

Important Credit Card Business and Financial Information

2018 June

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	244,580	123,434	2,554	2,582	223,181	24,726	716,983	740	0.20	0.08	699.72	992	6,242
Land Bank of Taiwan	288,089	145,105	10,552	1,416	365,276	97,684	970,883	712	0.24	0.20	1,251.85	3,144	16,308
Taiwan Cooperative Bank	485,205	301,604	5,068	3,922	708,510	1,102,147	5,202,562	2,118	0.13	0.10	338.40	4,507	29,702
First Commercial Bank	1,026,945	660,157	11,299	8,370	1,442,628	1,419,049	4,795,738	14,295	0.15	0.00	1,403.97	5,636	36,063
Hua Nan Commercial Bank	1,047,955	794,750	12,694	10,615	1,058,901	3,646,260	5,720,498	1,691	0.06	0.00	748.87	15,626	32,372
Chang Hwa Commercial Bank	448,477	207,156	13,136	2,258	289,370	440,579	2,515,655	764	0.11	0.03	691.82	1,904	11,829
The Shanghai Commercial & Savings Bank	362,459	181,442	3,343	1,898	664,791	345,616	1,292,560	6,525	0.73	0.36	716.67	0	9,815
Taipei Fubon Bank	2,434,352	1,755,009	23,788	11,193	5,231,705	15,175,665	21,072,634	54,872	0.11	0.00	1,159.36	22,028	126,484
Cathay United Bank	6,254,710	4,500,944	64,728	30,067	16,838,302	17,120,926	44,330,167	243,964	0.14	0.00	2,435.30	37,440	214,730
Bank of Kaohsiung	10,944	4,343	77	28	8,695	2	153,502	32	0.08	0.06	1,014.63	1	560
Mega International Commercial Bank	686,103	448,043	15,462	4,988	1,128,326	1,793,716	5,438,017	4,620	0.13	0.05	864.61	3,386	18,971
Citibank Taiwan Ltd.	2,911,085	2,465,968	23,273	18,662	15,950,881	9,510,465	20,406,988	182,299	0.80	0.36	287.98	0	309,423
Taiwan Business Bank	322,038	122,274	851	1,012	426,937	96,841	1,170,473	2,410	0.19	0.10	347.52	2,204	16,216
Standard Chartered Bank (Taiwan)	340,492	229,695	6,003	3,900	1,583,558	622,855	2,412,315	8,149	0.38	0.00	896.60	7,815	50,436
Taichung Commercial Bank	123,377	81,344	1,158	848	274,136	46,758	581,956	200	0.47	0.04	984.94	4,364	18,239
HSBC Bank(Taiwan) Ltd.	599,035	423,024	7,999	5,850	2,310,299	1,765,944	5,822,171	45,586	0.24	0.00	2,640.91	8,044	48,087
Hwatai Bank	10,188	5,670	15	32	14,211	2,010	56,910	0	0.96	0.14	302.51	167	696
Shin Kong Commercial Bank	816,950	478,443	5,878	21,723	1,846,978	1,743,847	5,105,034	10,949	0.23	0.04	249.86	6,536	36,706
Sunny Bank	98,908	52,888	1,268	934	218,923	77,963	380,463	407	0.26	0.00	519.29	3,424	7,078
Cota Commercial Bank	15,273	10,420	128	77	27,322	14,575	132,650	75	0.29	0.00	3,059.59	266	1,208
Union Bank of Taiwan	2,088,891	1,162,846	25,746	13,008	5,559,012	4,265,171	9,212,842	70,127	0.27	0.00	175.54	19,242	106,138
Far Eastern International Bank	1,510,629	992,545	9,803	5,543	4,385,130	5,850,641	4,923,500	169,238	0.30	0.09	100.57	15,603	99,222
Yuantai Bank	1,183,151	759,268	8,967	9,056	1,594,926	3,465,892	6,844,416	21,294	0.11	0.00	1,173.49	11,877	76,206
Bank Sinopac	1,782,414	1,001,385	12,394	10,568	4,490,241	4,414,530	8,501,541	102,759	0.30	0.00	643.63	12,789	68,945
E. Sun Commercial Bank, Ltd.	4,671,553	3,266,022	33,470	18,173	12,125,211	19,107,822	39,831,500	279,421	0.21	0.03	639.69	43,093	262,233
Cosmos Bank, Taiwan	424,450	192,674	4,184	4,551	1,043,561	825,974	1,529,633	6,865	0.61	0.37	154.66	5,054	32,081
DBS Bank(Taiwan)Ltd.	541,320	292,642	59,855	5,208	1,736,091	1,278,583	2,586,355	23,001	0.70	0.00	275.84	18,351	87,960
Taishin International Bank	4,348,439	3,055,705	66,085	45,458	10,306,001	20,070,602	31,287,118	235,600	0.18	0.00	756.79	23,556	156,211
Jih Sun International Bank	168,936	101,719	407	774	351,691	274,381	465,842	3,194	0.19	0.00	941.03	1,173	6,962
EnTie Commercial Bank	140,283	64,637	680	308	295,593	1,262,629	387,620	783	0.44	0.14	284.07	0	8,497
Chinatrust Commercial Bank	6,550,970	4,234,227	62,816	30,560	16,697,014	21,790,425	58,511,823	643,996	0.10	0.00	582.08	62,606	393,994
Taiwan Rakuten Card, Inc.	433,732	281,614	9,684	1,184	351,248	572,975	1,516,224	2,688	0.30	0.05	838.70	892	4,432
American Express International Inc.	170,427	111,495	3,448	2,634	356,703	0	4,195,244	1,725	0.25	0.00	321.48	2,229	25,408
Aeon Credit Card (Taiwan) Co., Ltd.	67,057	29,911	176	1,647	242,613	24,903	127,150	2,522	0.86	0.22	2,249.23	2,163	8,173
Total	42,609,417	28,538,403	506,989	279,047	110,147,965	138,252,156	298,198,967	2,143,621	0.23	0.05	561.38	346,112	2,327,627

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.