

Important Credit Card Business and Financial Information

2017 November

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	242,773	122,852	889	4,563	216,976	14,047	676,436	1,234	0.24	0.07	637.32	551	13,065
Land Bank of Taiwan	264,704	140,588	3,136	1,493	346,040	55,491	831,867	797	0.33	0.30	1,061.45	2,502	25,520
Taiwan Cooperative Bank	475,384	293,059	6,224	3,882	692,607	280,861	2,808,725	2,859	0.30	0.26	288.09	5,019	50,306
First Commercial Bank	996,709	650,873	9,654	9,930	1,460,814	1,297,890	4,590,055	16,703	0.18	0.00	1,709.81	6,474	67,490
Hua Nan Commercial Bank	1,049,237	790,854	21,587	9,706	982,093	2,801,951	4,815,779	2,172	0.20	0.00	411.63	0	51,567
Chang Hwa Commercial Bank	426,882	201,302	1,813	2,759	366,792	159,100	1,375,592	755	0.33	0.01	632.84	1,753	21,577
The Shanghai Commercial & Savings Bank	359,225	185,120	1,360	2,455	684,061	255,829	1,118,766	8,378	0.79	0.38	706.99	0	27,584
Taipei Fubon Bank	2,359,985	1,745,757	20,382	14,363	5,512,540	12,341,326	17,533,329	61,601	0.12	0.00	819.17	20,399	249,450
Cathay United Bank	6,019,759	4,340,213	64,965	45,929	16,294,721	12,230,166	40,472,654	234,731	0.11	0.00	2,651.49	31,564	359,590
Bank of Kaohsiung	10,694	4,545	77	43	8,255	13	152,746	186	0.39	0.33	232.48	0	1,552
Mega International Commercial Bank(former The International Commercial Bank of China)	660,165	442,634	14,755	4,232	1,130,408	1,060,593	2,779,028	4,465	0.19	0.07	535.06	4,227	36,255
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,897,396	2,472,218	24,689	22,658	16,207,709	10,705,967	21,692,875	193,709	0.45	0.09	636.32	102,850	685,309
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	539,541	320,403	3,258	5,068	2,852,937	1,390,526	2,739,536	24,312	0.42	0.00	202.89	13,146	138,105
Taiwan Business Bank	324,945	127,688	1,639	1,958	434,616	72,912	974,582	3,205	0.11	0.01	223.67	2,207	26,085
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	328,852	197,366	10,431	4,271	1,668,256	379,242	1,226,102	8,672	0.45	0.00	566.10	9,721	105,942
Taichung Commercial Bank	210,452	84,271	1,919	1,481	267,583	44,748	596,293	424	0.88	0.05	474.79	4,825	30,869
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	590,303	408,804	8,134	7,288	2,386,662	1,732,327	5,439,972	45,412	0.26	0.00	2,417.88	7,178	90,285
Hwatai Bank	10,434	6,076	34	38	16,620	2,698	49,627	0	0.65	0.07	280.04	0	1,659
Shin Kong Commercial Bank	891,178	481,701	5,480	12,735	1,897,725	1,289,061	4,261,822	12,974	0.25	0.04	228.15	6,328	66,295
Sunny Bank	93,361	50,264	1,181	1,322	225,903	53,776	324,004	220	0.87	0.05	599.11	0	14,465
Cota Commercial Bank	16,035	10,820	96	73	27,503	14,637	116,271	36	0.34	0.00	7,203.52	131	2,891
Union Bank of Taiwan	2,028,628	1,148,523	27,229	16,722	5,373,922	2,909,554	7,328,577	71,467	0.28	0.00	119.44	16,383	170,331
Far Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,476,437	970,429	21,367	20,908	4,433,648	6,210,787	4,895,585	223,833	0.33	0.10	100.77	17,427	189,283
Yuanta Bank(former Fuhwa Commercial Bank)	647,066	457,492	9,797	4,861	506,176	542,491	5,390,429	804	0.11	0.00	1,212.62	970	20,379
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,829,301	1,037,650	13,645	12,786	4,665,939	3,738,698	7,039,409	111,021	0.35	0.00	605.91	15,550	167,671
E. Sun Commercial Bank, Ltd.	4,559,293	3,207,996	45,515	27,990	12,037,998	13,617,151	25,642,799	303,231	0.25	0.00	743.15	45,326	473,988
Cosmos Bank, Taiwan	446,376	192,739	5,562	7,109	1,060,404	435,987	1,077,471	8,824	0.75	0.48	135.17	5,434	63,346
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	11,674	5,449	12	41	21,574	0	47,640	21	0.52	0.00	1,732.88	0	1,210
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	4,089,053	2,902,070	53,388	16,449	10,211,486	16,195,063	22,211,270	276,501	0.19	0.01	700.75	22,210	269,648
Ta Chong Bank Ltd.	569,395	315,697	5,804	6,340	932,693	3,279,673	1,923,249	51,323	0.02	0.00	622.13	9,577	110,057
Jih Sun International Bank	171,519	100,294	391	660	378,599	237,517	407,615	4,646	0.25	0.00	181.51	1,119	16,905
EnTie Commercial Bank	153,596	67,319	681	427	322,376	1,282,676	451,203	912	0.26	0.02	163.53	6,440	18,702
Chinatrust Commercial Bank	6,319,914	4,070,669	88,697	50,983	16,225,664	13,418,782	36,990,360	715,490	0.13	0.00	557.27	69,157	683,976
Taiwan Rakuten Card, Inc.	362,118	247,110	12,707	901	274,290	443,870	1,265,808	3,058	0.25	0.05	483.72	507	5,608
American Express International Inc.	168,426	111,268	2,966	2,833	359,986	0	4,284,623	1,279	0.35	0.00	288.09	3,660	45,589
Aeon Credit Card (Taiwan) Co., Ltd.	72,288	31,734	113	553	253,034	29,519	129,212	2,681	0.60	0.05	3,475.07	1,363	19,534
Total	41,673,098	27,943,847	489,577	325,810	110,738,610	108,524,929	233,661,311	2,397,936	0.23	0.02	585.16	433,998	4,322,088

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.