

Important Credit Card Business and Financial Information

2018 January

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	239,607	116,479	2,364	3,535	219,704	17,088	696,069	1,290	0.20	0.10	631.18	993	993
Land Bank of Taiwan	266,885	140,998	2,556	1,740	356,497	60,540	916,373	782	0.37	0.35	766.38	2,264	2,264
Taiwan Cooperative Bank	476,782	295,608	4,602	4,395	719,843	280,787	2,839,517	2,712	0.24	0.21	321.59	5,027	5,027
First Commercial Bank	1,002,893	653,167	9,295	10,189	1,482,596	1,302,294	4,466,514	16,555	0.17	0.00	1,618.04	6,490	6,490
Hua Nan Commercial Bank	1,044,775	789,203	13,767	18,541	1,015,452	2,795,102	4,455,320	2,084	0.12	0.00	568.19	0	0
Chang Hwa Commercial Bank	424,339	198,606	2,140	3,215	367,948	166,476	1,320,592	787	0.32	0.01	613.95	2,072	2,072
The Shanghai Commercial & Savings Bank	357,684	183,407	1,466	2,400	692,139	252,515	1,100,769	7,712	0.73	0.28	847.38	0	0
Taipei Fubon Bank	2,378,757	1,745,811	24,411	17,307	5,552,532	13,413,283	20,763,217	68,610	0.10	0.00	1,334.90	21,140	21,140
Cathay United Bank	6,087,205	4,405,887	73,731	40,357	16,969,656	11,563,061	48,068,841	229,948	0.13	0.00	2,486.09	30,020	30,020
Bank of Kaohsiung	10,739	4,509	55	41	8,655	10	117,816	61	0.51	0.44	274.03	54	54
Mega International Commercial Bank	666,393	452,948	7,806	7,009	1,135,854	1,061,984	2,877,218	4,969	0.19	0.09	810.59	3,846	3,846
Citibank Taiwan Ltd.	2,901,344	2,471,584	24,426	23,238	16,479,621	10,400,677	20,625,738	188,998	0.45	0.09	521.97	109,000	109,000
Taiwan Business Bank	323,688	127,179	877	2,141	431,513	27,728	985,788	3,159	0.14	0.02	477.89	3,992	3,992
Standard Chartered Bank (Taiwan)	348,357	212,001	17,307	5,616	1,655,690	372,040	1,627,777	9,713	0.39	0.00	885.72	7,695	7,695
Taichung Commercial Bank	148,944	85,837	1,650	1,112	272,929	46,678	622,667	352	1.44	0.41	416.66	0	0
HSBC Bank(Taiwan) Ltd.	591,655	410,826	11,124	8,899	2,379,887	1,716,452	5,497,246	51,251	0.22	0.00	3,007.81	9,921	9,921
Hwatai Bank	10,325	5,943	11	53	16,901	2,446	53,027	0	0.82	0.17	291.73	0	0
Shin Kong Commercial Bank	877,616	475,825	7,639	13,652	1,891,179	1,325,881	4,660,700	12,391	0.26	0.02	245.45	6,329	6,329
Sunny Bank	93,968	49,832	1,204	917	222,732	55,057	336,706	490	0.48	0.01	1,135.50	0	0
Cota Commercial Bank	15,703	10,697	122	77	28,342	17,206	119,377	41	0.24	0.00	819.79	199	199
Union Bank of Taiwan	2,047,314	1,153,254	25,833	15,379	5,521,908	2,928,990	7,627,982	77,731	0.28	0.00	137.19	16,379	16,379
Far Eastern International Bank	1,485,559	988,378	12,893	9,266	4,428,864	6,093,401	4,806,196	239,180	0.32	0.09	100.91	17,082	17,082
Yuanta Bank	1,215,772	764,513	6,113	10,024	1,628,621	3,823,749	7,110,013	23,430	0.10	0.00	1,030.16	159	159
Bank Sinopac	1,783,377	1,029,852	11,694	12,975	4,658,583	3,704,780	7,117,557	106,783	0.27	0.00	724.60	5,804	5,804
E. Sun Commercial Bank, Ltd.	4,591,296	3,227,460	45,684	27,616	12,329,678	13,447,943	28,691,634	331,589	0.26	0.00	673.64	43,149	43,149
Cosmos Bank, Taiwan	438,773	192,436	6,597	19,587	1,061,727	448,023	1,048,478	7,207	0.77	0.46	159.16	6,804	6,804
DBS Bank(Taiwan)Ltd.	548,369	324,568	3,450	3,193	1,899,796	1,288,818	2,526,426	18,287	0.68	0.00	316.68	15,207	15,207
Taishin International Bank	4,157,936	2,947,572	56,427	17,815	10,471,951	17,257,345	23,449,596	327,502	0.21	0.01	679.60	23,187	23,187
Jih Sun International Bank	170,861	102,119	395	715	370,666	225,697	416,595	5,922	0.28	0.00	879.44	1,101	1,101
EnTie Commercial Bank	150,504	66,832	532	445	316,016	1,323,300	457,071	828	0.42	0.10	195.12	0	0
Chinatrust Commercial Bank	6,389,288	4,136,627	81,955	47,267	16,692,040	14,070,972	37,306,109	730,203	0.13	0.00	610.77	65,995	65,995
Taiwan Rakuten Card, Inc.	384,297	258,146	11,894	977	312,928	502,019	1,517,821	2,990	0.21	0.05	851.20	628	628
American Express International Inc.	167,837	110,561	2,534	2,891	365,866	0	3,939,641	1,697	0.21	0.00	362.74	9,144	9,144
Aeon Credit Card (Taiwan) Co., Ltd.	70,750	31,069	77	973	254,681	28,864	124,837	2,378	0.69	0.09	2,896.07	659	659
Total	41,869,592	28,169,734	472,631	333,557	112,212,995	110,021,206	248,291,228	2,477,632	0.23	0.02	605.48	414,340	414,340

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.