

Important Credit Card Business and Financial Information

2017 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	246,554	127,515	6,035	2,031	218,888	11,175	715,581	1,668	0.22	0.10	620.88	1,566	5,511
Land Bank of Taiwan	238,923	128,368	4,197	1,592	303,341	50,109	901,209	875	0.49	0.27	790.60	1,687	5,809
Taiwan Cooperative Bank	460,340	283,855	7,299	4,453	627,509	216,986	2,856,003	3,066	0.40	0.34	246.42	7,017	9,976
First Commercial Bank	958,755	636,254	12,413	11,055	1,406,222	1,060,140	4,431,400	15,935	0.21	0.00	1,625.43	5,994	17,857
Hua Nan Commercial Bank	941,621	696,201	23,884	11,502	827,064	1,877,253	4,327,085	1,583	0.08	0.00	739.49	15,817	15,817
Chang Hwa Commercial Bank	418,948	203,792	5,331	3,412	353,306	138,014	1,320,796	432	0.38	0.01	528.27	1,555	4,736
The Shanghai Commercial & Savings Bank	360,783	180,941	5,571	1,883	685,936	200,287	1,141,316	6,865	1.03	0.37	656.47	0	5,671
Taipei Fubon Bank	2,310,957	1,716,673	29,896	23,974	5,815,940	10,425,549	20,687,454	56,987	0.15	0.00	777.48	22,230	69,014
Cathay United Bank	5,962,349	4,207,495	75,877	42,088	14,981,497	9,985,594	41,143,244	245,241	0.14	0.00	2,477.73	35,287	96,645
Bank of Kaohsiung	10,333	4,358	62	65	7,901	72	135,810	118	0.91	0.81	165.45	0	155
Mega International Commercial Bank(former The International Commercial Bank of China)	601,327	405,872	5,856	5,208	1,106,370	767,302	2,448,988	4,309	0.19	0.06	566.98	4,346	9,785
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,861,481	2,432,340	22,321	30,738	15,916,795	9,523,358	19,235,738	184,915	0.54	0.12	600.88	117,205	247,386
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	537,755	325,002	6,142	5,147	2,915,875	1,523,659	3,200,633	27,246	0.42	0.00	264.56	14,607	39,673
Taiwan Business Bank	324,713	123,126	751	2,697	435,584	51,673	917,376	3,608	0.20	0.05	135.32	3,006	6,796
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	341,006	206,715	1,664	4,602	1,772,047	481,517	1,349,840	10,858	0.47	0.00	543.26	7,863	26,874
Taichung Commercial Bank	205,546	80,194	2,403	1,351	271,519	42,713	584,276	420	2.68	1.23	209.46	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	584,317	398,519	8,317	9,449	2,555,195	1,482,448	4,675,254	48,075	0.33	0.00	2,348.01	9,692	24,539
Hwatai Bank	10,185	6,035	88	28	17,617	2,837	55,391	0	0.87	0.27	236.68	383	575
Shin Kong Commercial Bank	912,987	483,775	15,755	7,581	1,947,707	1,280,738	4,333,346	13,151	0.27	0.04	234.87	6,642	18,192
Sunny Bank	91,581	49,195	2,822	1,245	230,095	64,203	311,583	268	0.08	0.00	1,142.85	7,600	7,600
Cota Commercial Bank	17,000	11,105	219	107	28,697	15,801	107,710	31	0.28	0.00	6,945.27	276	758
Union Bank of Taiwan	2,008,953	1,103,764	29,743	30,487	4,877,382	2,566,341	6,979,863	74,960	0.29	0.00	121.13	15,776	46,485
Bank of East Asia International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,499,280	959,883	16,553	10,792	4,538,244	5,409,571	4,516,807	234,259	0.34	0.08	100.51	18,302	52,612
Yuanta Bank(former Fuhwa Commercial Bank)	610,002	395,101	20,381	5,553	501,843	480,922	5,286,364	907	0.12	0.00	1,204.93	1,869	5,136
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,858,776	1,068,362	15,901	88,350	4,761,682	3,345,166	7,334,832	103,792	0.39	0.00	575.66	17,465	47,902
E. Sun Commercial Bank, Ltd.	4,368,926	3,035,991	57,240	24,854	11,306,083	10,159,442	24,610,028	201,951	0.26	0.02	936.73	44,128	133,577
Cosmos Bank, Taiwan	484,197	196,927	12,145	12,479	1,071,310	341,611	1,113,927	9,208	0.91	0.60	139.13	5,658	17,256
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,571	5,610	25	56	21,429	29	56,580	13	0.19	0.00	4,077.28	462	659
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,889,025	2,721,683	58,663	18,092	10,040,996	14,048,813	18,887,404	196,573	0.24	0.00	630.05	25,316	77,890
Ta Chong Bank Ltd.	576,380	324,600	8,133	27,768	908,573	3,406,055	2,080,683	54,792	0.00	0.00	534.92	9,959	29,722
Jih Sun International Bank	173,129	96,188	533	996	415,572	218,000	435,328	5,274	0.35	0.00	194.75	1,433	4,084
EnTie Commercial Bank	181,274	68,798	908	486	351,718	1,303,000	458,561	1,084	0.44	0.18	225.32	0	0
Chinatrust Commercial Bank	6,061,006	3,889,999	77,604	48,960	14,929,866	12,390,014	28,782,919	749,912	0.16	0.00	594.18	61,372	186,749
Taiwan Rakuten Card, Inc.	252,784	178,580	19,666	633	166,398	300,094	1,068,935	2,326	0.21	0.03	229.87	223	1,287
American Express International Inc.	170,659	112,693	3,954	3,448	347,661	0	3,662,614	1,671	0.17	0.00	373.66	2,740	8,882
Aeon Credit Card (Taiwan) Co., Ltd.	76,447	34,695	77	1,021	259,157	35,782	120,110	2,098	1.11	0.33	1,662.24	1,328	5,683
Total	40,620,870	26,900,204	558,429	444,183	106,923,019	93,206,268	220,274,988	2,264,471	0.27	0.03	580.34	468,804	1,231,293

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.