

## Important Credit Card Business and Financial Information

2017 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	240,357	118,689	799	3,568	219,632	14,895	638,268	1,135	0.28	0.06	599.82	861	13,926
Land Bank of Taiwan	265,693	140,970	2,316	1,360	354,683	60,148	857,355	705	0.34	0.29	1,047.42	2,383	27,903
Taiwan Cooperative Bank	476,479	295,094	4,341	3,335	702,114	282,369	2,948,052	2,866	0.26	0.23	298.86	4,247	54,553
First Commercial Bank	1,000,449	654,065	9,221	8,548	1,471,166	1,325,726	4,235,423	16,196	0.18	0.00	1,757.97	6,493	73,983
Hua Nan Commercial Bank	1,050,367	791,494	13,016	10,681	1,026,218	2,824,700	4,092,804	2,056	0.04	0.00	954.40	18,134	69,701
Chang Hwa Commercial Bank	424,826	200,027	677	2,615	300,969	165,773	1,295,564	573	0.19	0.02	865.05	2,400	23,977
The Shanghai Commercial & Savings Bank	358,618	183,818	1,234	1,841	690,572	250,782	1,029,516	7,405	0.59	0.17	1,056.97	5,772	33,356
Taipei Fubon Bank	2,371,653	1,742,111	25,029	13,361	5,581,589	12,393,381	19,350,236	61,678	0.11	0.00	896.83	22,022	271,472
Cathay United Bank	6,053,831	4,356,648	72,290	38,218	16,554,961	11,392,299	35,263,190	232,260	0.13	0.00	2,607.80	31,633	391,223
Bank of Kaohsiung	10,723	4,533	51	23	8,372	12	136,870	95	0.32	0.27	264.48	171	1,723
Mega International Commercial Bank	665,596	452,664	9,358	3,927	1,143,885	1,073,968	2,720,418	4,538	0.20	0.08	515.43	2,755	39,010
Citibank Taiwan Ltd.	2,898,529	2,467,008	21,296	21,522	16,456,891	10,676,183	20,904,659	200,162	0.57	0.19	497.79	0	685,309
ANZ Bank (Taiwan) Ltd.*	0	0	3	1,528	0	0	681,762	5,609	0.00	0.00	0.00	4,261	142,366
Taiwan Business Bank	324,952	127,305	1,649	1,642	434,015	73,805	977,387	3,052	0.14	0.01	271.36	2,421	28,506
Standard Chartered Bank (Taiwan)	335,373	200,737	11,983	4,600	1,666,087	364,323	1,288,151	9,668	0.41	0.00	573.11	10,703	116,645
Taichung Commercial Bank	148,156	85,414	1,321	63,619	281,965	46,477	559,536	438	1.07	0.05	635.61	0	30,869
HSBC Bank(Taiwan) Ltd.	589,430	409,953	6,008	6,881	2,392,386	1,704,730	4,995,104	45,190	0.22	0.00	2,616.41	11,843	102,128
Hwatai Bank	10,367	5,956	9	76	16,294	2,529	56,826	0	0.83	0.02	268.15	44	1,703
Shin Kong Commercial Bank	883,629	480,062	4,848	12,397	1,911,436	1,331,806	3,642,547	10,742	0.25	0.06	218.36	6,557	72,852
Sunny Bank	93,470	49,803	883	988	221,616	52,265	308,259	231	0.35	0.00	856.99	3,790	18,255
Cota Commercial Bank	15,775	10,751	91	72	27,581	16,339	132,956	71	0.32	0.00	7,455.09	376	3,267
Union Bank of Taiwan	2,036,860	1,152,629	22,756	14,524	5,438,950	2,966,651	7,228,561	68,881	0.29	0.00	118.36	16,413	186,744
Far Eastern International Bank	1,481,903	980,455	13,606	8,183	4,524,258	6,050,803	4,490,549	208,563	0.31	0.08	101.00	16,388	205,671
Yuanta Bank	650,964	459,608	5,997	4,922	524,948	561,098	4,978,975	839	0.07	0.00	1,487.84	2,785	23,164
Bank Sinopac	1,784,613	1,030,411	10,520	55,839	4,671,979	3,712,731	6,595,837	104,764	0.23	0.00	806.00	34,082	201,753
E. Sun Commercial Bank, Ltd.	4,573,228	3,218,922	39,788	25,853	12,210,844	13,279,240	28,059,412	306,140	0.24	0.00	726.93	45,229	519,217
Cosmos Bank, Taiwan	451,770	192,402	13,483	8,108	1,069,562	443,768	1,003,867	7,740	0.77	0.43	134.62	5,045	68,391
DBS Bank(Taiwan)Ltd.	548,108	321,791	260	4,166	1,835,454	1,100,196	1,718,873	12,259	0.64	0.09	310.56	0	1,210
Taishin International Bank	4,119,324	2,920,177	45,100	14,829	10,304,766	16,506,504	21,206,435	272,729	0.20	0.01	686.16	25,257	294,905
Ta Chong Bank Ltd.	567,109	312,397	3,431	5,643	942,979	3,284,981	1,860,034	67,185	0.00	0.00	625.50	13,292	123,349
Jih Sun International Bank	171,181	100,667	319	657	375,423	230,609	381,569	7,612	0.33	0.00	174.30	658	17,563
EnTie Commercial Bank	152,325	67,020	648	342	321,409	1,297,760	444,777	807	0.34	0.04	185.66	0	18,702
Chinatrust Commercial Bank	6,361,648	4,106,622	81,525	41,137	16,499,970	13,641,482	40,304,673	707,391	0.13	0.00	567.68	66,759	750,735
Taiwan Rakuten Card, Inc.	372,898	251,744	11,232	967	305,082	463,070	1,413,684	2,818	0.20	0.04	593.26	794	6,402
American Express International Inc.	168,194	111,319	2,484	2,716	374,065	0	4,210,321	1,843	0.29	0.00	323.04	4,424	50,013
Aeon Credit Card (Taiwan) Co., Ltd.	71,596	31,444	72	799	252,232	29,997	139,927	2,309	0.73	0.09	2,802.28	866	20,400
Total	41,729,994	28,034,710	437,644	389,487	111,114,353	107,621,400	230,152,377	2,376,550	0.23	0.03	579.94	368,858	4,690,946

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.

\*ANZ Bank Taiwan transferred the consumer finance and wealth management business to DBS Bank Taiwan on 9th December 2017.