

Important Credit Card Business and Financial Information

2019 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	231,521	113,953	2,989	3,853	221,246	51,156	978,282	690	0.24	0.13	583.58	1,505	7,014
Land Bank of Taiwan	324,089	163,275	4,786	1,979	397,729	121,266	1,134,550	684	0.16	0.13	1,389.09	3,207	13,384
Taiwan Cooperative Bank	527,574	336,612	5,254	3,255	757,900	1,181,038	5,629,872	1,897	0.13	0.10	435.18	4,730	29,217
First Commercial Bank	1,175,593	741,235	9,353	7,927	1,485,734	1,505,024	5,230,992	8,735	0.09	0.00	1,874.15	5,802	34,599
Hua Nan Commercial Bank	1,051,821	800,375	10,967	9,888	1,096,326	3,743,804	5,528,525	1,435	0.06	0.00	482.28	17,285	35,409
Chang Hwa Commercial Bank	501,462	218,285	5,113	2,643	291,886	662,963	2,415,419	708	0.11	0.00	774.83	2,193	10,052
The Shanghai Commercial & Savings Bank	402,430	213,279	10,180	2,170	700,329	336,807	1,556,457	5,494	0.47	0.15	1,138.51	4,667	13,116
Taipei Fubon Bank	2,746,730	1,921,535	53,851	12,256	5,183,181	18,090,651	23,426,459	75,597	0.09	0.00	1,451.44	19,211	117,691
Cathay United Bank	6,532,499	4,760,626	57,065	25,630	17,849,271	19,547,269	47,224,797	205,170	0.13	0.00	2,440.86	39,514	225,580
Bank of Kaohsiung	11,135	4,257	47	65	9,576	0	151,706	102	0.23	0.23	377.61	104	350
Mega International Commercial Bank	831,181	547,040	14,045	3,404	1,271,596	3,057,058	6,444,178	4,410	0.12	0.06	615.96	3,470	20,369
Citibank Taiwan Ltd.	2,889,056	2,324,894	16,690	15,374	14,074,766	10,952,279	20,269,277	164,728	0.57	0.20	435.20	0	322,438
Taiwan Business Bank	321,381	123,346	755	1,998	409,496	107,202	1,191,044	2,129	0.14	0.03	376.77	1,441	11,063
Standard Chartered Bank (Taiwan)	363,105	258,902	4,309	2,086	1,446,894	665,630	3,199,126	6,934	0.22	0.00	1,013.15	7,598	39,349
Taichung Commercial Bank	134,102	82,114	1,361	626	266,754	48,465	559,285	325	0.56	0.04	853.12	1,188	9,844
HSBC Bank(Taiwan) Ltd.	623,350	446,382	8,522	7,399	2,210,032	1,733,759	6,301,055	31,965	0.15	0.00	3,236.87	6,348	41,982
Hwatai Bank	10,088	5,486	9	110	13,541	1,976	50,277	0	0.36	0.00	376.46	85	85
Shin Kong Commercial Bank	813,005	488,805	5,814	7,575	1,794,329	1,749,840	5,023,135	7,958	0.21	0.04	257.10	6,503	33,786
Sunny Bank	106,456	56,596	1,635	1,123	211,919	88,338	409,202	225	0.23	0.00	461.19	2,629	6,188
Cota Commercial Bank	15,034	10,430	89	53	25,760	16,511	149,275	35	0.66	0.00	3,192.32	21	418
Union Bank of Taiwan	2,070,500	1,181,425	20,279	109,264	5,764,522	3,775,526	8,265,061	65,236	0.23	0.00	154.09	16,573	102,675
Far Eastern International Bank	1,527,197	1,008,217	8,786	5,291	4,452,265	5,502,773	4,629,656	137,670	0.32	0.10	100.62	13,549	81,382
Yuanta Bank	1,169,916	739,469	5,603	8,325	1,578,448	3,277,660	6,141,141	21,731	0.08	0.00	1,009.85	7,891	50,507
Bank Sinopac	1,928,133	1,064,122	25,048	8,751	4,379,048	5,107,640	9,154,227	83,479	0.25	0.00	680.10	12,071	53,362
E. Sun Commercial Bank, Ltd.	5,154,143	3,645,353	56,653	24,386	12,624,390	19,797,120	47,865,536	266,889	0.19	0.04	590.63	42,911	256,224
Cosmos Bank, Taiwan	423,733	201,117	3,844	3,712	1,072,444	828,839	1,300,074	7,273	0.66	0.38	186.22	4,397	27,967
DBS Bank(Taiwan)Ltd.	569,531	320,793	7,581	3,407	1,562,925	1,899,497	3,489,203	22,212	0.54	0.00	282.39	11,007	61,475
Taishin International Bank	5,031,611	3,542,698	81,144	22,843	10,607,894	21,214,918	35,267,622	205,766	0.14	0.00	1,037.20	22,756	142,579
Jih Sun International Bank	151,759	99,653	279	767	315,778	203,279	417,289	2,612	0.24	0.00	1,005.85	950	5,368
EnTie Commercial Bank	124,198	62,838	542	330	260,588	1,255,439	405,801	475	0.27	0.07	242.49	16	6,738
Chinatrust Commercial Bank	6,843,895	4,551,745	59,963	35,452	17,497,103	26,923,791	68,537,780	565,836	0.09	0.00	516.77	54,901	373,306
Taiwan Rakuten Card, Inc.	529,807	311,095	7,583	1,416	409,161	704,170	1,550,691	2,692	0.26	0.03	657.58	683	5,561
American Express International Inc.	179,567	117,857	3,514	2,855	351,216	0	4,292,358	2,651	0.22	0.00	450.72	5,891	20,807
Total	45,315,602	30,463,809	493,653	336,213	110,594,047	154,151,688	328,189,352	1,903,743	0.19	0.03	599.95	321,097	2,159,885

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.

*Aeon Credit Card (Taiwan) Co.,Ltd terminated Credit Card Business and stopped disclosing information on June 2019