

Important Credit Card Business and Financial Information

2019 July

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	231,324	115,335	2,617	3,407	222,990	54,754	879,008	858	0.19	0.05	773.00	1,225	8,239
Land Bank of Taiwan	326,675	164,477	4,303	2,054	392,591	116,308	986,577	859	0.20	0.15	1,197.36	1,703	15,087
Taiwan Cooperative Bank	529,531	337,062	5,406	3,626	760,184	1,025,336	3,402,652	2,537	0.13	0.10	485.19	4,334	33,551
First Commercial Bank	1,180,988	739,161	11,954	9,775	1,499,597	1,470,021	4,898,833	10,546	0.10	0.00	1,774.65	5,994	40,593
Hua Nan Commercial Bank	1,049,490	800,274	13,705	10,526	1,077,435	3,565,775	4,778,974	1,803	0.13	0.00	372.73	0	35,409
Chang Hwa Commercial Bank	505,033	221,184	5,965	2,976	356,420	603,470	1,637,415	716	0.15	0.00	688.02	2,053	12,105
The Shanghai Commercial & Savings Bank	409,373	218,907	8,826	2,534	673,134	372,944	1,534,902	6,938	0.61	0.24	939.38	0	13,116
Taipei Fubon Bank	2,788,828	1,959,466	59,398	17,300	5,185,194	18,084,957	25,767,552	94,934	0.09	0.00	1,449.15	18,002	135,693
Cathay United Bank	6,564,037	4,768,252	61,424	29,886	18,127,901	18,786,489	46,506,866	272,524	0.14	0.00	2,407.36	43,161	268,741
Bank of Kaohsiung	11,134	4,221	66	77	10,051	0	166,556	93	0.24	0.24	361.33	1	351
Mega International Commercial Bank	839,763	550,123	12,771	4,189	1,278,902	2,964,062	3,795,125	4,007	0.12	0.06	687.43	3,529	23,898
Citibank Taiwan Ltd.	2,887,625	2,325,486	21,593	24,485	14,078,319	11,075,218	19,294,554	191,028	0.46	0.11	540.14	97,821	420,259
Taiwan Business Bank	319,768	122,748	604	2,217	405,844	89,714	965,424	2,841	0.16	0.04	358.06	2,030	13,093
Standard Chartered Bank (Taiwan)	364,529	260,023	4,016	2,349	1,448,287	645,944	3,388,946	7,008	0.25	0.00	992.82	6,517	45,866
Taichung Commercial Bank	135,078	82,126	1,523	695	258,823	46,702	620,396	473	0.57	0.04	827.77	3,453	13,297
HSBC Bank(Taiwan) Ltd.	624,388	447,183	9,021	7,983	2,216,873	1,740,943	6,415,653	37,318	0.17	0.00	3,119.24	5,164	47,146
Hwatai Bank	10,029	5,485	14	73	13,257	1,788	50,795	0	0.32	0.03	372.06	0	85
Shin Kong Commercial Bank	814,250	490,032	8,084	6,839	1,789,474	1,660,264	4,606,051	10,107	0.22	0.02	267.28	6,928	40,714
Sunny Bank	106,935	57,330	1,462	1,149	215,365	84,745	395,006	343	0.44	0.00	546.31	0	6,188
Cota Commercial Bank	15,097	10,450	155	58	25,790	17,260	132,105	34	0.82	0.00	2,953.19	28	446
Union Bank of Taiwan	2,108,596	1,188,716	51,845	13,749	5,806,175	3,626,080	7,510,198	73,032	0.24	0.00	156.54	16,813	119,488
Far Eastern International Bank	1,532,422	1,010,287	11,373	6,175	4,192,204	5,583,569	4,541,411	174,870	0.31	0.10	100.49	15,552	96,934
Yuanta Bank	1,171,330	731,080	6,068	9,219	1,558,539	3,275,626	6,821,650	23,044	0.08	0.00	1,031.28	6,152	56,659
Bank Sinopac	1,954,321	1,084,985	36,755	10,908	4,402,462	5,160,516	9,235,285	102,527	0.25	0.00	683.82	12,306	65,668
E. Sun Commercial Bank, Ltd.	5,248,175	3,693,069	127,293	33,261	12,831,613	20,404,065	36,766,974	310,755	0.20	0.03	592.40	43,669	299,893
Cosmos Bank, Taiwan	424,783	201,634	5,048	4,007	1,073,969	825,555	1,067,183	8,414	0.66	0.39	186.42	4,858	32,825
DBS Bank(Taiwan)Ltd.	574,707	320,837	9,067	4,275	1,534,483	1,945,810	3,584,695	26,361	0.55	0.00	281.99	12,693	74,168
Taishin International Bank	5,088,676	3,587,137	83,504	26,439	10,809,115	21,204,658	31,809,704	259,086	0.14	0.00	1,063.85	24,260	166,839
Jih Sun International Bank	151,276	99,910	351	834	322,281	186,283	392,437	2,968	0.23	0.00	991.05	833	6,201
EnTie Commercial Bank	124,122	62,667	520	569	257,029	1,264,495	424,800	530	0.31	0.09	259.63	0	6,738
Chinatrust Commercial Bank	6,813,450	4,564,963	68,861	80,198	17,791,086	26,008,711	41,145,483	670,230	0.11	0.00	513.30	60,148	433,454
Taiwan Rakuten Card, Inc.	537,992	310,502	9,100	1,487	455,634	715,775	1,874,766	3,465	0.33	0.07	436.86	635	6,196
American Express International Inc.	180,149	118,630	3,506	2,924	351,641	0	4,631,526	2,088	0.13	0.00	582.50	6,495	27,302
Total	45,623,874	30,653,742	646,198	326,243	111,422,662	152,607,837	280,029,502	2,302,337	0.19	0.02	616.26	406,357	2,566,242

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.