

## Important Credit Card Business and Financial Information

2018 February

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	239,195	116,122	2,024	2,736	224,693	19,328	569,868	498	0.19	0.05	748.69	970	1,963
Land Bank of Taiwan	268,292	139,853	2,484	1,169	395,170	62,337	786,413	311	0.26	0.21	998.17	2,983	5,247
Taiwan Cooperative Bank	477,125	295,490	2,825	2,569	730,746	277,948	2,593,029	1,630	0.32	0.28	273.89	3,063	8,090
First Commercial Bank	1,004,628	653,584	7,005	7,855	1,463,170	1,277,820	3,687,325	15,408	0.16	0.00	1,653.45	5,990	12,480
Hua Nan Commercial Bank	1,044,579	787,666	10,178	9,864	896,353	2,751,796	3,654,692	916	0.18	0.00	451.35	0	0
Chang Hwa Commercial Bank	424,291	197,317	2,221	2,731	297,005	173,898	1,120,404	457	0.33	0.02	644.22	0	2,072
The Shanghai Commercial & Savings Bank	357,275	181,614	1,095	1,504	706,064	258,162	966,999	4,283	0.56	0.20	1,051.05	4,556	4,556
Taipei Fubon Bank	2,382,910	1,734,848	14,686	10,533	5,591,973	13,155,989	13,568,853	36,873	0.12	0.00	1,347.10	20,149	41,289
Cathay United Bank	6,103,368	4,415,720	44,155	27,992	16,798,656	11,691,380	31,606,603	149,708	0.13	0.00	2,452.08	35,586	65,606
Bank of Kaohsiung	10,763	4,395	47	23	8,068	8	111,271	58	0.44	0.39	299.34	0	54
Mega International Commercial Bank	666,843	451,163	5,521	5,071	1,169,574	1,071,029	3,080,742	3,602	0.16	0.08	828.84	3,033	6,879
Citibank Taiwan Ltd.	2,898,192	2,459,209	14,832	19,205	15,908,267	10,169,101	18,702,135	130,522	0.58	0.18	407.37	0	109,000
Taiwan Business Bank	323,262	126,159	491	917	436,152	58,622	917,895	2,290	0.15	0.02	317.28	2,010	6,002
Standard Chartered Bank (Taiwan)	331,113	212,071	12,636	28,561	1,655,535	364,433	1,503,712	6,592	0.35	0.00	903.91	9,459	17,154
Taichung Commercial Bank	149,314	85,331	894	752	243,762	47,328	514,428	290	1.75	0.56	354.15	0	0
HSBC Bank(Taiwan) Ltd.	591,955	414,027	6,858	6,558	2,373,000	1,650,238	4,459,761	31,760	0.24	0.00	2,757.88	3,544	13,465
Hwatai Bank	10,302	5,902	8	31	14,264	3,010	44,446	0	1.69	0.68	260.08	0	0
Shin Kong Commercial Bank	870,982	471,907	8,201	14,835	1,934,376	1,299,883	3,031,403	7,482	0.25	0.02	234.79	6,217	12,546
Sunny Bank	94,482	49,710	1,115	778	227,261	59,864	278,380	150	0.82	0.20	836.14	0	0
Cota Commercial Bank	15,640	10,631	95	41	28,914	13,441	112,554	112	0.10	0.00	11,348.69	264	463
Union Bank of Taiwan	2,052,747	1,156,035	18,416	12,983	5,439,091	2,921,714	6,838,078	46,355	0.28	0.00	151.09	16,245	32,624
Far Eastern International Bank	1,488,591	990,062	9,437	6,434	4,460,441	6,019,560	4,200,001	150,084	0.28	0.08	101.50	17,603	34,685
Yuanta Bank	1,217,702	758,238	6,776	7,762	1,644,575	3,463,223	5,401,744	19,341	0.11	0.00	1,298.02	13,636	13,795
Bank Sinopac	1,782,751	1,016,467	7,818	8,594	4,641,187	3,683,582	5,834,961	69,919	0.32	0.00	643.80	5,786	11,590
E. Sun Commercial Bank, Ltd.	4,601,462	3,228,012	27,700	17,534	12,221,475	13,620,567	24,798,149	197,522	0.25	0.00	660.34	43,845	86,994
Cosmos Bank, Taiwan	434,943	191,143	3,694	7,556	1,070,681	461,334	917,902	5,454	0.79	0.43	142.81	3,947	10,751
DBS Bank(Taiwan)Ltd.	545,529	318,136	2,593	6,539	1,934,237	1,184,037	2,052,935	16,171	0.84	0.00	301.43	9,074	24,281
Taishin International Bank	4,188,050	2,953,449	42,356	12,242	10,339,474	17,367,104	19,789,237	195,278	0.20	0.01	671.57	26,215	49,402
Jih Sun International Bank	170,598	103,048	222	485	364,735	244,725	366,592	3,820	0.34	0.00	968.04	1,194	2,295
EnTie Commercial Bank	146,382	65,600	361	293	312,600	1,256,675	372,792	434	0.50	0.15	204.49	0	0
Chinatrust Commercial Bank	6,411,339	4,165,138	52,503	31,618	16,700,199	14,199,132	31,305,867	482,723	0.15	0.00	607.68	65,655	131,650
Taiwan Rakuten Card, Inc.	392,975	260,398	9,011	715	296,150	481,513	1,257,203	1,524	0.22	0.05	1,041.70	623	1,251
American Express International Inc.	167,440	109,804	1,598	1,995	369,781	0	3,557,016	1,406	0.23	0.00	390.28	3,391	12,535
Aeon Credit Card (Taiwan) Co., Ltd.	70,333	30,591	46	507	251,027	27,318	116,467	1,538	0.82	0.25	2,153.13	605	1,264
<b>Total</b>	<b>41,935,353</b>	<b>28,158,840</b>	<b>319,902</b>	<b>258,982</b>	<b>111,148,656</b>	<b>109,336,099</b>	<b>198,119,857</b>	<b>1,584,511</b>	<b>0.25</b>	<b>0.03</b>	<b>586.37</b>	<b>305,643</b>	<b>719,983</b>

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.