

## Important Credit Card Business and Financial Information

2019 December

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	221,158	114,614	1,215	1,973	223,746	22,976	871,417	983	0.23	0.13	583.58	772	12,324
Land Bank of Taiwan	331,978	167,818	2,477	2,072	412,439	97,156	1,039,398	1,003	0.26	0.17	1,075.03	2,012	26,663
Taiwan Cooperative Bank	547,861	351,798	7,394	5,086	793,137	481,203	3,932,576	2,024	0.18	0.15	430.86	5,668	59,288
First Commercial Bank	1,215,047	748,749	15,078	10,910	1,529,811	1,503,415	4,764,977	11,286	0.12	0.00	1,561.83	5,175	69,155
Hua Nan Commercial Bank	1,032,094	794,459	19,047	9,929	1,119,322	3,335,770	4,693,692	1,794	0.05	0.00	600.81	15,829	67,038
Chang Hwa Commercial Bank	518,004	251,381	2,398	3,806	369,897	363,395	1,554,250	980	0.24	0.00	589.94	6,456	25,235
The Shanghai Commercial & Savings Bank	431,146	237,678	4,289	2,423	705,420	533,374	1,535,516	7,630	0.44	0.11	1,254.66	4,114	26,105
Taipei Fubon Bank	3,288,239	2,102,023	300,269	13,332	5,445,745	18,568,276	23,902,515	101,375	0.10	0.00	1,246.46	21,092	236,480
Cathay United Bank	6,734,229	4,974,594	66,433	73,620	19,042,723	16,481,434	55,918,999	274,884	0.15	0.00	1,254.71	43,290	484,468
Bank of Kaohsiung	11,105	4,140	46	42	10,735	0	140,610	29	0.25	0.23	336.82	1	843
Mega International Commercial Bank	890,413	579,700	12,345	3,811	1,416,650	2,866,240	3,716,282	4,216	0.18	0.06	665.28	4,503	42,956
Citibank Taiwan Ltd.	2,897,671	2,317,987	23,439	18,369	13,558,293	12,584,933	19,309,642	213,283	0.57	0.20	417.98	0	595,655
Taiwan Business Bank	203,587	118,971	481	1,169	397,427	72,937	1,062,568	2,082	0.19	0.05	342.23	1,312	22,008
Standard Chartered Bank (Taiwan)	369,015	264,977	3,654	2,578	1,449,781	492,705	3,530,672	7,924	0.21	0.00	1,002.42	6,473	77,224
Taichung Commercial Bank	139,662	82,292	1,451	732	258,779	53,497	588,550	424	0.33	0.01	1,210.94	1,772	22,515
HSBC Bank(Taiwan) Ltd.	621,851	447,158	5,125	7,445	2,198,933	1,700,786	6,007,506	31,687	0.19	0.00	1,908.50	6,763	74,544
Hwatai Bank	9,796	5,236	3	43	11,496	2,113	51,340	0	1.12	0.41	326.84	0	269
Shin Kong Commercial Bank	834,285	503,608	11,986	6,041	1,775,372	1,687,350	5,371,313	10,654	0.20	0.01	231.72	7,070	74,914
Sunny Bank	107,555	56,672	1,028	1,058	213,631	75,082	399,279	98	0.32	0.00	468.79	3,982	14,505
Cota Commercial Bank	15,149	10,501	56	74	24,580	16,521	119,030	79	0.63	0.00	3,803.95	121	1,548
Union Bank of Taiwan	2,162,706	1,266,940	49,815	15,207	6,079,932	3,665,827	8,964,495	82,145	0.23	0.00	149.87	16,127	201,090
Far Eastern International Bank	1,587,131	1,052,137	14,874	8,537	4,288,050	6,095,563	5,054,499	155,033	0.31	0.09	100.68	14,711	166,196
Yuanta Bank	1,171,979	692,028	3,706	8,207	1,542,433	3,366,303	5,687,813	22,637	0.08	0.00	923.54	7,406	94,720
Bank Sinopac	1,986,502	1,015,915	26,967	256,985	4,454,410	5,088,338	8,730,824	102,391	0.27	0.00	602.83	10,531	127,829
E. Sun Commercial Bank, Ltd.	5,824,072	4,173,821	114,679	27,590	13,497,912	17,177,607	38,688,547	325,626	0.20	0.03	558.87	43,625	520,099
Cosmos Bank, Taiwan	385,000	195,827	6,199	6,400	1,122,633	791,681	1,059,990	6,819	0.73	0.43	185.21	5,462	57,231
DBS Bank(Taiwan)Ltd.	596,567	325,753	6,707	4,494	1,551,841	2,137,764	3,548,908	27,821	0.48	0.00	310.21	12,883	134,760
Taishin International Bank	5,353,487	3,794,049	73,779	40,483	11,120,117	21,156,312	29,993,805	297,099	0.17	0.01	916.36	27,468	294,349
Jih Sun International Bank	149,412	98,213	299	618	310,202	149,920	359,100	2,653	0.24	0.00	954.42	605	9,693
EnTie Commercial Bank	124,493	61,390	584	533	247,472	1,257,315	444,236	754	0.34	0.07	120.99	0	11,778
Chinatrust Commercial Bank	6,872,801	4,669,805	81,739	42,197	17,914,538	22,840,518	43,200,111	674,335	0.13	0.00	493.55	61,366	727,589
Taiwan Rakuten Card, Inc.	573,990	320,803	8,072	1,330	502,743	913,070	1,948,982	4,281	0.34	0.05	454.16	1,035	11,331
American Express International Inc.	184,051	121,252	3,779	2,982	356,872	0	4,745,055	1,886	0.27	0.00	371.42	3,547	39,345
Total	47,392,036	31,922,289	869,413	580,076	113,947,072	145,579,381	290,936,497	2,375,915	0.21	0.03	489.98	341,171	4,329,747

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.