

Important Credit Card Business and Financial Information

2016 January

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	227,780	111,723	439	1,473	233,482	13,830	644,529	1,180	0.36	0.16	480.10	1,034	1,034
Land Bank of Taiwan	187,881	106,747	2,808	938	224,554	41,511	707,079	767	0.32	0.20	1,159.16	588	588
Taiwan Cooperative Bank	417,213	256,181	5,492	3,558	600,759	230,064	2,227,203	3,483	0.45	0.41	285.64	3,770	3,770
First Commercial Bank	902,664	604,041	8,832	9,243	1,356,810	1,127,509	3,885,294	14,730	0.17	0.00	1,837.55	5,486	5,486
Hua Nan Commercial Bank	811,668	586,092	13,580	11,592	725,145	1,346,077	3,643,674	996	0.13	0.00	617.36	0	0
Chang Hwa Commercial Bank	441,496	216,481	2,428	3,307	265,085	123,066	1,183,249	623	0.23	0.02	737.10	1,691	1,691
The Shanghai Commercial & Savings Bank	362,874	187,041	1,075	2,289	745,065	208,723	1,111,783	6,611	0.71	0.27	2,054.47	0	0
Taipei Fubon Bank	2,244,059	1,624,544	20,048	27,353	6,722,859	5,556,825	15,872,287	77,836	0.18	0.00	703.17	21,917	21,917
Cathay United Bank	5,189,629	3,635,072	65,142	29,093	14,210,500	10,759,345	29,525,686	254,842	0.14	0.00	2,239.97	28,307	28,307
Bank of Kaohsiung	9,004	3,862	29	60	6,286	115	112,682	192	0.60	0.60	200.65	2	2
Mega International Commercial Bank(former The International Commercial Bank of China)	610,697	400,035	8,074	6,927	1,166,893	878,219	2,486,238	7,201	0.22	0.07	516.94	4,431	4,431
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,910,033	2,472,925	16,462	30,347	16,323,674	10,408,596	20,101,154	212,693	0.55	0.12	598.33	109,963	109,963
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	585,755	366,031	6,802	11,512	3,195,037	1,698,035	3,334,820	21,658	0.46	0.00	351.84	14,335	14,335
Taiwan Business Bank	335,672	133,593	758	1,637	481,224	38,037	913,790	4,341	0.08	0.01	629.46	2,047	2,047
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	383,559	232,396	1,227	4,839	2,014,565	695,111	1,507,540	8,904	0.48	0.00	503.57	11,981	11,981
Taichung Commercial Bank	196,431	80,911	2,048	1,046	249,796	44,241	462,594	0	1.75	0.55	379.33	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	628,302	435,040	7,835	7,782	2,863,325	1,816,003	4,239,226	59,331	0.24	0.00	2,599.79	7,963	7,963
Hwatai Bank	10,254	6,381	18	12	18,590	2,164	56,706	0	0.48	0.29	210.30	0	0
Shin Kong Commercial Bank	908,227	461,335	6,078	5,888	2,129,906	1,411,617	3,244,094	25,552	0.22	0.00	239.45	5,872	5,872
Sunny Bank	71,074	37,965	1,017	667	251,127	52,662	234,446	215	0.25	0.00	1,045.30	0	0
Cota Commercial Bank	16,675	11,122	179	84	32,141	16,895	120,848	221	0.32	0.00	5,630.90	232	232
Union Bank of Taiwan	1,828,785	817,937	19,752	16,255	4,648,229	3,017,066	5,971,295	193,544	0.27	0.00	119.93	14,161	14,161
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,452,400	1,028,632	11,978	57,903	4,951,117	5,407,625	4,840,709	248,500	0.33	0.10	100.42	14,071	14,071
Yuanta Bank(former Fuhwa Commercial Bank)	441,120	253,645	12,023	3,035	489,427	399,274	3,097,612	1,147	0.15	0.00	1,101.92	1,210	1,210
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,137,893	1,316,012	19,448	26,475	5,029,129	3,957,256	7,215,550	131,650	0.33	0.00	742.96	12,124	12,124
E. Sun Commercial Bank, Ltd.	3,971,339	2,783,239	40,643	20,193	10,547,618	8,725,142	22,799,208	103,324	0.24	0.00	1,334.42	38,812	38,812
Cosmos Bank, Taiwan	505,844	215,194	3,766	3,969	1,140,705	308,496	966,528	10,574	1.71	0.98	118.32	6,456	6,456
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,697	6,210	85	56	20,380	428	56,506	17	0.00	0.00	16,852.99	183	183
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,569,444	2,467,784	30,104	11,459	10,400,542	9,707,286	15,622,533	152,066	0.26	0.00	555.90	25,048	25,048
Ta Chong Bank Ltd.	609,693	316,536	9,987	7,091	891,527	3,894,893	1,934,180	79,238	0.00	0.00	428.07	9,377	9,377
Jih Sun International Bank	188,426	101,128	388	1,108	464,784	220,881	401,041	10,390	0.18	0.00	245.08	1,683	1,683
EnTie Commercial Bank	186,868	72,264	1,001	500	422,849	1,256,775	467,504	1,243	0.34	0.01	228.23	0	0
Chinatrust Commercial Bank	5,862,288	3,842,748	33,950	39,839	14,329,791	13,413,550	27,494,278	723,171	0.16	0.00	650.30	58,206	58,206
Taiwan Rakuten Card, Inc.	81,375	65,730	8,122	580	49,547	82,494	352,263	771	0.08	0.00	486.26	0	0
American Express International Inc.	162,348	88,069	2,796	2,938	342,354	0	3,949,473	1,294	0.10	0.00	448.21	2,216	2,216
Aeon Credit Card (Taiwan) Co., Ltd.	91,091	40,668	147	1,521	274,633	63,912	180,116	2,900	1.20	0.31	1,354.60	2,543	2,543
Total	38,552,558	25,385,314	364,561	352,569	107,819,455	86,923,723	190,963,718	2,361,205	0.27	0.03	595.68	405,709	405,709

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.