

Important Credit Card Business and Financial Information

2017 October

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	246,050	125,126	696	4,070	217,876	11,882	651,088	1,110	0.21	0.10	626.29	1,275	12,514
Land Bank of Taiwan	263,079	139,434	2,959	1,299	344,873	49,975	820,108	815	0.37	0.33	817.35	2,253	23,018
Taiwan Cooperative Bank	472,860	289,981	5,140	3,546	693,869	265,271	2,828,105	2,870	0.28	0.22	299.54	4,307	45,287
First Commercial Bank	993,999	647,280	9,923	8,796	1,455,817	1,183,598	4,253,385	14,647	0.21	0.00	1,621.79	6,468	61,016
Hua Nan Commercial Bank	1,038,322	780,699	24,052	9,184	889,203	2,739,232	4,218,638	2,082	0.14	0.00	522.69	0	51,567
Chang Hwa Commercial Bank	427,901	201,562	1,848	2,268	370,763	176,901	1,243,133	702	0.33	0.01	664.16	1,458	19,824
The Shanghai Commercial & Savings Bank	360,320	184,784	1,508	2,329	712,555	274,947	989,919	6,420	0.64	0.18	1,000.98	4,496	27,584
Taipei Fubon Bank	2,353,966	1,744,029	18,217	18,143	5,525,149	12,310,029	16,253,960	57,754	0.13	0.00	804.74	20,913	229,051
Cathay United Bank	6,000,722	4,307,600	49,273	47,266	16,031,052	11,945,878	35,367,051	208,891	0.12	0.00	2,627.82	32,188	328,026
Bank of Kaohsiung	10,659	4,551	84	36	8,514	15	160,771	76	0.27	0.21	300.08	0	1,552
Mega International Commercial Bank(former The International Commercial Bank of China)	649,642	431,855	14,550	3,845	1,120,697	1,000,549	2,739,211	4,606	0.19	0.07	554.28	3,458	32,028
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,894,123	2,467,472	20,085	21,253	16,095,518	9,861,782	20,596,725	194,832	0.62	0.20	491.65	0	582,459
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	541,329	321,598	4,891	5,978	2,867,374	1,427,214	2,546,664	22,359	0.43	0.00	199.66	12,079	124,959
Taiwan Business Bank	325,264	127,343	1,333	1,755	438,687	74,894	952,394	3,268	0.12	0.01	216.31	2,012	23,878
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	323,729	197,621	2,579	4,132	1,699,749	393,381	1,190,806	8,150	0.51	0.00	548.83	11,676	96,221
Taichung Commercial Bank	209,943	81,227	1,626	1,212	274,232	42,742	524,929	403	1.34	0.06	347.40	0	26,044
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	589,457	406,672	7,783	6,871	2,410,212	1,634,643	4,794,507	39,717	0.30	0.00	2,298.31	8,605	83,107
Hwatai Bank	10,438	6,139	18	36	16,732	2,612	49,460	0	0.14	0.04	302.48	0	1,659
Shin Kong Commercial Bank	898,433	485,556	6,412	17,474	1,908,532	1,258,277	3,917,808	10,095	0.26	0.03	231.89	6,507	59,967
Sunny Bank	93,251	50,288	1,089	2,902	225,163	55,016	277,101	304	0.48	0.02	766.91	0	14,465
Cota Commercial Bank	16,124	10,870	93	119	28,042	13,474	107,706	149	0.25	0.00	8,252.70	346	2,760
Union Bank of Taiwan	2,018,121	1,141,298	21,878	16,287	5,327,021	2,902,630	7,211,582	60,385	0.29	0.00	120.92	16,136	153,948
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,475,967	958,308	17,164	6,255	4,440,006	5,959,973	4,617,615	163,522	0.32	0.09	100.62	16,798	171,856
Yuanta Bank(former Fuhwa Commercial Bank)	639,535	453,009	8,590	4,837	494,173	513,927	5,069,903	905	0.10	0.00	1,187.90	1,556	19,409
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,828,533	1,034,145	13,078	14,643	4,687,565	3,696,262	6,613,737	99,484	0.38	0.00	576.06	15,466	152,121
E. Sun Commercial Bank, Ltd.	4,541,768	3,186,104	44,860	29,320	12,060,456	14,563,026	25,116,737	296,608	0.25	0.00	765.44	44,857	428,662
Cosmos Bank, Taiwan	447,922	192,296	5,091	6,438	1,058,661	456,739	941,429	8,058	0.81	0.49	124.41	7,455	57,912
DBS Bank (Taiwan) Ltd.(by merge of Bowa Bank and acquire DBS bank)	11,738	5,451	9	146	21,574	0	47,553	8	0.80	0.00	1,510.08	31	1,210
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	4,052,114	2,880,065	44,026	29,013	10,236,306	15,750,528	21,020,690	252,230	0.19	0.01	719.29	22,466	247,438
Ta Chong Bank Ltd.	569,975	318,390	5,710	5,922	922,423	3,186,690	1,703,250	45,235	0.01	0.00	609.31	7,869	100,480
Jih Sun International Bank	171,788	100,225	407	586	382,322	243,559	365,006	3,083	0.22	0.00	189.05	1,566	15,786
EnTie Commercial Bank	156,788	66,954	544	403	327,393	1,266,177	422,676	936	0.51	0.15	368.62	0	12,262
Chinatrust Commercial Bank	6,282,550	4,038,716	76,890	46,913	16,217,446	13,151,913	32,945,972	693,247	0.14	0.00	571.87	57,353	614,819
Taiwan Rakuten Card, Inc.	349,815	241,186	10,602	824	257,136	416,848	1,245,548	2,741	0.25	0.05	484.69	723	5,101
American Express International Inc.	168,293	111,330	2,214	3,188	359,271	0	3,875,968	2,096	0.37	0.00	241.40	2,939	41,929
Aeon Credit Card (Taiwan) Co., Ltd.	72,705	32,171	129	668	254,538	31,129	128,540	2,536	0.49	0.15	3,508.02	1,818	18,171
Total	41,507,223	27,771,335	425,351	327,957	110,380,900	106,861,713	215,809,675	2,210,324	0.25	0.03	569.98	315,074	3,888,090

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 where 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.