424	2,419	214,041	11,415	662,483	835	0.11	0.03	1,115.43	873	7,466
Land Bank of Taiwan	245,669	130,280	4,457	1,135	311,299	50,234	830,446	758	0.43	0.40	701.86	4,270	11,926
Taiwan Cooperative Bank	463,358	283,858	5,673	4,198	644,036	225,069	2,524,662	3,040	0.31	0.25	283.64	5,311	20,756
First Commercial Bank	967,585	634,277	9,571	8,583	1,413,149	1,055,992	3,935,905	14,763	0.22	0.00	1,572.45	5,991	29,829
Hua Nan Commercial Bank	963,079	715,136	20,300	9,753	859,437	2,104,659	4,250,622	1,551	0.25	0.00	390.50	0	15,817
Chang Hwa Commercial Bank	422,277	202,372	3,805	2,730	353,630	147,107	1,270,329	513	0.29	0.02	580.48	3,202	11,094
The Shanghai Commercial & Savings Bank	362,254	183,031	2,451	1,747	688,227	207,772	1,015,044	6,778	0.92	0.45	653.08	0	11,278
Taipei Fubon Bank	2,327,132	1,721,643	26,468	15,220	5,833,130	10,649,293	16,652,000	50,980	0.13	0.00	814.42	24,414	118,992
Cathay United Bank	6,014,751	4,226,244	68,467	38,439	15,492,668	9,327,001	41,202,751	217,212	0.13	0.00	2,486.70	34,488	162,157
Bank of Kaohsiung	10,331	4,202	46	41	7,867	58	131,914	80	0.23	0.23	368.93	2	1,061
Mega International Commercial Bank(former The International Commercial Bank of China )	603,243	400,014	6,236	4,725	1,121,940	758,781	2,535,877	4,582	0.16	0.06	577.36	5,428	17,817
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,899,836	2,444,341	26,572	28,397	15,701,232	9,525,281	19,971,559	189,227	0.64	0.23	480.15	0	307,581
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	539,698	324,315	5,804	4,295	2,856,424	1,533,591	2,926,781	23,852	0.41	0.00	265.71	11,440	65,922
Taiwan Business Bank	325,434	122,659	4,048	2,066	430,396	65,711	888,151	3,172	0.13	0.03	141.64	1,704	11,741
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	334,511	203,018	1,386	4,693	1,743,806	428,951	1,225,933	10,975	0.36	0.00	569.84	10,625	48,068
Taichung Commercial Bank	206,417	80,039	1,670	1,118	274,826	40,891	521,473	341	1.79	0.50	288.32	11,366	11,366
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	583,459	398,769	7,645	7,304	2,475,428	1,506,580	4,358,600	45,921	0.28	0.00	2,511.52	9,535	41,978
Hwatai Bank	10,332	6,021	76	22	16,817	2,366	56,575	0	1.63	0.86	221.66	0	575
Shin Kong Commercial Bank	921,862	490,738	11,113	7,589	1,952,009	1,311,087	4,603,701	10,417	0.27	0.02	228.85	6,188	31,017
Sunny Bank	92,737	50,980	1,720	1,118	227,790	60,272	298,150	226	0.48	0.01	776.28	0	7,600
Cota Commercial Bank	16,620	11,105	119	130	28,957	15,015	120,785	41	0.45	0.00	5,936.78	418	1,413
Union Bank of Taiwan	2,011,831	1,119,448	25,485	26,217	4,971,081	2,698,663	7,533,869	64,833	0.27	0.00	123.84	14,327	75,242
Bank Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,435,232	964,743	13,531	6,976	4,575,234	5,233,860	4,233,108	190,394	0.34	0.08	100.55	16,911	85,571
Yuanta Bank(former Fuhwa Commercial Bank )	629,225	417,933	13,136	6,055	467,746	469,821	4,553,836	708	0.12	0.00	1,246.49	1,860	8,899
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,861,575	1,041,407	24,078	13,438	4,676,046	3,343,695	6,477,637	101,179	0.38	0.00	571.39	13,344	77,832
E. Sun Commercial Bank, Ltd.	4,425,203	3,076,926	60,807	23,288	11,242,047	11,035,687	26,460,392	212,939	0.26	0.02	869.32	41,322	215,589
Cosmos Bank, Taiwan	468,743	193,215	10,301	24,586	1,066,283	357,768	986,046	8,258	0.76	0.47	138.73	5,584	30,056
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,419	5,505	62	162	20,753	17	51,591	12	0.00	0.00	43,151.82	0	863
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,974,064	2,762,337	65,692	13,549	9,929,539	14,223,452	19,587,068	140,843	0.23	0.00	629.68	24,005	125,776
Ta Chong Bank Ltd.	577,684	323,606	6,837	6,912	915,492	3,205,994	1,835,550	52,300	0.03	0.00	533.12	8,253	47,705
Jih Sun International Bank	172,531	98,997	520	801	414,019	199,871	409,119	4,127	0.35	0.00	172.32	1,930	7,163
EnTie Commercial Bank	176,838	68,282	620	428	343,483	1,264,609	446,494	667	0.27	0.03	285.08	0	7,100
Chinatrust Commercial Bank	6,133,357	3,929,785	90,891	46,544	15,051,373	12,147,516	28,367,625	695,374	0.14	0.00	597.88	65,777	314,176
Taiwan Rakuten Card, Inc.	283,795	198,999	15,418	649	172,965	316,524	966,375	2,384	0.21	0.04	229.76	377	2,104
American Express International Inc.	170,746	112,616	2,915	3,196	350,935	0	3,966,260	2,182	0.50	0.00	186.86	1,010	13,044
Aeon Credit Card (Taiwan) Co., Ltd.	75,394	35,207	169	743	256,156	34,404	129,705	2,339	0.76	0.29	2,177.64	2,057	9,905
<b>Total</b>	<b>40,969,658</b>	<b>27,114,065</b>	<b>541,513</b>	<b>319,266</b>	<b>107,100,261</b>	<b>93,559,007</b>	<b>215,988,416</b>	<b>2,063,803</b>	<b>0.26</b>	<b>0.04</b>	<b>563.54</b>	<b>332,012</b>	<b>1,956,479</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 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.