

Important Credit Card Business and Financial Information

2019 August

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	227,598	115,920	2,076	6,399	220,919	47,489	837,169	873	0.32	0.12	498.81	273	8,512
Land Bank of Taiwan	328,019	165,681	3,677	2,402	393,959	111,982	907,735	741	0.26	0.22	1,093.02	1,819	16,906
Taiwan Cooperative Bank	531,349	339,215	6,050	4,443	772,671	891,434	3,455,480	2,164	0.19	0.16	427.12	3,855	37,406
First Commercial Bank	1,186,708	742,319	12,542	9,637	1,500,271	1,440,136	4,531,940	9,166	0.10	0.00	1,783.45	5,869	46,462
Hua Nan Commercial Bank	1,043,924	798,878	8,090	9,592	1,095,799	3,475,111	4,861,492	1,523	0.16	0.00	347.87	0	35,409
Chang Hwa Commercial Bank	519,598	226,570	19,500	3,343	293,133	549,596	1,517,632	621	0.09	0.00	899.86	1,415	13,520
The Shanghai Commercial & Savings Bank	414,915	223,212	7,440	2,396	688,651	405,186	1,451,003	6,829	0.47	0.15	1,203.32	4,281	17,397
Taipei Fubon Bank	2,817,758	1,992,657	45,234	16,304	5,244,878	18,015,738	21,891,180	89,478	0.09	0.00	1,416.93	21,796	157,489
Cathay United Bank	6,611,343	4,810,265	75,871	28,565	18,266,918	17,974,959	42,379,232	257,402	0.15	0.00	2,338.95	37,576	306,317
Bank of Kaohsiung	11,123	4,205	75	99	10,345	0	159,801	65	0.23	0.23	379.20	25	37
Mega International Commercial Bank	849,995	556,268	14,416	4,184	1,298,559	2,897,285	3,372,406	4,027	0.12	0.06	767.98	3,424	27,322
Citibank Taiwan Ltd.	2,890,660	2,329,346	20,307	18,787	13,874,331	11,122,996	18,472,808	199,582	0.46	0.09	545.86	40,573	460,830
Taiwan Business Bank	317,698	122,438	535	2,605	411,340	82,007	992,340	2,562	0.13	0.03	361.11	1,724	14,817
Standard Chartered Bank (Taiwan)	365,644	261,476	3,614	2,093	1,445,078	605,951	3,113,480	6,390	0.21	0.00	1,010.90	4,672	50,538
Taichung Commercial Bank	135,932	82,203	1,365	636	256,447	47,986	576,653	334	0.49	0.04	880.66	2,463	15,760
HSBC Bank(Taiwan) Ltd.	625,133	447,899	8,250	7,505	2,204,295	1,723,986	5,819,308	32,937	0.16	0.00	3,116.36	5,609	52,755
Hwatai Bank	9,965	5,486	8	72	12,948	1,984	42,989	0	0.63	0.16	353.35	0	85
Shin Kong Commercial Bank	815,886	492,566	6,963	5,327	1,774,371	1,603,174	3,669,506	9,335	0.23	0.02	262.80	6,772	47,486
Sunny Bank	107,301	57,347	1,134	934	216,990	82,584	377,204	250	0.68	0.00	216.00	0	6,188
Cota Commercial Bank	15,122	10,449	153	85	25,458	15,896	132,792	21	0.80	0.00	3,092.07	64	510
Union Bank of Taiwan	2,132,776	1,210,589	38,138	13,958	5,835,618	3,471,331	7,333,717	62,543	0.22	0.00	157.27	15,847	135,335
Far Eastern International Bank	1,540,522	1,013,054	13,705	5,632	4,216,408	5,436,833	4,221,807	141,553	0.32	0.10	100.57	14,406	111,340
Yuanta Bank	1,172,122	721,439	5,544	8,234	1,591,836	3,236,540	5,793,449	21,862	0.08	0.00	1,061.12	8,098	64,757
Bank Sinopac	1,972,995	1,104,195	29,631	11,093	4,416,187	5,174,561	8,217,728	95,322	0.26	0.00	626.53	11,986	77,654
E. Sun Commercial Bank, Ltd.	5,374,889	3,793,372	155,055	28,341	12,911,648	19,546,082	35,240,044	280,520	0.20	0.03	600.16	44,335	344,228
Cosmos Bank, Taiwan	419,390	201,716	6,143	11,567	1,080,021	808,914	1,059,371	7,391	0.66	0.40	184.96	4,334	37,159
DBS Bank(Taiwan)Ltd.	580,468	321,129	8,140	5,657	1,523,596	1,931,438	3,321,042	26,002	0.52	0.00	289.53	13,165	87,333
Taishin International Bank	5,137,674	3,625,576	72,755	23,757	10,788,909	21,256,578	30,767,834	257,948	0.14	0.00	1,044.93	23,898	190,737
Jih Sun International Bank	150,906	98,903	342	712	323,074	188,267	373,024	1,906	0.27	0.00	903.32	683	6,884
EnTie Commercial Bank	124,138	61,681	511	465	255,263	1,258,053	394,469	454	0.22	0.02	296.09	2,750	9,488
Chinatrust Commercial Bank	6,839,688	4,590,168	63,021	40,231	17,709,250	25,109,168	38,682,796	583,191	0.10	0.00	512.31	60,199	493,653
Taiwan Rakuten Card, Inc.	545,439	312,339	8,209	1,352	462,090	714,839	1,685,003	3,550	0.32	0.07	439.73	1,088	7,284
American Express International Inc.	181,026	119,684	3,643	2,766	345,739	0	4,429,708	1,351	0.14	0.00	553.89	1,729	29,031
Total	45,997,704	30,958,245	642,137	279,173	111,467,000	149,228,084	260,082,142	2,107,893	0.19	0.02	613.83	344,728	2,910,970

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.