

Important Credit Card Business and Financial Information

2018 March

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	242,716	118,172	4,289	2,442	228,688	19,395	653,130	1,085	0.27	0.05	613.08	485	2,448
Land Bank of Taiwan	271,059	139,753	3,721	1,332	355,260	61,350	878,425	567	0.39	0.35	803.35	2,072	7,319
Taiwan Cooperative Bank	478,329	296,914	6,260	5,145	685,020	270,200	2,987,056	2,112	0.25	0.21	286.61	4,808	12,898
First Commercial Bank	1,010,851	654,818	13,421	10,618	1,425,544	1,202,219	4,524,459	15,883	0.15	0.00	1,700.27	5,997	18,477
Hua Nan Commercial Bank	1,046,685	789,940	17,136	14,218	992,477	2,555,914	4,451,319	1,945	0.04	0.00	1,142.07	16,746	16,746
Chang Hwa Commercial Bank	425,684	196,976	3,964	3,042	349,575	178,490	1,362,366	775	0.30	0.01	624.91	4,009	6,081
The Shanghai Commercial & Savings Bank	357,037	180,617	1,703	1,941	666,688	264,439	1,131,290	7,635	0.73	0.33	844.49	0	4,556
Taipei Fubon Bank	2,399,032	1,744,599	29,337	13,215	5,203,919	13,043,821	20,369,858	56,224	0.12	0.00	1,273.70	20,742	62,031
Cathay United Bank	6,145,652	4,422,716	82,050	39,766	16,203,048	11,500,140	43,425,731	204,151	0.14	0.00	2,456.37	36,423	102,029
Bank of Kaohsiung	10,817	4,371	85	31	8,890	7	126,188	59	0.49	0.37	270.88	0	54
Mega International Commercial Bank	668,867	451,385	9,754	7,730	1,093,742	1,046,624	3,027,348	4,036	0.18	0.08	834.65	3,415	10,294
Citibank Taiwan Ltd.	2,897,201	2,461,659	24,540	26,806	15,585,199	9,774,465	19,681,948	170,826	0.51	0.09	489.36	98,285	207,285
Taiwan Business Bank	323,324	124,400	825	763	426,024	54,166	927,302	3,311	0.11	0.04	325.35	2,398	8,400
Standard Chartered Bank (Taiwan)	336,033	218,674	10,217	5,020	1,611,333	367,485	1,878,504	8,818	0.36	0.00	935.58	8,406	25,560
Taichung Commercial Bank	121,479	84,607	1,506	29,575	265,974	45,894	626,762	366	0.90	0.04	668.76	9,061	9,061
HSBC Bank(Taiwan) Ltd.	593,413	414,515	10,838	9,380	2,363,295	1,652,311	5,603,389	49,061	0.26	0.00	2,732.40	11,030	24,495
Hwatai Bank	10,283	5,860	16	35	15,082	2,812	49,580	0	1.57	0.58	263.67	0	0
Shin Kong Commercial Bank	871,486	476,206	16,526	16,022	1,849,459	1,275,962	4,561,667	9,945	0.25	0.03	236.17	5,746	18,292
Sunny Bank	96,319	50,511	2,671	1,082	218,294	61,985	347,463	282	0.27	0.00	615.52	3,654	3,654
Cota Commercial Bank	15,517	10,582	100	66	27,102	14,947	109,644	54	0.35	0.00	7,293.35	14	477
Union Bank of Taiwan	2,061,467	1,153,496	24,346	15,626	5,424,494	2,782,768	7,080,367	74,255	0.30	0.00	162.05	17,447	50,071
Far Eastern International Bank	1,494,954	996,718	14,293	7,954	4,311,937	6,033,979	4,298,145	187,333	0.32	0.08	100.70	15,027	49,712
Yuanta Bank	1,222,848	755,527	12,022	11,359	1,606,895	3,488,589	7,063,075	28,825	0.11	0.00	1,418.69	16,970	30,765
Bank Sinopac	1,781,608	1,015,502	12,134	13,437	4,580,731	3,604,733	7,133,101	100,187	0.33	0.00	662.10	16,203	27,793
E. Sun Commercial Bank, Ltd.	4,620,533	3,229,365	42,283	23,212	12,094,428	13,276,189	25,226,981	293,806	0.31	0.04	595.78	43,770	130,764
Cosmos Bank, Taiwan	430,911	192,474	4,378	8,450	1,047,020	463,213	1,126,432	9,239	0.81	0.55	134.56	4,578	15,329
DBS Bank(Taiwan)Ltd.	543,137	312,349	3,952	8,116	1,849,088	1,161,948	2,443,416	21,581	0.86	0.00	272.19	14,268	38,549
Taishin International Bank	4,233,514	2,981,143	65,007	19,543	10,290,971	17,392,132	23,650,456	238,484	0.20	0.01	723.32	28,107	77,509
Jih Sun International Bank	170,040	102,573	380	938	358,946	244,582	432,667	4,678	0.18	0.00	925.33	1,530	3,825
EnTie Commercial Bank	144,016	65,522	878	455	305,956	1,288,900	420,522	939	0.63	0.26	210.74	0	0
Chinatrust Commercial Bank	6,448,815	4,163,907	75,808	39,096	16,610,297	14,227,293	36,397,784	652,078	0.14	0.00	605.14	68,858	200,508
Taiwan Rakuten Card, Inc.	405,563	266,803	13,232	1,103	312,827	504,639	1,500,424	2,504	0.24	0.04	861.99	945	2,196
American Express International Inc.	168,529	109,859	3,828	2,739	355,793	0	3,831,369	1,385	0.29	0.00	343.87	1,226	13,761
Aeon Credit Card (Taiwan) Co., Ltd.	69,702	30,393	154	812	247,542	26,708	130,856	1,995	0.82	0.22	2,271.49	1,851	3,115
Total	42,117,421	28,222,906	511,654	341,069	108,971,538	107,888,299	237,459,024	2,154,424	0.25	0.03	596.20	464,071	1,184,054

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.