

## Important Credit Card Business and Financial Information

2016 March

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	227,183	110,496	526	1,294	227,494	11,794	656,115	1,503	0.16	0.04	1,014.14	1,074	3,694
Land Bank of Taiwan	191,841	107,145	3,582	1,047	227,834	42,105	719,750	792	0.29	0.22	1,278.53	2,381	2,969
Taiwan Cooperative Bank	420,731	256,697	6,366	3,458	580,308	205,983	2,455,375	3,854	0.46	0.43	277.25	0	8,961
First Commercial Bank	912,953	602,937	14,170	9,868	1,336,065	1,030,012	4,135,222	16,729	0.21	0.00	1,662.33	5,474	16,443
Hua Nan Commercial Bank	825,306	597,668	21,688	9,915	704,404	1,346,459	3,886,379	1,056	0.05	0.00	882.07	11,557	11,557
Chang Hwa Commercial Bank	442,169	213,014	5,436	3,583	324,755	125,731	1,243,302	435	0.27	0.01	689.45	1,602	6,224
The Shanghai Commercial & Savings Bank	360,660	184,308	1,178	2,451	703,438	195,793	1,141,102	7,117	0.70	0.31	2,006.99	0	4,970
Taipei Fubon Bank	2,284,185	1,624,877	77,249	25,367	6,352,863	5,402,900	17,393,857	62,496	0.19	0.00	699.57	26,222	72,220
Cathay United Bank	5,258,229	3,662,783	73,001	32,017	13,659,812	10,194,375	33,543,988	200,315	0.15	0.00	2,256.14	33,156	91,552
Bank of Kaohsiung	9,092	3,879	139	37	6,605	105	128,337	121	0.63	0.63	179.88	0	2
Mega International Commercial Bank(former The International Commercial Bank of China )	616,103	401,058	13,066	7,443	1,120,074	785,192	2,450,866	5,826	0.23	0.06	516.75	4,681	12,201
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,905,258	2,463,575	19,161	30,586	15,448,237	9,758,545	19,863,969	214,699	0.53	0.13	597.03	128,496	238,459
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	568,953	359,470	6,657	23,154	3,146,728	1,601,402	3,404,443	23,049	0.43	0.00	400.30	11,989	40,618
Taiwan Business Bank	334,641	132,062	925	1,520	462,083	62,144	860,165	4,522	0.11	0.00	609.82	2,542	6,237
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	376,426	227,206	1,464	5,484	1,956,923	622,281	1,405,185	9,780	0.41	0.00	522.18	10,272	36,373
Taichung Commercial Bank	197,694	79,895	3,042	1,430	234,784	43,356	524,816	0	0.98	0.02	636.47	10,021	10,021
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	626,010	430,450	8,172	8,721	2,797,222	1,623,317	4,314,938	43,448	0.22	0.00	2,890.44	7,963	24,569
Hwatai Bank	10,253	6,361	15	12	18,251	2,970	56,259	0	0.57	0.57	210.12	0	0
Shin Kong Commercial Bank	908,858	464,305	13,753	10,859	2,068,598	1,262,811	4,007,207	20,748	0.24	0.02	232.88	4,672	16,464
Sunny Bank	74,345	38,553	3,803	787	244,918	54,904	261,106	394	0.18	0.00	1,114.96	3,475	3,475
Cota Commercial Bank	16,781	11,027	260	92	30,714	13,317	93,340	30	0.09	0.00	8,494.03	329	819
Union Bank of Taiwan	1,837,034	824,913	20,355	11,165	4,546,667	2,743,008	5,811,141	135,818	0.27	0.01	117.67	13,851	40,947
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,459,091	1,034,015	11,405	8,192	4,809,383	5,291,315	4,615,324	208,455	0.36	0.12	100.28	14,968	46,287
Yuanta Bank(former Fuhwa Commercial Bank )	465,202	268,892	19,225	3,076	430,004	346,098	3,579,338	1,328	0.16	0.00	1,128.77	1,890	4,879
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,127,513	1,317,055	31,169	48,020	4,958,608	3,772,909	7,902,326	120,373	0.33	0.00	722.80	17,468	44,831
E. Sun Commercial Bank, Ltd.	4,042,382	2,807,696	83,532	22,585	10,425,620	8,646,928	22,432,645	117,207	0.24	0.00	1,311.27	37,536	115,365
Cosmos Bank, Taiwan	504,968	218,328	4,363	4,131	1,121,577	290,589	1,029,968	9,881	1.76	1.16	125.00	7,231	18,263
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,771	6,158	128	67	20,827	345	58,060	27	0.79	0.00	1,118.27	143	326
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,593,999	2,482,508	31,500	9,827	10,264,349	9,433,385	15,945,827	152,694	0.26	0.00	590.21	23,416	73,185
Ta Chong Bank Ltd.	597,588	319,355	10,684	24,486	865,747	3,596,825	1,979,856	77,929	0.00	0.00	432.99	9,712	26,464
Jih Sun International Bank	187,261	101,162	518	1,150	456,962	232,932	423,644	9,873	0.24	0.00	222.97	1,491	4,043
EnTie Commercial Bank	185,676	71,517	1,217	532	410,723	1,261,912	462,144	1,383	0.46	0.10	265.87	0	0
Chinatrust Commercial Bank	5,852,026	3,817,587	52,769	52,335	14,101,092	12,797,996	28,521,162	752,999	0.16	0.00	644.17	62,510	188,033
Taiwan Rakuten Card, Inc.	100,137	75,969	13,948	300	59,815	92,080	394,896	1,726	0.13	0.01	326.08	187	187
American Express International Inc.	163,348	87,659	4,247	3,544	332,684	0	3,782,889	1,327	0.16	0.00	422.53	1,634	6,092
Aeon Credit Card (Taiwan) Co., Ltd.	89,255	40,086	112	966	275,368	58,473	142,465	2,669	0.99	0.32	1,564.33	1,807	6,920
<b>Total</b>	<b>38,785,922</b>	<b>25,450,666</b>	<b>558,825</b>	<b>369,501</b>	<b>104,731,536</b>	<b>82,950,291</b>	<b>199,626,806</b>	<b>2,210,603</b>	<b>0.27</b>	<b>0.03</b>	<b>600.27</b>	<b>459,750</b>	<b>1,183,650</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.