

## Important Credit Card Business and Financial Information

2017 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	250,583	130,719	1,047	3,179	214,850	12,042	699,844	961	0.27	0.16	501.59	1,295	9,990
Land Bank of Taiwan	258,404	137,169	4,579	1,357	328,784	59,299	881,550	840	0.29	0.28	942.75	1,486	18,276
Taiwan Cooperative Bank	469,901	286,370	6,882	4,349	676,209	313,985	2,925,760	3,172	0.27	0.25	270.71	4,802	36,116
First Commercial Bank	982,889	641,282	13,567	9,629	1,449,415	1,174,073	4,397,249	16,809	0.18	0.00	1,818.32	6,288	48,068
Hua Nan Commercial Bank	1,012,112	759,422	32,281	9,886	913,757	2,714,617	4,314,291	1,837	0.20	0.00	423.40	0	34,107
Chang Hwa Commercial Bank	427,191	202,949	3,146	2,777	363,765	239,353	1,331,299	653	0.28	0.01	628.68	2,222	16,320
The Shanghai Commercial & Savings Bank	361,434	186,460	1,713	2,065	680,121	314,251	1,139,504	8,127	0.57	0.18	1,008.15	4,471	23,088
Taipei Fubon Bank	2,349,494	1,749,696	23,748	18,907	5,564,376	12,379,243	18,968,571	57,138	0.12	0.00	849.48	21,907	187,200
Cathay United Bank	5,988,160	4,300,324	57,012	127,308	15,851,544	12,711,025	40,806,791	232,846	0.12	0.00	2,562.07	28,986	260,611
Bank of Kaohsiung	10,553	4,501	217	77	8,562	18	155,796	103	0.19	0.16	403.29	142	1,453
Mega International Commercial Bank(former The International Commercial Bank of China )	628,943	413,814	18,712	4,665	1,113,163	958,587	2,584,369	4,864	0.19	0.07	555.69	2,904	25,236
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,893,290	2,470,965	23,034	23,630	16,097,474	9,468,247	20,004,328	191,735	0.49	0.09	633.98	53,419	530,515
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	542,722	324,966	5,692	4,594	2,847,810	1,527,039	2,987,774	23,106	0.41	0.00	222.87	13,170	101,854
Taiwan Business Bank	325,788	126,427	1,910	2,331	432,601	77,257	1,030,725	3,656	0.15	0.04	218.28	2,487	19,646
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	326,948	200,226	3,878	4,013	1,720,313	463,754	1,276,391	9,626	0.49	0.00	538.57	8,535	74,551
Taihung Commercial Bank	208,532	80,650	2,134	1,145	269,963	40,379	568,542	344	1.31	0.28	344.85	0	20,226
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	586,476	402,385	9,457	7,286	2,433,620	1,645,946	4,840,319	49,246	0.26	0.00	2,528.30	5,700	66,999
Hwatai Bank	10,460	6,129	62	33	16,172	2,780	49,789	0	1.03	0.78	249.84	0	1,164
Shin Kong Commercial Bank	913,705	490,338	7,372	13,197	1,906,920	1,378,659	3,951,477	11,293	0.25	0.04	229.20	5,793	47,785
Sunny Bank	94,203	50,788	1,199	941	228,056	56,798	314,810	432	0.77	0.06	620.61	0	10,527
Cota Commercial Bank	16,349	11,008	144	84	27,753	14,133	124,050	78	0.32	0.00	6,833.00	115	2,058
Union Bank of Taiwan	2,008,893	1,136,130	23,947	24,001	5,218,891	3,158,878	7,375,012	75,608	0.29	0.00	120.70	16,463	121,347
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,456,557	960,943	14,861	7,988	4,456,369	5,526,104	4,386,813	219,415	0.38	0.11	100.60	17,548	138,303
Yuanta Bank(former Fuhwa Commercial Bank )	623,564	440,825	11,902	5,053	480,307	510,118	5,047,488	902	0.11	0.00	1,198.10	2,421	16,034
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,827,861	1,043,873	15,750	18,648	4,676,220	3,816,433	6,948,840	105,078	0.37	0.00	587.96	13,148	122,060
E. Sun Commercial Bank, Ltd.	4,507,083	3,147,153	51,294	27,353	11,726,522	16,102,109	27,051,813	295,974	0.24	0.01	799.93	41,000	338,363
Cosmos Bank, Taiwan	451,788	192,734	4,899	8,712	1,050,690	499,806	1,067,183	8,893	0.84	0.53	122.09	3,798	43,559
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,307	5,417	31	54	20,985	0	54,725	6	0.41	0.00	2,511.41	0	909
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	4,027,192	2,841,303	50,348	56,448	10,078,149	15,622,507	20,606,622	264,642	0.18	0.01	719.26	24,346	201,780
Ta Chong Bank Ltd.	568,437	322,608	6,902	4,906	956,426	3,345,216	2,002,270	49,951	0.00	0.00	596.09	9,788	81,399
Jih Sun International Bank	172,169	100,267	456	566	390,694	245,915	443,405	3,468	0.28	0.00	189.60	1,429	12,750
EnTie Commercial Bank	161,471	67,400	761	437	335,365	1,277,960	456,505	711	0.29	0.01	369.70	5,162	12,262
Chinatrust Commercial Bank	6,219,919	3,992,643	73,899	44,498	15,707,548	15,652,164	32,479,642	729,734	0.13	0.00	573.52	60,542	491,279
Taiwan Rakuten Card, Inc.	326,722	229,467	13,837	793	232,251	356,807	1,175,947	2,895	0.22	0.05	471.62	580	3,707
American Express International Inc.	170,555	112,341	2,909	3,179	347,619	0	4,065,564	1,491	0.22	0.00	410.96	2,079	35,780
Aeon Credit Card (Taiwan) Co., Ltd.	73,673	32,633	139	664	253,721	30,801	128,388	2,171	0.75	0.14	2,576.75	1,599	14,828
<b>Total</b>	<b>41,266,328</b>	<b>27,602,325</b>	<b>489,721</b>	<b>444,753</b>	<b>109,076,985</b>	<b>111,696,303</b>	<b>226,643,446</b>	<b>2,377,805</b>	<b>0.23</b>	<b>0.02</b>	<b>587.50</b>	<b>363,625</b>	<b>3,170,150</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.