

Important Credit Card Business and Financial Information

2017 June

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	252,030	133,994	3,366	2,157	212,925	11,660	808,856	1,108	0.13	0.06	964.19	557	8,023
Land Bank of Taiwan	250,897	132,392	5,949	1,122	316,490	76,775	1,044,392	750	0.27	0.21	1,337.36	3,332	15,258
Taiwan Cooperative Bank	465,676	284,667	6,512	4,359	657,526	554,801	4,438,240	3,278	0.22	0.20	281.23	4,542	25,298
First Commercial Bank	971,153	637,772	10,326	9,915	1,435,938	1,280,792	5,218,852	17,143	0.19	0.00	1,641.20	5,960	35,789
Hua Nan Commercial Bank	979,116	728,091	26,763	10,135	889,367	2,947,652	5,677,141	2,023	0.05	0.00	953.73	18,290	34,107
Chang Hwa Commercial Bank	424,323	203,151	3,890	2,778	359,509	356,615	2,519,071	652	0.20	0.01	605.02	1,954	13,048
The Shanghai Commercial & Savings Bank	362,268	185,262	2,318	2,304	693,877	335,512	1,424,571	7,889	0.56	0.18	1,026.15	7,339	18,617
Taipei Fubon Bank	2,338,308	1,732,731	31,746	20,570	5,670,198	12,316,414	22,527,968	59,916	0.12	0.00	888.96	23,981	142,973
Cathay United Bank	6,039,950	4,246,296	64,690	39,491	15,588,442	13,567,574	46,889,029	243,943	0.11	0.00	2,569.52	34,692	196,849
Bank of Kaohsiung	10,338	4,129	45	39	7,885	52	147,496	218	0.15	0.15	483.14	203	1,264
Mega International Commercial Bank(former The International Commercial Bank of China)	607,085	399,060	7,628	3,786	1,117,179	1,138,643	3,948,665	4,385	0.15	0.05	608.03	975	18,792
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,906,047	2,456,011	26,163	30,149	16,008,506	9,563,950	20,986,512	192,271	0.61	0.20	492.48	63,306	370,887
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	540,916	323,431	5,635	4,440	2,842,229	1,712,778	3,492,599	23,725	0.39	0.00	223.26	9,711	75,633
Taiwan Business Bank	326,607	124,346	3,775	2,602	433,996	84,166	1,229,575	3,574	0.11	0.01	131.11	2,019	13,760
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	330,557	201,665	1,652	4,567	1,753,782	526,713	1,493,257	10,239	0.34	0.00	570.86	7,864	55,932
Taichung Commercial Bank	206,983	80,359	1,935	1,316	286,702	41,186	652,030	340	1.97	0.84	239.98	0	11,366
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	583,808	399,211	8,808	8,459	2,459,232	1,654,344	5,415,695	43,699	0.22	0.00	2,764.09	9,525	51,503
Hwatai Bank	10,394	6,027	96	34	16,618	2,195	64,857	0	0.71	0.66	248.32	589	1,164
Shin Kong Commercial Bank	923,109	492,159	10,316	9,069	1,929,281	1,727,717	5,742,197	10,979	0.22	0.04	227.54	5,352	36,369
Sunny Bank	93,044	50,683	1,187	1,669	228,282	71,174	314,119	317	0.26	0.02	922.77	2,927	10,527
Cota Commercial Bank	16,464	11,093	138	92	28,870	15,787	126,765	20	0.20	0.00	7,905.52	436	1,849
Union Bank of Taiwan	2,011,326	1,126,393	26,830	26,885	5,064,999	3,459,061	8,132,253	71,345	0.27	0.00	123.65	14,163	89,405
Bank Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,441,945	961,262	13,508	6,917	4,511,801	5,411,416	5,362,990	222,139	0.34	0.07	100.53	17,898	103,469
Yuanta Bank(former Fuhwa Commercial Bank)	605,237	428,617	13,173	39,129	526,730	555,158	5,945,878	810	0.11	0.00	1,170.28	2,316	11,215
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,836,342	1,038,061	14,570	39,803	4,668,504	3,930,499	8,945,512	120,122	0.34	0.00	598.62	16,102	93,934
E. Sun Commercial Bank, Ltd.	4,459,673	3,109,359	59,758	25,288	11,391,819	16,412,387	39,036,357	288,768	0.23	0.02	805.09	39,429	255,018
Cosmos Bank, Taiwan	460,688	192,734	7,650	15,753	1,057,733	608,318	1,482,675	8,771	0.67	0.40	148.94	5,359	35,415
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,370	5,473	29	78	22,331	12	56,680	12	0.06	0.00	10,661.41	0	863
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	4,020,610	2,793,273	62,005	15,459	9,914,746	16,706,569	28,825,609	177,548	0.20	0.00	657.93	25,794	151,570
Ta Chong Bank Ltd.	578,136	324,143	7,201	6,690	932,760	3,433,147	2,272,835	53,388	0.00	0.00	575.26	13,115	60,820
Jih Sun International Bank	172,430	100,746	548	649	402,045	247,062	487,212	4,337	0.28	0.00	179.58	2,390	9,553
EnTie Commercial Bank	172,007	68,080	812	418	340,378	1,278,638	444,972	978	0.38	0.04	303.88	0	7,100
Chinatrust Commercial Bank	6,162,937	3,961,419	74,987	44,703	15,225,479	18,749,003	54,837,740	730,184	0.10	0.00	595.94	58,575	372,751
Taiwan Rakuten Card, Inc.	300,183	210,722	16,708	668	203,894	324,528	1,085,232	2,380	0.20	0.05	231.11	565	2,669
American Express International Inc.	170,733	112,006	3,326	3,339	345,593	0	3,912,960	1,720	0.51	0.00	190.93	3,282	16,326
Aeon Credit Card (Taiwan) Co., Ltd.	74,800	33,177	111	745	254,229	33,149	139,387	2,610	0.77	0.13	2,564.38	2,070	11,975
Total	41,118,490	27,297,995	524,154	385,577	107,799,875	119,135,447	295,130,179	2,311,581	0.23	0.03	571.25	404,612	2,361,091

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.