

Important Credit Card Business and Financial Information

2017 February

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	242,083	122,677	6,068	1,579	217,521	12,225	597,937	955	0.31	0.06	615.53	3,258	3,945
Land Bank of Taiwan	235,667	127,861	1,783	1,128	298,365	53,937	799,470	629	0.35	0.23	872.21	2,504	4,122
Taiwan Cooperative Bank	457,384	281,481	4,434	4,832	650,290	223,929	2,323,816	2,388	0.56	0.48	254.69	2,959	2,959
First Commercial Bank	953,795	637,119	8,231	9,053	1,421,927	1,158,997	3,856,941	12,343	0.19	0.00	1,704.30	5,947	11,863
Hua Nan Commercial Bank	929,788	683,984	14,301	10,958	740,216	1,911,917	3,772,114	860	0.21	0.00	439.94	0	0
Chang Hwa Commercial Bank	415,858	202,821	3,435	2,851	303,241	138,978	1,151,962	280	0.15	0.01	939.33	1,691	3,181
The Shanghai Commercial & Savings Bank	357,095	176,317	2,704	1,646	691,029	180,610	992,397	4,168	0.74	0.21	818.56	5,671	5,671
Taipei Fubon Bank	2,305,035	1,697,473	21,345	120,942	5,920,169	10,790,852	14,633,645	34,036	0.13	0.00	844.71	23,167	46,784
Cathay United Bank	5,928,560	4,198,904	57,194	36,300	15,465,945	10,411,947	31,517,024	153,398	0.14	0.00	2,468.59	30,913	61,358
Bank of Kaohsiung	10,335	4,430	55	55	7,067	78	99,983	61	1.07	0.94	171.23	154	155
Mega International Commercial Bank(former The International Commercial Bank of China)	600,679	407,685	4,973	4,845	1,167,834	832,259	2,092,049	3,464	0.19	0.06	555.57	2,560	5,439
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,880,206	2,426,280	17,358	23,411	15,390,907	10,051,063	18,021,364	120,520	0.66	0.20	482.35	0	130,181
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	536,628	323,905	4,350	4,692	2,927,717	1,578,194	2,742,017	16,670	0.43	0.00	231.63	12,778	25,066
Taiwan Business Bank	326,659	123,791	502	1,994	452,436	41,583	883,296	2,238	0.14	0.04	138.44	2,254	3,790
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	343,681	207,290	920	3,650	1,810,374	510,208	1,208,718	6,192	0.42	0.00	548.11	10,235	19,011
Taichung Commercial Bank	204,532	79,939	1,605	1,122	248,875	44,618	510,082	227	2.32	1.03	222.11	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	585,449	400,027	6,688	7,808	2,564,069	1,489,582	3,944,818	33,337	0.31	0.00	2,320.36	7,674	14,847
Hwatai Bank	10,125	6,032	21	16	21,720	2,896	45,995	0	1.29	0.73	231.25	0	192
Shin Kong Commercial Bank	904,813	480,421	10,698	7,961	2,022,773	1,433,324	3,556,610	9,298	0.25	0.04	233.27	4,726	11,550
Sunny Bank	90,001	49,488	1,707	1,111	242,968	62,488	275,183	203	1.27	0.00	549.18	0	0
Cota Commercial Bank	16,973	11,022	203	96	25,549	15,933	123,020	52	0.34	0.00	6,342.50	257	482
Union Bank of Taiwan	2,009,697	1,104,918	22,404	21,803	4,863,641	2,741,972	6,186,455	55,171	0.30	0.00	119.82	15,805	30,709
Bank of Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,493,485	936,542	14,084	8,529	4,882,790	5,358,557	4,004,205	134,899	0.34	0.09	100.30	17,509	34,310
Yuanta Bank(former Fuhwa Commercial Bank)	592,977	382,340	12,136	4,641	468,379	462,856	4,246,094	390	0.12	0.00	1,125.56	1,595	3,267
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,931,225	1,067,475	11,939	13,901	4,786,285	3,519,410	6,021,947	61,455	0.40	0.00	549.80	15,309	30,437
E. Sun Commercial Bank, Ltd.	4,336,540	3,014,488	44,934	22,511	11,229,765	9,983,423	21,576,236	114,000	0.26	0.01	950.88	45,130	89,449
Cosmos Bank, Taiwan	484,556	195,606	7,134	14,654	1,072,155	351,842	966,187	5,837	0.92	0.47	145.45	4,848	11,598
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,602	5,645	17	40	21,872	35	41,627	8	1.08	0.00	929.00	101	197
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,848,454	2,683,466	46,351	15,238	10,066,680	13,936,235	17,136,421	115,181	0.23	0.00	613.07	26,745	52,574
Ta Chong Bank Ltd.	596,146	322,609	6,802	6,208	902,883	3,620,357	1,722,493	27,279	0.00	0.00	526.86	9,613	19,763
Jih Sun International Bank	173,592	96,328	388	979	422,336	221,199	388,480	3,673	0.29	0.00	226.01	1,100	2,651
ErTie Commercial Bank	181,148	68,981	523	447	358,453	1,277,469	386,117	949	0.36	0.02	216.85	0	0
Chinatrust Commercial Bank	6,042,236	3,888,246	69,826	36,004	14,806,003	12,478,817	24,933,262	458,150	0.15	0.00	616.20	61,957	125,377
Taiwan Rakuten Card, Inc.	233,475	166,980	12,471	489	151,712	271,038	877,666	1,015	0.16	0.01	283.25	277	1,064
American Express International Inc.	170,153	112,369	2,755	2,685	352,607	0	3,205,755	1,558	0.14	0.00	432.50	1,944	6,142
Aeon Credit Card (Taiwan) Co., Ltd.	77,367	34,824	61	666	260,701	39,123	140,877	1,935	1.13	0.20	1,764.85	2,185	4,355
Total	40,518,999	26,729,764	420,400	394,845	107,237,254	95,207,951	184,982,263	1,382,819	0.28	0.04	565.84	320,866	762,489

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.