

## Important Credit Card Business and Financial Information

2017 July

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	252,292	133,053	1,043	1,110	216,007	12,254	614,295	891	0.30	0.09	536.75	672	8,695
Land Bank of Taiwan	255,117	134,157	5,377	1,229	326,614	67,132	807,101	815	0.25	0.23	1,341.37	1,532	16,790
Taiwan Cooperative Bank	467,268	285,610	6,046	4,558	685,434	446,014	2,638,663	2,617	0.28	0.25	274.72	6,016	31,314
First Commercial Bank	975,933	639,996	10,800	8,845	1,428,299	1,215,917	3,924,365	13,748	0.21	0.00	1,647.50	5,991	41,780
Hua Nan Commercial Bank	990,044	738,374	22,740	9,832	917,895	2,839,404	3,801,440	1,627	0.13	0.00	597.01	0	34,107
Chang Hwa Commercial Bank	425,612	202,799	2,983	2,725	367,894	303,535	1,237,673	674	0.33	0.01	677.01	1,050	14,098
The Shanghai Commercial & Savings Bank	361,786	185,736	1,499	1,981	687,962	317,654	1,051,387	6,504	0.64	0.28	845.97	0	18,617
Taipei Fubon Bank	2,344,653	1,740,762	26,032	19,687	5,650,191	12,187,236	16,865,445	49,936	0.12	0.00	836.41	22,320	165,293
Cathay United Bank	6,058,456	4,263,507	54,231	35,725	15,763,655	12,945,878	30,924,784	205,970	0.13	0.00	2,549.63	34,776	231,625
Bank of Kaohsiung	10,413	4,308	121	46	8,327	45	170,827	119	0.13	0.13	478.87	47	1,311
Mega International Commercial Bank(former The International Commercial Bank of China )	614,896	401,444	11,814	4,003	1,120,112	1,026,767	2,467,278	4,384	0.19	0.08	541.44	3,540	22,332
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,892,195	2,462,655	21,035	34,195	15,815,682	9,523,391	19,510,198	175,588	0.51	0.10	616.93	106,209	477,096
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	541,612	323,880	5,207	4,453	2,853,081	1,640,741	2,766,362	23,381	0.40	0.00	223.84	13,051	88,684
Taiwan Business Bank	326,209	125,126	1,956	2,354	435,982	82,997	870,452	3,096	0.12	0.03	224.53	3,399	17,159
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	327,916	200,320	2,277	3,996	1,730,571	500,038	1,179,239	10,145	0.41	0.00	558.33	10,084	66,016
Taichung Commercial Bank	207,564	79,921	1,711	1,036	273,028	40,303	492,467	473	1.15	0.09	424.79	8,860	20,226
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	584,305	400,520	7,579	7,082	2,461,057	1,650,465	4,388,683	41,925	0.24	0.00	2,647.97	9,796	61,299
Hwatai Bank	10,431	6,073	60	23	16,081	2,068	51,020	0	0.86	0.75	251.83	0	1,164
Shin Kong Commercial Bank	919,530	490,549	7,062	10,641	1,937,782	1,548,411	3,737,132	11,220	0.27	0.04	225.47	5,623	41,992
Sunny Bank	93,556	50,745	1,188	838	232,079	62,830	269,377	230	0.65	0.05	653.04	0	10,527
Cota Commercial Bank	16,420	11,042	130	67	28,369	14,917	110,645	40	0.17	0.00	8,797.11	94	1,943
Union Bank of Taiwan	2,008,947	1,131,467	22,223	24,602	5,128,073	3,265,258	7,087,578	56,417	0.29	0.00	123.22	15,479	104,884
Bank Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,449,650	959,280	14,018	6,366	4,607,518	5,595,407	4,096,789	204,074	0.38	0.09	100.50	17,286	120,755
Yuanta Bank(former Fuhwa Commercial Bank )	614,286	433,840	11,401	4,186	483,937	528,216	4,462,967	588	0.12	0.00	1,231.11	2,398	13,613
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,830,759	1,039,465	13,334	18,917	4,688,942	3,840,393	6,401,790	98,488	0.35	0.00	602.58	14,978	108,912
E. Sun Commercial Bank, Ltd.	4,483,142	3,124,672	46,871	23,402	11,673,754	17,299,722	25,740,852	265,065	0.25	0.01	811.42	42,345	297,363
Cosmos Bank, Taiwan	455,603	192,472	5,696	10,772	1,060,585	552,966	939,432	9,392	0.72	0.47	125.51	4,346	39,761
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,330	5,380	34	74	23,148	6	51,333	17	0.44	0.00	2,601.37	46	909
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	4,033,292	2,822,709	46,137	33,455	10,019,613	16,119,884	19,132,999	205,829	0.19	0.01	704.65	25,864	177,434
Ta Chong Bank Ltd.	566,498	322,707	6,662	18,205	951,612	3,323,151	1,798,778	45,930	0.00	0.00	584.57	10,791	71,611
Jih Sun International Bank	172,279	101,110	450	601	396,951	232,071	370,326	4,028	0.30	0.00	190.98	1,768	11,321
EnTie Commercial Bank	165,534	67,231	750	477	338,788	1,261,578	414,966	718	0.46	0.12	314.88	0	7,100
Chinatrust Commercial Bank	6,191,236	3,975,964	70,627	41,575	15,583,864	17,280,868	28,606,661	659,363	0.13	0.00	586.44	57,986	430,737
Taiwan Rakuten Card, Inc.	313,263	220,039	13,383	630	222,452	338,299	1,085,234	2,171	0.23	0.06	429.19	458	3,127
American Express International Inc.	170,825	111,931	3,198	3,106	352,156	0	3,683,699	1,539	0.19	0.00	348.17	17,375	33,701
Aeon Credit Card (Taiwan) Co., Ltd.	74,168	32,791	72	737	254,252	32,072	130,707	2,475	0.80	0.15	2,494.05	1,254	13,229
<b>Total</b>	<b>41,218,020</b>	<b>27,421,635</b>	<b>445,747</b>	<b>341,531</b>	<b>108,741,747</b>	<b>116,097,888</b>	<b>201,882,944</b>	<b>2,109,477</b>	<b>0.24</b>	<b>0.02</b>	<b>588.12</b>	<b>445,434</b>	<b>2,806,525</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.