

Important Credit Card Business and Financial Information

2016 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	227,434	109,092	754	1,002	223,831	10,110	664,177	1,336	0.11	0.07	1,021.60	783	5,506
Land Bank of Taiwan	202,536	109,703	6,027	962	237,374	39,495	780,114	928	0.34	0.27	1,099.81	1,446	5,800
Taiwan Cooperative Bank	426,307	257,753	6,489	3,187	586,271	202,905	2,470,776	3,636	0.35	0.31	304.18	405	17,838
First Commercial Bank	925,858	610,671	12,577	9,972	1,355,442	999,003	4,073,659	17,258	0.18	0.00	1,952.66	5,989	28,425
Hua Nan Commercial Bank	838,898	610,159	16,419	8,877	719,157	1,402,385	3,777,557	1,277	0.21	0.00	405.31	0	11,557
Chang Hwa Commercial Bank	438,538	210,691	4,538	3,096	339,453	127,096	1,251,587	621	0.32	0.01	593.19	1,726	9,906
The Shanghai Commercial & Savings Bank	358,654	181,353	1,159	2,181	730,472	191,918	1,055,600	7,231	0.76	0.26	2,127.61	0	10,823
Taipei Fubon Bank	2,307,385	1,652,437	38,553	30,921	6,287,126	5,865,971	16,459,056	61,349	0.16	0.00	774.01	22,260	119,582
Cathay United Bank	5,330,485	3,718,798	59,114	26,462	13,828,682	9,676,100	36,226,315	172,243	0.12	0.00	2,387.17	32,361	158,011
Bank of Kaohsiung	9,475	4,204	253	35	7,017	95	138,270	169	0.49	0.49	192.61	0	142
Mega International Commercial Bank(former The International Commercial Bank of China)	609,493	404,255	8,878	18,837	1,134,483	771,792	2,543,996	6,211	0.20	0.07	530.22	3,395	20,298
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,901,368	2,455,744	16,958	29,263	15,348,515	9,826,731	20,133,271	225,512	0.48	0.10	646.24	58,405	366,736
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	566,129	353,846	4,520	5,527	3,074,151	1,557,127	3,149,908	24,558	0.46	0.00	383.48	11,330	65,953
Taiwan Business Bank	333,787	130,310	718	1,193	456,628	76,064	862,417	4,269	0.11	0.00	618.98	2,089	11,039
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	367,548	220,091	2,183	4,311	1,914,116	597,113	1,385,529	4,622	0.43	0.00	524.32	12,128	58,309
Taichung Commercial Bank	197,975	79,110	2,466	1,415	250,375	43,038	500,407	0	1.64	0.31	385.95	0	10,021
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	620,908	428,251	4,521	7,565	2,730,911	1,583,852	4,068,687	52,506	0.25	0.00	2,675.38	5,288	37,987
Hwatai Bank	10,240	6,344	11	10	18,462	2,313	60,056	0	1.30	0.18	189.70	0	288
Shin Kong Commercial Bank	909,156	470,763	11,526	9,169	2,037,509	1,253,288	4,443,955	22,217	0.24	0.04	243.20	4,611	25,680
Sunny Bank	82,937	42,093	5,069	914	240,568	53,329	276,281	269	0.52	0.00	831.25	0	3,475
Cota Commercial Bank	16,925	11,105	168	66	30,475	13,724	113,854	177	0.23	0.00	7,092.75	107	943
Union Bank of Taiwan	1,836,494	832,964	20,672	17,289	4,548,359	2,625,093	6,248,158	104,244	0.29	0.00	119.46	12,874	66,621
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,469,664	1,031,779	11,323	6,272	4,768,253	5,149,855	4,630,202	239,265	0.37	0.09	101.41	15,041	77,410
Yuanta Bank(former Fuhwa Commercial Bank)	497,877	294,815	19,509	3,121	432,513	374,395	3,621,040	1,012	0.15	0.00	1,120.31	1,336	8,015
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,223,308	1,319,666	69,133	24,317	4,884,835	3,691,854	7,434,887	116,054	0.35	0.00	650.81	13,556	74,264
E. Sun Commercial Bank, Ltd.	4,138,311	2,854,201	65,762	24,029	10,556,924	9,011,057	25,282,782	179,496	0.25	0.00	1,220.20	37,787	191,390
Cosmos Bank, Taiwan	508,473	220,172	8,366	3,821	1,097,034	285,716	1,073,643	10,765	1.65	1.17	116.47	4,859	29,387
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,823	6,090	86	55	20,535	274	65,445	20	1.12	0.00	793.68	0	326
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,607,035	2,495,292	36,644	25,278	10,134,742	9,609,996	16,077,221	133,291	0.24	0.00	615.60	23,776	119,981
Ta Chong Bank Ltd.	604,766	321,959	10,716	6,350	877,385	3,456,483	1,931,398	85,154	0.01	0.01	434.80	9,327	43,786
Jih Sun International Bank	185,978	99,930	451	1,114	445,851	215,285	404,370	5,379	0.18	0.00	225.47	1,624	6,350
EnTie Commercial Bank	184,130	71,303	892	499	398,255	1,251,721	462,570	1,322	0.63	0.23	210.97	0	0
Chinatrust Commercial Bank	5,895,792	3,830,003	60,837	42,374	14,087,127	12,219,015	27,834,319	780,943	0.16	0.00	624.15	59,729	308,360
Taiwan Rakuten Card, Inc.	127,216	93,728	15,202	336	76,080	108,509	475,794	1,143	0.23	0.02	233.63	82	414
American Express International Inc.	165,989	112,891	4,349	3,195	325,396	0	3,845,336	2,028	0.13	0.00	441.24	1,703	11,447
Aeon Credit Card (Taiwan) Co., Ltd.	88,249	38,655	156	711	272,072	54,930	152,400	2,659	0.76	0.18	2,205.20	2,560	11,720
Total	39,228,141	25,690,221	526,999	323,726	104,476,379	82,347,632	203,975,037	2,269,164	0.26	0.03	602.94	346,577	1,917,790

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.