

Important Credit Card Business and Financial Information

2016 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	227,791	108,865	916	919	224,156	9,616	736,637	1,255	0.11	0.06	1,084.03	334	5,840
Land Bank of Taiwan	213,143	111,704	11,189	1,026	244,235	56,624	894,454	836	0.29	0.17	1,519.65	2,275	8,075
Taiwan Cooperative Bank	428,289	258,879	5,042	3,158	594,854	369,459	4,262,187	3,748	0.18	0.16	318.86	5,485	23,323
First Commercial Bank	930,182	615,496	10,397	9,111	1,380,980	1,174,643	4,688,521	18,451	0.16	0.00	1,902.12	5,460	33,885
Hua Nan Commercial Bank	846,818	615,731	16,722	7,874	698,593	2,277,574	5,875,418	1,297	0.05	0.00	865.35	13,108	24,665
Chang Hwa Commercial Bank	437,252	209,997	4,340	2,845	348,319	216,141	2,689,135	746	0.21	0.00	518.27	2,350	12,256
The Shanghai Commercial & Savings Bank	357,856	180,016	955	1,753	714,894	191,405	1,291,914	6,979	0.60	0.18	2,393.58	4,043	14,866
Taipei Fubon Bank	2,322,577	1,668,400	44,480	29,288	6,312,835	7,187,287	19,799,390	52,161	0.15	0.00	776.54	22,579	142,161
Cathay United Bank	5,356,145	3,725,810	50,306	24,646	14,273,447	12,540,101	38,995,725	168,864	0.11	0.00	2,432.06	29,548	187,559
Bank of Kaohsiung	9,677	4,396	238	36	7,112	90	155,400	137	0.16	0.03	446.98	719	861
Mega International Commercial Bank(former The International Commercial Bank of China)	612,737	405,475	8,411	5,167	1,150,094	886,016	3,402,817	6,555	0.17	0.06	540.58	2,711	23,009
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,899,350	2,455,177	15,308	28,026	15,914,950	9,840,238	21,721,550	213,835	0.57	0.18	513.92	0	366,736
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	558,441	347,929	4,413	12,166	3,050,071	1,588,616	3,616,541	19,419	0.43	0.00	369.82	11,774	77,727
Taiwan Business Bank	333,504	128,662	900	1,183	455,552	99,389	1,125,042	4,067	0.07	0.00	722.66	2,930	13,969
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	366,307	219,123	3,845	4,686	1,907,891	704,497	1,603,929	5,924	0.44	0.00	528.88	11,012	69,321
Taichung Commercial Bank	198,388	79,064	2,581	1,442	252,776	43,144	613,926	0	1.81	0.62	290.54	0	10,021
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	618,402	425,685	5,379	7,885	2,714,361	1,725,030	4,849,461	54,139	0.22	0.00	2,716.32	7,002	44,989
Hwatai Bank	10,235	6,344	24	20	18,933	1,953	66,732	0	1.84	1.40	143.07	0	288
Shin Kong Commercial Bank	910,579	472,834	9,651	8,228	2,051,021	1,657,874	5,487,112	24,095	0.21	0.03	238.78	6,970	32,650
Sunny Bank	84,396	45,411	2,331	872	241,886	65,579	312,850	184	0.00	0.00	1,301.74	3,695	7,170
Cota Commercial Bank	17,054	11,170	232	67	30,575	14,240	119,062	303	0.22	0.00	6,934.47	195	1,138
Union Bank of Taiwan	1,829,090	837,450	18,238	25,642	4,601,175	3,134,015	6,939,049	89,061	0.28	0.00	119.66	13,238	79,859
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,473,641	1,027,424	10,853	6,884	4,769,075	6,155,162	6,728,542	205,055	0.34	0.10	100.28	16,341	93,751
Yuanta Bank(former Fuhwa Commercial Bank)	512,963	310,128	16,592	2,722	439,898	457,227	4,565,805	696	0.13	0.00	1,102.43	1,212	9,227
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	2,294,252	1,323,266	93,488	22,544	4,872,994	4,457,668	10,604,958	105,576	0.31	0.00	632.23	15,169	89,433
E. Sun Commercial Bank, Ltd.	4,171,812	2,885,056	55,502	22,001	10,690,789	10,650,160	34,776,015	160,728	0.23	0.00	1,152.67	37,542	228,932
Cosmos Bank, Taiwan	512,048	199,109	7,194	3,572	1,097,762	545,327	1,530,722	10,466	1.38	0.98	137.82	4,708	34,095
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,865	6,050	102	60	21,291	240	63,270	20	1.17	0.00	776.68	245	571
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,605,168	2,504,880	38,896	40,763	10,127,502	14,018,513	27,434,409	147,886	0.20	0.00	609.03	19,970	139,951
Ta Chong Bank Ltd.	607,861	323,432	9,407	6,259	908,150	3,759,848	2,364,284	75,866	0.01	0.01	456.67	8,633	52,419
Jih Sun International Bank	184,955	100,264	394	1,417	449,708	240,441	481,027	5,370	0.21	0.00	224.70	1,283	7,633
EnTie Commercial Bank	183,233	71,140	907	371	392,052	1,264,344	441,347	1,043	0.24	0.00	250.53	10,462	10,462
Chinatrust Commercial Bank	5,903,543	3,836,418	57,351	49,832	14,201,429	16,783,761	40,845,363	696,565	0.13	0.00	623.16	56,517	364,877
Taiwan Rakuten Card, Inc.	138,145	96,991	11,067	345	85,912	129,123	604,543	1,308	0.17	0.02	272.29	141	555
American Express International Inc.	165,877	113,203	3,770	3,882	330,990	0	3,629,927	1,795	0.15	0.00	389.86	1,570	13,017
Aeon Credit Card (Taiwan) Co., Ltd.	87,804	37,642	115	653	271,713	53,286	151,610	2,515	0.76	0.20	2,164.03	1,506	13,226
Total	39,422,380	25,768,621	521,536	337,345	105,847,975	102,298,631	263,468,674	2,086,945	0.24	0.04	589.91	320,727	2,238,517

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.