Important Credit Card Business and Financial Information

Undue

Balance of

Installment

10.11

39,49

202,90

999,00

127,090

191,918

5 865 971

9,676,100

771.79

9,826,731

1,557,127

76.064

597,113

43,038

1,583,852

1,253,288

2 31

53 320

13,72

2.625.09

5,149,855

374 39

3 691 854

9,011,057

9,609,996

3,456,48

215,28

1 251 721

108,509

54 930

12,219,015

82,347,632

285 716

274

9

1,402,38

Monthly

Issuing

Cards

6,02

6,48

12,57

16,419

4,53

1,159

38,553

59.114

253

8,878

16,958

4,520

718

2.183

2,466

4,521

11.526

5,069

168

20.672

11,323

19 500

69.13

65,762

36,644

10,716

60,837

15,202

4,349

526,999

45

897

8 366

86

Active

Cards

109,09

109,70

257,753

610,67

610,159

210,69

181,353

1 652 43

3.718.798

4,204

404.25

2,455,744

353,846

130,310

220,091

79,110

428,25

470,763

42.09

11,105

832.964

1,031,779

294.814

1.319.666

2,854,20

2,495,292

321,959

99,930

71.303

93,728

112,89

38.65

3,830,003

220.172

6,090

6.34

Effective

Cards

227,434

202,536

426,307

925,858

838,898

438.53

358,654

2.307.385

5 330 485

9,475

609,493

2,901,368

566,129

333 787

367,548

197,975

620,908

10 240

909,156

82.937

16,925

1.836.494

1,469,664

497.87

2 223 308

4,138,311

508 473

12,823

3,607,035

604,766

185,978

184 130

127,216

165,989

88 249

Total 39,228,141 25,690,223

5,895,792

Issuer

Bank of Taiwan

Savings Bank

Business)

Taipei Fubon Bank Cathay United Bank

Bank of Kaohsiung

Land Bank of Taiwan

First Commercial Bank

Taiwan Cooperative Bank

Hua Nan Commercial Bank

Chang Hwa Commercial Bank

The Shanghai Commercial &

Mega International Commercial Bank(former The International

Commercial Bank of China)
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and

ANZ Bank (Taiwan) Limited (transferred from Australia and New

Zealand Banking Group Ltd. and acquired from ANB AMRO Bank) Taiwan Business Bank

Standard Chartered Bank (Taiwan) (former Hsinchu International Bank

HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai

and by merge of Asia Trust & Investment Corp.) Taichung Commercial Bank

Shin Kong Commercial Bank

Cota Commercial Bank

Union Bank of Taiwan

Far Eastern International Bank(acquire AIG Credit

Card Services Co., Ltd.)

Cosmos Bank, Taiwan

Card Business)

Ta Chong Bank Ltd.

Jih Sun International Bank

Taiwan Rakuten Card, Inc

Chinatrust Commercial Bank

EnTie Commercial Bank

Card(Taiwan) Co. Ltd.'s Credit Card Business) Yuanta Bank(former Fuhwa

Commercial Bank)
Bank Sinopac(by merge of SinoPac

DBS Bank(Taiwan)Ltd.(by merge of

Bowa Bank and acquire DBS bank

Ltd.)
Taishin International Bank (acquire
Chinfon Commercial Bank's Credit

E. Sun Commercial Bank, Ltd.

Banking Co.Ltd.) Hwatai Bank

Sunny Bank

acquire Citibank N. A.'s Credit Card

Monthly

Cancelled

Cards

1,002

962

3,187

9,972

8,877

3,096

2,181

30 921

26,462

18,837

29,263

5,527

1.193

4,311

1,415

7,565

9.169

914

66

17 289

6.272

3.121

24 317

24,029

3.821

25,278

6,350

1,114

42,374

499

336

323,726 104,476,379

3,195

55

10

35

Revolving

Balance

223,83

237,37

586,271

719,157

339.45

730,472

6 287 126

13 828 683

1,134,483

15,348,515

3,074,151

456 628

1,914,116

250,375

2,730,911

18,462

2,037,509

240 568

30,475

4 548 359

4,768,253

432 513

4 884 835

10,556,924

1.097.034

10.134.742

877 384

445.851

398 254

76,080

325,396

14,087,127

20,535

7,017

1,355,442

2016 May

Monthly

Retail Sales

Volume

664,177

780,114

2,470,776

4,073,659

3,777,557

1.251.58

1,055,600

16 459 056

36 226 314

138,270

2,543,996

20,133,271

3,149,908

862.417

1,385,529

500,407

4,068,687

4,443,955

60.056

276 281

113,854

6 248 158

4.630.202

3 621 040

7.434.887

25,282,782

1.073.643

16.077.22

1,931,398

404,370

462 570

475,794

3,845,336

203,975,037

152.400

27,834,319

65,445

Monthly Cash

Advance

Volume

1,336

928

3,636

1,277

621

7,231

61 349

172 243

169

6,21

225,512

24,558

4 269

4,622

52,506

269

177

104 244

239.26

1.013

116.054

179,496

10.76

133,29

85,154

5,379

1.322

1,143

2,028

2.659

2,269,164

780,943

20

17,25

Delinquency

(3 months to

6 months) (%

0.1

0.3

0.3

0.18

0.2

0.3

0.76

0.16

0.12

0.49

0.20

0.48

0.46

0.11

0.43

1.64

0.25

1.30

0.24

0.50

0.23

0.29

0.37

0.14

0.35

0.24

1.65

1.12

0.24

0.01

0.18

0.63

0.16

0.23

0.13

0.76

0.26

0.00

0.01

0.00

0.23

0.00

0.02

0.00

0.18

0.03

615.60

434 80

225.47

210.97

624.15

233,63

441.24

205 20

602.94

23,776

9 327

1,624

59 729

1,703

2.560

346,577

0

119,981

43,786

6,350

308,360

11,447

11,720

1.917.790

414

Unit: NT\$ Thousand; Card Delinquency Monthly Coverage Annual Ratio (over 6 Write-off Write-off months) (%) (%) Amount Amount 0.07 1,021.60 783 5,506 1,446 5,800 0.2 1.099.8 0.31 304.18 405 17,838 0.00 1,952.66 5,989 28,425 0.00 405.31 0 11.557 0.01 1.726 9,906 0.26 2,127.61 0 10,823 0.00 774 01 22.260 119 582 0.00 2 387 17 32 361 158.011 0.49 192.61 0 142 0.07 530.22 3,395 20,298 0.10 646.24 58,405 366,736 0.00 383.48 11,330 65,953 0.00 618.98 2.089 11.039 0.00 524.32 12,128 58,309 0.31 385,95 10,021 0 0.00 2,675,38 5,288 37,987 0.18 189.70 0 288 0.04243.20 4.611 25,680 0.00 831.25 0 3,475 0.00 7,092.75 107 943 0.00 119 46 12.874 66.621 0.09 101.41 15.041 77,410 0.00 1 120 31 1 336 8.014 0.00 650.81 13 556 74 264 0.00 1,220.20 37,787 191,390 1.17 116.47 4 859 29 387 0.00 793.68 0 326

1. Sources: Disclosed by	banks.
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American Express International Inc

Aeon Credit Card (Taiwan) Co., Ltd.

- Disclosure items and definitions:
 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.