

Important Credit Card Business and Financial Information

2019 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	232,039	110,960	5,506	6,061	222,222	20,095	764,136	901	0.25	0.12	564.49	1,092	5,509
Land Bank of Taiwan	321,355	161,352	5,993	1,900	394,600	80,787	985,179	698	0.29	0.26	953.75	1,403	10,177
Taiwan Cooperative Bank	525,363	334,740	6,985	3,853	735,849	354,547	3,441,508	2,045	0.23	0.19	402.40	4,545	24,487
First Commercial Bank	1,171,525	736,194	17,659	9,831	1,462,144	1,296,236	4,931,169	10,534	0.09	0.00	1,908.31	5,835	28,797
Hua Nan Commercial Bank	1,053,244	800,469	13,321	12,100	1,056,226	3,065,598	4,634,267	1,783	0.18	0.00	335.15	0	18,124
Chang Hwa Commercial Bank	498,614	213,155	7,407	2,941	355,507	235,102	1,667,048	791	0.27	0.04	513.43	1,960	7,859
The Shanghai Commercial & Savings Bank	393,846	207,533	9,930	2,161	663,844	244,609	1,403,864	6,682	0.64	0.27	944.10	0	8,449
Taipei Fubon Bank	2,705,135	1,885,406	85,366	13,606	5,037,314	16,419,932	26,998,610	93,155	0.08	0.00	1,561.82	18,793	98,480
Cathay United Bank	6,501,064	4,741,149	63,375	29,832	17,707,584	14,426,460	44,755,933	257,905	0.14	0.00	2,442.86	39,263	186,066
Bank of Kaohsiung	11,142	4,313	52	85	9,394	0	146,062	96	0.34	0.33	310.27	213	246
Mega International Commercial Bank	820,540	541,246	20,330	4,691	1,217,063	1,707,446	3,711,759	4,214	0.16	0.08	653.00	3,937	16,899
Citibank Taiwan Ltd.	2,886,501	2,381,318	19,187	23,093	14,328,522	10,917,951	19,027,465	204,557	0.49	0.12	513.51	56,491	322,438
Taiwan Business Bank	322,624	123,230	1,059	1,325	406,334	57,825	1,038,106	2,491	0.16	0.04	368.10	1,996	9,622
Standard Chartered Bank (Taiwan)	361,343	257,295	5,270	2,229	1,439,792	430,321	3,061,946	7,463	0.24	0.00	986.67	4,017	31,751
Taichung Commercial Bank	133,226	82,058	1,683	907	253,784	49,160	617,561	420	0.46	0.04	936.44	657	8,656
HSBC Bank(Taiwan) Ltd.	622,227	444,052	9,895	7,657	2,221,051	1,679,366	6,505,922	37,872	0.15	0.00	3,284.67	7,136	35,634
Hwatai Bank	10,189	5,483	37	54	13,248	2,252	49,280	0	0.43	0.14	358.27	0	0
Shin Kong Commercial Bank	814,766	488,630	8,556	9,712	1,758,354	1,386,726	4,433,899	9,308	0.23	0.06	264.44	5,841	27,283
Sunny Bank	105,729	55,834	2,130	1,190	211,930	72,800	401,503	197	0.43	0.10	296.79	0	3,559
Cota Commercial Bank	15,115	10,426	134	58	24,551	16,728	149,528	30	0.61	0.00	3,126.72	14	397
Union Bank of Taiwan	2,159,485	1,176,761	24,278	14,578	5,715,813	3,139,417	7,584,049	63,286	0.25	0.00	150.46	17,269	86,102
Far Eastern International Bank	1,523,677	1,011,739	12,374	5,970	4,167,810	5,457,379	4,348,047	173,722	0.32	0.09	100.60	13,160	67,833
Yuanta Bank	1,167,906	746,514	6,289	8,432	1,572,623	3,151,162	6,330,777	24,620	0.07	0.00	1,076.83	8,482	42,616
Bank Sinopac	1,911,371	1,054,253	23,285	9,720	4,378,011	4,231,172	7,799,029	103,630	0.27	0.00	696.26	11,165	41,291
E. Sun Commercial Bank, Ltd.	5,121,876	3,597,440	86,506	27,987	12,448,598	14,807,537	34,115,962	308,571	0.23	0.03	592.43	44,461	213,313
Cosmos Bank, Taiwan	423,583	200,723	7,392	6,465	1,052,683	563,603	1,169,567	8,790	0.70	0.39	179.12	4,303	23,570
DBS Bank(Taiwan)Ltd.	561,866	322,054	9,488	4,311	1,541,375	1,814,655	3,415,771	25,395	0.55	0.00	274.85	11,009	50,468
Taishin International Bank	4,973,310	3,501,241	88,813	24,038	10,576,041	19,167,981	27,326,639	224,551	0.15	0.00	1,033.12	22,418	119,823
Jih Sun International Bank	152,247	99,375	350	737	322,162	157,409	393,615	4,120	0.22	0.00	1,030.15	925	4,418
EnTie Commercial Bank	124,095	63,266	643	436	260,287	1,268,404	421,572	774	0.25	0.03	230.72	6,722	6,722
Chinatrust Commercial Bank	6,817,703	4,538,883	82,866	58,707	17,396,549	14,934,949	39,761,809	683,481	0.13	0.00	515.78	58,931	318,405
Taiwan Rakuten Card, Inc.	522,966	312,160	8,840	1,425	427,868	717,742	1,627,367	3,379	0.34	0.06	430.39	1,340	4,878
American Express International Inc.	178,908	117,269	3,863	2,666	347,077	0	4,789,345	2,058	0.29	0.00	402.39	3,687	14,916
Aeon Credit Card (Taiwan) Co., Ltd.	42,918	19,265	0	1,889	215,538	15,018	53,006	1,498	0.82	0.14	2,860.16	1,182	6,591
Total	45,189,498	30,345,786	638,862	300,647	109,941,748	121,890,369	267,861,300	2,269,017	0.21	0.03	608.99	358,247	1,845,379

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.