

## Important Credit Card Business and Financial Information

2016 December

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	234,851	114,969	4,625	2,170	225,814	9,559	641,049	1,309	0.48	0.20	392.35	656	10,867
Land Bank of Taiwan	233,952	129,511	3,520	1,099	296,000	54,722	902,904	1,008	0.45	0.20	1,026.80	2,179	18,345
Taiwan Cooperative Bank	457,738	278,170	14,319	3,667	635,438	240,262	2,703,441	3,758	0.19	0.14	340.32	4,707	46,819
First Commercial Bank	951,071	640,575	8,179	9,891	1,470,622	1,190,751	4,171,191	17,394	0.18	0.00	1,725.62	5,491	68,241
Hua Nan Commercial Bank	926,221	679,902	16,276	9,511	839,963	1,831,850	4,064,532	1,671	0.06	0.00	904.50	12,366	48,766
Chang Hwa Commercial Bank	424,551	207,437	1,289	2,939	304,242	148,217	1,313,347	586	0.14	0.01	1,003.18	3,896	28,585
The Shanghai Commercial & Savings Bank	355,846	177,568	1,800	1,744	726,614	180,126	1,083,009	7,480	0.73	0.23	861.61	6,243	32,906
Taipei Fubon Bank	2,392,960	1,745,168	37,716	25,008	6,195,011	9,574,588	18,735,418	53,731	0.14	0.00	818.58	22,158	283,596
Cathay United Bank	5,889,738	4,170,575	71,832	39,259	15,371,268	10,861,269	38,956,432	236,940	0.12	0.00	2,459.95	28,344	360,755
Bank of Kaohsiung	10,324	4,601	170	32	7,612	85	133,214	97	0.65	0.57	177.13	96	1,012
Mega International Commercial Bank(former The International Commercial Bank of China )	603,332	416,322	5,874	7,845	1,166,621	870,148	2,511,657	5,020	0.19	0.05	590.29	3,291	41,755
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,883,733	2,445,067	16,906	29,140	16,206,300	10,259,284	20,851,387	203,927	0.67	0.19	481.58	0	713,813
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	539,382	330,412	4,660	17,471	2,960,449	1,578,368	3,006,692	26,868	0.42	0.00	404.75	13,306	164,924
Taiwan Business Bank	329,157	125,384	646	1,504	450,533	83,103	977,574	3,315	0.15	0.01	147.16	3,019	26,785
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	350,232	212,512	1,522	4,515	1,852,279	560,756	1,367,287	9,197	0.40	0.00	549.43	8,983	131,507
Taichung Commercial Bank	203,995	79,552	2,902	1,173	272,738	44,864	549,252	0	1.59	0.37	304.75	0	25,553
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	590,415	405,949	5,131	10,503	2,626,342	1,593,062	4,300,653	56,966	0.28	0.00	2,434.91	8,878	91,957
Hwatai Bank	10,138	6,065	13	16	18,065	1,935	60,576	0	1.12	0.25	206.37	0	1,758
Shin Kong Commercial Bank	902,878	483,351	6,748	8,180	2,018,218	1,445,935	3,739,722	12,564	0.26	0.02	228.32	6,545	70,740
Sunny Bank	89,207	50,260	905	748	241,326	52,034	265,361	191	0.06	0.00	1,141.86	4,757	15,640
Cota Commercial Bank	17,073	11,029	113	99	29,335	15,438	120,007	143	0.29	0.00	6,790.52	693	3,316
Union Bank of Taiwan	2,015,520	1,083,892	32,811	33,890	4,907,907	2,657,214	7,332,375	96,309	0.29	0.00	119.71	14,907	170,739
Bank of Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,790,432	1,095,414	12,466	56,511	4,687,580	5,558,214	4,495,510	221,558	0.36	0.11	100.35	24,133	199,416
Yuanta Bank(former Fuhwa Commercial Bank )	578,740	370,293	13,178	4,617	529,463	528,644	4,541,842	958	0.12	0.00	1,171.18	2,606	20,968
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,935,059	1,273,076	13,282	33,403	4,874,575	3,542,554	6,734,983	111,322	0.38	0.00	569.72	14,986	178,132
E. Sun Commercial Bank, Ltd.	4,293,887	2,990,512	49,072	23,421	11,476,370	10,038,230	27,059,346	201,884	0.26	0.03	928.52	43,974	463,224
Cosmos Bank, Taiwan	498,074	198,100	10,199	14,720	1,089,264	360,938	1,152,132	9,938	0.97	0.62	152.11	5,999	82,563
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,663	5,765	15	69	21,287	47	50,505	12	0.96	0.00	1,006.52	1,147	3,337
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,776,524	2,640,499	76,417	23,459	10,158,107	12,933,478	18,365,950	171,730	0.23	0.00	606.05	22,916	274,583
Ta Chong Bank Ltd.	603,720	325,382	8,243	6,395	937,385	3,737,175	2,072,830	79,173	0.00	0.00	515.59	7,597	121,417
Jih Sun International Bank	174,506	99,902	452	1,548	435,152	202,457	395,912	6,853	0.25	0.00	217.28	1,894	17,449
EnTie Commercial Bank	181,469	69,831	749	352	365,772	1,321,997	482,109	1,050	0.20	0.01	174.88	14,134	24,596
Chinatrust Commercial Bank	5,984,594	3,853,818	57,723	36,103	14,930,278	13,485,122	27,156,801	735,849	0.16	0.00	603.99	64,304	739,019
Taiwan Rakuten Card, Inc.	208,479	153,990	12,794	441	147,491	258,565	812,784	2,162	0.18	0.06	232.86	105	1,759
American Express International Inc.	170,064	113,332	3,729	3,482	344,048	0	4,046,641	1,322	0.19	0.00	296.97	7,727	33,622
Aeon Credit Card (Taiwan) Co., Ltd.	81,081	35,641	109	723	264,866	41,045	150,598	2,787	1.03	0.25	1,761.31	1,706	22,561
Total	40,701,606	27,023,826	496,385	415,648	109,084,335	95,262,036	215,305,023	2,285,072	0.27	0.04	572.27	363,743	4,541,025

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

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.