

## Important Credit Card Business and Financial Information

2017 September

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	249,067	128,304	908	2,830	214,048	12,013	643,008	1,023	0.23	0.08	628.49	1,249	11,239
Land Bank of Taiwan	261,268	138,377	3,977	1,226	336,179	50,990	830,058	923	0.30	0.28	1,159.55	2,489	20,765
Taiwan Cooperative Bank	471,171	288,660	5,726	4,562	685,493	285,839	2,597,547	2,972	0.27	0.23	294.66	4,864	40,980
First Commercial Bank	990,072	646,202	13,270	9,226	1,442,243	1,161,030	4,150,597	14,865	0.19	0.00	1,757.54	6,480	54,548
Hua Nan Commercial Bank	1,024,239	767,397	22,079	9,455	942,461	2,646,929	4,066,668	1,962	0.06	0.00	819.12	17,460	51,567
Chang Hwa Commercial Bank	428,440	202,838	2,800	2,527	368,199	207,339	1,323,293	530	0.25	0.01	709.70	2,046	18,366
The Shanghai Commercial & Savings Bank	361,141	185,174	1,772	2,065	696,837	301,967	1,063,474	6,836	0.72	0.32	796.64	0	23,088
Taipei Fubon Bank	2,353,892	1,743,122	21,441	17,043	5,551,593	12,507,118	17,220,857	55,185	0.12	0.00	844.39	20,938	208,138
Cathay United Bank	5,998,715	4,296,222	52,664	42,109	15,968,556	12,449,314	35,635,060	220,394	0.12	0.00	2,613.35	35,227	295,838
Bank of Kaohsiung	10,611	4,541	113	56	8,336	16	156,675	62	0.12	0.10	548.13	99	1,552
Mega International Commercial Bank(former The International Commercial Bank of China )	638,937	423,495	14,006	4,012	1,117,991	958,586	2,590,602	4,938	0.19	0.07	553.77	3,334	28,570
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,893,841	2,468,804	23,722	24,791	16,063,722	9,528,079	19,275,906	186,921	0.50	0.10	628.25	51,944	582,459
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	542,467	323,350	5,710	5,809	2,841,372	1,488,817	2,788,697	26,933	0.42	0.00	199.92	11,026	112,880
Taiwan Business Bank	325,686	126,955	2,140	2,242	436,686	69,458	945,312	3,406	0.13	0.01	218.40	2,220	21,866
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	325,835	198,534	3,223	3,786	1,709,200	425,246	1,185,623	9,303	0.51	0.00	541.52	9,994	84,545
Taichung Commercial Bank	209,531	81,167	2,166	1,146	270,713	42,873	541,994	388	0.94	0.06	430.84	5,818	26,044
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	588,545	404,724	9,790	7,721	2,416,758	1,628,505	4,669,564	47,067	0.29	0.00	2,323.87	7,503	74,502
Hwatai Bank	10,456	6,158	27	31	15,697	2,885	50,624	0	0.10	0.04	294.53	495	1,659
Shin Kong Commercial Bank	909,495	485,974	7,443	11,653	1,901,646	1,230,570	3,702,533	13,037	0.27	0.04	228.94	5,675	53,460
Sunny Bank	94,881	50,827	1,167	680	224,158	60,833	307,048	362	0.28	0.00	915.14	3,938	14,465
Cota Commercial Bank	16,278	10,974	113	63	28,006	14,912	122,878	40	0.41	0.00	6,186.47	356	2,414
Union Bank of Taiwan	2,012,530	1,142,192	21,550	17,913	5,282,943	3,033,946	7,000,276	63,395	0.29	0.00	119.88	16,465	137,812
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,465,033	953,703	14,420	5,984	4,457,398	5,657,449	4,209,713	209,940	0.36	0.11	100.49	16,755	155,058
Yuanta Bank(former Fuhwa Commercial Bank)	633,214	447,237	12,310	5,283	532,739	510,580	4,833,405	642	0.11	0.00	1,192.94	1,819	17,853
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,830,071	1,031,982	15,421	13,211	4,693,852	3,743,854	6,414,572	103,325	0.36	0.00	595.10	14,595	136,655
E. Sun Commercial Bank, Ltd.	4,526,228	3,166,681	48,812	29,667	11,836,230	15,532,887	26,178,435	300,435	0.25	0.02	761.01	45,442	383,805
Cosmos Bank, Taiwan	449,251	191,915	4,529	7,090	1,055,252	505,395	1,078,264	8,182	0.75	0.48	133.98	6,898	50,457
DBS Bank (Taiwan) Ltd.(by merge of Bowa Bank and acquire DBS bank)	11,875	5,466	15	447	20,813	0	48,835	9	0.05	0.00	10,901.87	270	1,179
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	4,037,101	2,854,798	44,876	34,967	10,103,618	15,453,329	19,891,177	273,428	0.19	0.01	723.32	23,192	224,972
Ta Chong Bank Ltd.	570,264	320,896	6,617	4,728	957,401	3,335,034	1,855,552	49,061	0.00	0.00	589.21	11,212	92,611
Jih Sun International Bank	171,967	100,904	472	674	386,073	267,995	432,272	4,513	0.23	0.00	189.46	1,470	14,220
EnTie Commercial Bank	158,125	67,616	816	395	332,189	1,296,481	454,685	709	0.40	0.05	372.00	0	12,262
Chinatrust Commercial Bank	6,252,996	4,024,830	75,986	42,647	15,880,756	14,316,443	32,620,302	715,172	0.12	0.00	583.20	66,187	557,466
Taiwan Rakuten Card, Inc.	339,599	234,146	13,246	776	243,967	389,006	1,144,918	2,489	0.23	0.05	516.02	671	4,378
American Express International Inc.	169,267	111,964	2,423	3,711	354,085	0	4,038,234	1,906	0.28	0.00	314.33	3,210	38,990
Aeon Credit Card (Taiwan) Co., Ltd.	73,235	32,274	195	660	251,718	31,179	140,133	2,517	0.60	0.26	2,641.27	1,525	16,353
<b>Total</b>	<b>41,405,324</b>	<b>27,668,403</b>	<b>455,945</b>	<b>321,186</b>	<b>109,628,928</b>	<b>109,146,897</b>	<b>214,208,791</b>	<b>2,332,870</b>	<b>0.23</b>	<b>0.03</b>	<b>589.65</b>	<b>402,866</b>	<b>3,573,016</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 where 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.