

**Important Credit Card Business and Financial Information**

2015/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	226,550	111,561	1,069	885	228,501	13,204	795,381	1,461	0.22	0.09	744.99	582	7,899
Land Bank of Taiwan	133,373	57,172	10,216	1,166	198,641	24,027	437,947	605	0.23	0.08	3,044.10	569	4,945
Taiwan Cooperative Bank	388,946	234,366	6,109	3,960	552,515	326,848	3,606,218	5,362	0.21	0.19	330.57	3,118	25,058
First Commercial Bank	858,292	574,424	14,618	8,647	1,318,567	1,042,923	4,417,109	14,238	0.12	0.00	2,103.06	4,979	33,841
Hua Nan Commercial Bank	765,535	543,281	15,944	8,218	659,043	1,395,354	4,770,410	1,030	0.04	0.00	1,531.51	9,387	16,093
Chang Hwa Commercial Bank	416,148	202,799	7,227	2,492	288,365	93,122	2,566,554	593	0.18	0.04	628.89	96	6,634
The Shanghai Commercial & Savings Bank	372,240	191,826	1,430	4,503	774,337	201,207	1,231,807	7,291	0.47	0.15	2,904.47	4,640	17,763
Taipei Fubon Bank	2,403,451	1,605,158	96,557	68,166	6,792,387	5,499,643	17,457,423	98,170	0.17	0.00	755.01	22,655	142,351
Cathay United Bank	4,988,568	3,469,575	61,177	25,834	14,139,870	11,526,274	36,063,891	250,792	0.13	0.00	2,171.96	23,184	148,202
Bank of Kaohsiung	9,087	3,979	53	29	5,684	193	156,567	177	0.13	0.12	552.94	50	69
Mega International Commercial Bank(former The International Commercial Bank of China )	594,242	394,041	11,200	4,257	1,240,247	819,124	3,649,009	7,463	0.15	0.03	916.66	1,922	15,829
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,923,602	2,499,517	19,298	27,670	16,990,890	8,899,525	21,563,850	187,875	0.43	0.08	745.09	55,312	383,771
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	627,350	379,940	6,173	6,195	3,317,821	1,601,303	3,881,045	19,052	0.37	0.00	376.05	10,651	70,781
Taiwan Business Bank	335,844	131,559	1,339	1,383	545,482	121,579	1,111,102	4,484	0.18	0.05	548.65	4,073	17,809
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	408,790	259,438	2,279	5,435	2,200,414	743,220	1,943,619	10,812	0.39	0.00	486.53	11,611	74,177
Taichung Commercial Bank	162,573	61,045	2,812	732	224,605	35,004	440,609	0	1.94	0.88	365.18	0	6,782
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	631,808	448,016	8,448	5,775	2,970,011	2,355,633	5,251,691	62,621	0.22	0.00	2,488.59	6,699	53,828
Hwatai Bank	10,326	6,728	20	26	19,594	2,535	71,787	0	0.16	0.00	205.96	344	985
Shin Kong Commercial Bank	895,696	454,303	6,639	4,443	2,192,376	1,399,565	5,741,521	21,355	0.14	0.01	244.46	5,473	35,609
Sunny Bank	68,973	39,007	926	537	268,356	54,020	259,078	294	0.39	0.00	937.68	3,670	7,207
Cota Commercial Bank	16,797	11,383	241	109	32,598	13,973	115,203	346	0.42	0.00	4,789.32	10	382
Union Bank of Taiwan	1,775,563	793,914	26,818	12,087	4,987,352	3,238,315	6,354,614	153,257	0.25	0.01	128.81	12,908	78,922
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,490,141	1,009,591	10,752	19,986	5,182,258	6,278,721	7,612,766	222,008	0.25	0.09	100.45	13,081	81,597
Yuanta Bank(former Fuhwa Commercial Bank )	366,464	193,815	10,753	2,264	438,071	474,629	2,804,125	1,082	0.20	0.00	1,003.00	499	9,242
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,203,939	1,305,286	20,670	16,693	4,901,850	4,567,204	10,064,364	124,872	0.45	0.18	476.41	11,241	78,935
E. Sun Commercial Bank, Ltd.	3,791,402	2,641,898	39,004	27,021	10,274,879	8,787,666	29,039,543	138,767	0.19	0.00	2,273.30	35,858	221,711
Cosmos Bank, Taiwan	499,704	200,479	4,485	4,275	1,263,945	848,565	1,623,060	11,770	1.07	0.62	167.74	4,095	31,714
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,597	6,185	67	64	18,465	609	74,986	25	0.93	0.21	535.03	0	1,421
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,564,681	2,415,330	28,031	46,951	10,324,160	9,845,211	21,477,122	186,603	0.23	0.01	595.71	19,567	125,920
Ta Chong Bank Ltd.	597,001	298,069	9,580	5,599	909,959	3,897,512	2,486,322	76,328	0.00	0.00	450.94	4,958	42,611
Jih Sun International Bank	191,037	103,250	577	817	476,913	238,913	464,593	7,077	0.29	0.00	281.21	1,135	11,824
EnTie Commercial Bank	198,271	71,258	1,114	485	457,002	1,085,450	460,834	1,522	0.23	0.01	573.44	10,953	10,953
Chinatrust Commercial Bank	5,834,710	3,814,603	38,912	38,677	13,903,635	14,430,019	40,240,761	766,759	0.16	0.00	677.56	61,996	357,458
Taiwan Rakuten Card, Inc.	20,217	14,176	5,910	49	7,576	27,180	127,776	76	0.11	0.00	489.45	0	0
American Express International Inc.	163,177	89,734	3,562	3,290	316,800	0	3,915,439	1,007	0.11	0.00	426.48	1,103	13,395
Aeon Credit Card (Taiwan) Co., Ltd.	100,984	45,816	188	1,070	292,911	71,088	173,710	3,304	1.84	0.85	718.31	2,380	16,800
<b>Total</b>	<b>38,054,079</b>	<b>24,682,522</b>	<b>474,198</b>	<b>359,790</b>	<b>108,716,080</b>	<b>89,959,358</b>	<b>242,451,836</b>	<b>2,388,478</b>	<b>0.23</b>	<b>0.04</b>	<b>629.84</b>	<b>348,799</b>	<b>2,152,518</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.