

Important Credit Card Business and Financial Information

2018 May

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	244,240	121,634	3,783	2,935	224,985	23,143	699,363	1,112	0.22	0.10	622.13	933	5,250
Land Bank of Taiwan	279,450	142,090	6,247	1,470	355,737	61,777	926,448	702	0.34	0.29	862.01	2,147	13,164
Taiwan Cooperative Bank	483,221	299,404	7,035	3,814	692,276	268,995	3,119,215	1,958	0.22	0.18	315.47	6,307	25,195
First Commercial Bank	1,021,308	657,332	11,861	8,993	1,443,989	1,201,826	4,628,665	16,274	0.13	0.00	1,677.90	5,991	30,427
Hua Nan Commercial Bank	1,046,668	793,155	13,915	13,133	1,005,141	2,809,769	4,608,768	1,545	0.16	0.00	465.91	0	16,746
Chang Hwa Commercial Bank	437,880	200,099	12,572	2,564	350,476	182,907	1,382,646	719	0.29	0.04	545.11	2,509	9,925
The Shanghai Commercial & Savings Bank	360,596	180,730	4,408	2,177	656,493	250,996	1,137,747	7,605	0.69	0.30	857.05	0	9,815
Taipei Fubon Bank	2,421,757	1,752,672	27,454	13,100	5,151,271	13,491,374	21,738,565	65,567	0.12	0.00	1,150.08	20,841	104,456
Cathay United Bank	6,220,049	4,478,386	78,592	36,272	16,691,173	11,344,430	47,544,750	255,286	0.14	0.00	2,430.12	37,280	177,290
Bank of Kaohsiung	10,893	4,330	68	35	9,014	3	138,673	56	0.08	0.04	1,199.21	505	559
Mega International Commercial Bank	675,629	448,645	9,585	5,760	1,110,309	1,059,160	2,950,421	4,816	0.19	0.07	826.42	3,642	15,585
Citibank Taiwan Ltd.	2,905,271	2,465,492	33,108	26,017	15,797,835	9,770,259	20,553,569	189,301	0.51	0.10	482.04	49,996	309,423
Taiwan Business Bank	322,199	122,867	730	997	422,575	66,447	1,012,351	2,926	0.15	0.07	303.03	2,759	14,012
Standard Chartered Bank (Taiwan)	339,362	227,068	6,241	4,163	1,585,637	374,731	2,147,125	9,394	0.36	0.00	928.86	8,472	42,621
Taichung Commercial Bank	122,851	82,408	1,590	836	265,507	47,563	621,141	408	0.85	0.04	680.50	4,814	13,875
HSBC Bank(Taiwan) Ltd.	596,886	420,690	8,761	6,375	2,316,506	1,685,424	5,664,388	48,660	0.24	0.00	2,759.08	7,167	40,043
Hwatai Bank	10,205	5,752	9	46	14,151	2,351	53,025	0	1.16	0.26	295.78	529	529
Shin Kong Commercial Bank	832,795	480,101	7,519	32,398	1,825,555	1,343,196	4,471,861	11,005	0.25	0.05	249.25	6,032	30,170
Sunny Bank	98,347	52,549	1,827	1,010	218,628	61,855	376,385	224	0.68	0.03	376.67	0	3,654
Cota Commercial Bank	15,307	10,467	119	67	26,941	14,902	117,173	203	0.39	0.00	2,818.23	311	942
Union Bank of Taiwan	2,076,153	1,158,236	23,693	14,533	5,508,055	2,948,371	7,749,376	76,774	0.30	0.00	171.38	19,424	86,896
Far Eastern International Bank	1,506,343	996,868	12,545	6,495	4,266,896	5,854,128	4,563,887	203,223	0.32	0.09	100.36	16,047	83,619
Yuantai Bank	1,179,322	760,191	11,707	66,803	1,557,800	3,416,201	6,974,752	25,595	0.10	0.00	1,208.54	13,984	64,329
Bank Sinopac	1,780,408	1,005,566	13,096	12,419	4,496,606	3,683,774	7,175,590	111,038	0.33	0.00	655.80	12,640	56,156
E. Sun Commercial Bank, Ltd.	4,656,256	3,253,010	40,807	20,545	12,001,955	13,761,372	28,966,256	289,084	0.27	0.02	630.42	44,292	219,140
Cosmos Bank, Taiwan	424,774	192,779	4,720	7,549	1,037,567	458,322	1,153,969	8,636	0.74	0.47	139.33	5,015	27,027
DBS Bank(Taiwan)Ltd.	540,479	302,338	4,621	5,177	1,767,456	1,256,120	2,371,495	24,426	0.82	0.00	283.49	13,794	69,609
Taishin International Bank	4,327,812	3,029,810	68,057	15,102	10,250,630	17,097,365	22,622,747	265,221	0.19	0.01	768.94	27,513	132,655
Jih Sun International Bank	169,303	102,383	488	905	352,447	224,217	433,735	2,747	0.21	0.00	869.55	1,008	5,789
EnTie Commercial Bank	141,363	64,947	716	391	298,225	1,271,278	418,042	812	0.35	0.04	279.42	0	8,497
Chinatrust Commercial Bank	6,517,403	4,193,986	74,679	37,143	16,604,110	14,023,134	38,731,400	715,613	0.13	0.00	595.35	63,392	331,388
Taiwan Rakuten Card, Inc.	424,551	276,256	11,070	1,285	334,708	550,460	1,566,627	3,348	0.29	0.06	787.40	988	3,540
American Express International Inc.	169,613	110,877	3,698	2,869	354,469	0	4,347,181	1,706	0.27	0.00	319.31	5,286	23,179
Aeon Credit Card (Taiwan) Co., Ltd.	68,485	30,288	240	909	245,963	24,546	112,635	2,506	0.94	0.33	1,922.92	1,205	6,010
Total	42,427,179	28,423,406	505,561	354,287	109,241,086	108,630,396	251,079,971	2,348,490	0.24	0.03	598.20	384,823	1,981,515

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.