

## Important Credit Card Business and Financial Information

2019 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	232,677	108,066	7,299	6,381	221,523	17,475	598,812	831	0.38	0.16	425.71	1,729	2,997
Land Bank of Taiwan	314,553	160,460	4,016	1,612	394,082	73,992	880,168	826	0.26	0.22	1,339.39	1,329	6,330
Taiwan Cooperative Bank	518,761	332,654	5,421	3,675	731,789	344,376	3,260,089	1,904	0.27	0.20	358.05	5,694	14,464
First Commercial Bank	1,149,580	728,581	17,417	9,468	1,455,666	1,271,188	4,349,806	9,445	0.12	0.00	1,699.79	5,544	17,125
Hua Nan Commercial Bank	1,055,341	798,706	12,695	11,883	1,061,128	2,823,024	4,172,631	1,581	0.08	0.00	501.98	18,124	18,124
Chang Hwa Commercial Bank	488,341	208,318	7,903	3,252	305,187	207,172	1,371,571	748	0.31	0.05	547.17	1,252	2,448
The Shanghai Commercial & Savings Bank	383,356	199,233	5,722	2,216	656,614	250,984	1,501,915	6,566	0.65	0.23	961.12	0	5,036
Taipei Fubon Bank	2,554,324	1,809,131	44,956	11,088	5,078,689	15,788,382	20,067,108	79,262	0.10	0.00	1,508.25	20,338	59,995
Cathay United Bank	6,439,715	4,702,492	60,591	28,960	17,453,586	14,115,733	41,168,818	230,909	0.14	0.00	2,500.83	35,560	113,966
Bank of Kaohsiung	11,153	4,391	45	59	8,869	0	123,312	33	0.34	0.31	360.69	32	33
Mega International Commercial Bank	784,542	507,035	26,391	5,027	1,184,055	1,402,291	3,395,342	3,294	0.17	0.09	665.29	3,405	10,080
Citibank Taiwan Ltd.	2,889,218	2,388,525	19,084	26,599	14,328,643	10,511,088	17,654,100	174,432	0.53	0.11	503.73	110,263	214,573
Taiwan Business Bank	323,507	124,515	910	1,597	411,079	72,226	924,087	2,332	0.20	0.04	371.99	3,484	6,109
Standard Chartered Bank (Taiwan)	355,959	251,634	6,381	3,051	1,467,582	435,150	2,724,914	6,239	0.21	0.00	1,024.39	6,455	21,313
Taichung Commercial Bank	130,949	81,318	1,851	652	253,064	47,240	535,645	389	0.61	0.04	862.36	1,471	5,190
HSBC Bank(Taiwan) Ltd.	618,238	438,235	11,069	8,406	2,293,172	1,632,754	5,843,458	31,292	0.21	0.00	2,815.42	5,590	21,924
Hwatai Bank	10,103	5,475	35	55	13,149	2,760	45,171	0	0.23	0.09	386.96	0	0
Shin Kong Commercial Bank	811,472	483,454	10,892	7,672	1,793,612	1,370,995	3,739,821	9,691	0.26	0.03	266.00	5,876	17,867
Sunny Bank	104,091	53,728	1,646	1,113	210,230	72,909	340,708	297	0.29	0.00	507.68	3,559	3,559
Cota Commercial Bank	15,094	10,222	227	68	24,806	15,462	135,841	85	0.36	0.03	3,626.47	19	68
Union Bank of Taiwan	2,144,065	1,169,788	18,733	12,542	5,670,082	2,965,433	6,853,182	58,945	0.29	0.00	142.61	17,829	51,268
Far Eastern International Bank	1,512,405	1,017,983	9,529	6,605	4,308,853	5,548,667	3,888,564	153,436	0.32	0.08	100.55	14,199	40,810
Yuanta Bank	1,179,670	756,212	7,327	8,758	1,551,456	3,101,075	6,110,812	17,854	0.08	0.00	1,071.96	8,410	27,635
Bank Sinopac	1,879,959	1,037,605	21,709	8,764	4,440,740	4,066,440	7,147,946	89,904	0.28	0.00	686.87	9,992	16,684
E. Sun Commercial Bank, Ltd.	5,027,408	3,500,456	66,792	25,239	12,451,465	14,278,248	29,205,499	308,222	0.26	0.02	594.42	41,738	125,660
Cosmos Bank, Taiwan	418,411	195,290	6,058	4,199	1,064,734	495,436	1,007,324	7,107	0.70	0.40	174.52	4,144	13,968
DBS Bank(Taiwan)Ltd.	551,246	321,942	7,784	3,895	1,599,761	1,789,276	3,052,038	22,136	0.49	0.00	278.28	9,443	29,907
Taishin International Bank	4,870,693	3,396,702	104,306	23,929	10,667,675	19,075,429	26,346,648	214,035	0.15	0.01	993.41	24,742	73,277
Jih Sun International Bank	153,106	99,594	363	864	330,686	169,950	376,944	2,745	0.23	0.00	944.32	1,218	2,571
EnTie Commercial Bank	124,150	63,552	611	583	270,237	1,263,254	506,617	435	0.47	0.22	158.64	0	0
Chinatrust Commercial Bank	6,781,680	4,478,900	65,440	39,151	17,459,015	14,875,670	35,793,203	583,685	0.15	0.00	521.80	63,135	193,919
Taiwan Rakuten Card, Inc.	506,837	312,002	9,337	1,398	418,549	722,053	1,589,913	3,174	0.36	0.07	412.92	797	2,698
American Express International Inc.	176,687	115,993	3,257	2,274	368,198	0	4,179,983	2,170	0.31	0.00	399.84	2,544	6,314
Aeon Credit Card (Taiwan) Co., Ltd.	46,543	23,027	29	2,021	223,825	19,115	82,851	1,703	0.70	0.15	2,787.69	1,905	4,362
<b>Total</b>	<b>44,563,834</b>	<b>29,885,219</b>	<b>565,826</b>	<b>273,056</b>	<b>110,171,801</b>	<b>118,825,247</b>	<b>238,974,841</b>	<b>2,025,707</b>	<b>0.22</b>	<b>0.02</b>	<b>605.63</b>	<b>429,820</b>	<b>1,130,274</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.