

## Important Credit Card Business and Financial Information

2018 April

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	242,948	119,391	2,783	2,913	222,290	20,901	578,882	732	0.26	0.11	556.21	1,869	4,317
Land Bank of Taiwan	274,151	140,250	4,120	1,262	353,965	60,262	787,231	656	0.23	0.20	1,309.19	3,698	11,017
Taiwan Cooperative Bank	480,549	297,348	4,965	2,846	698,655	254,661	2,575,970	1,876	0.30	0.26	287.17	5,990	18,888
First Commercial Bank	1,015,239	654,770	10,230	8,695	1,413,366	1,178,717	3,764,385	13,047	0.16	0.00	1,622.56	5,959	24,436
Hua Nan Commercial Bank	1,046,763	790,805	12,600	11,616	1,007,518	2,794,329	3,766,098	1,296	0.11	0.00	605.33	0	16,746
Chang Hwa Commercial Bank	428,079	196,533	4,862	2,313	361,085	179,064	1,182,604	574	0.39	0.05	514.18	1,335	7,416
The Shanghai Commercial & Savings Bank	358,365	179,964	3,334	2,006	665,558	244,298	887,640	6,577	0.56	0.15	1,187.26	5,259	9,815
Taipei Fubon Bank	2,407,403	1,745,342	21,157	12,786	5,240,242	13,094,473	17,438,732	48,433	0.12	0.00	1,256.57	21,584	83,615
Cathay United Bank	6,177,729	4,454,160	64,304	32,227	16,716,892	10,992,506	33,455,072	202,536	0.15	0.00	2,425.00	37,981	140,010
Bank of Kaohsiung	10,860	4,344	61	19	8,739	5	124,112	27	0.42	0.37	308.71	0	54
Mega International Commercial Bank	671,804	450,197	8,062	5,125	1,107,545	1,025,439	2,783,198	5,008	0.19	0.07	827.97	1,649	11,943
Citibank Taiwan Ltd.	2,897,184	2,456,917	17,158	18,130	15,385,043	9,529,746	18,991,100	166,541	0.51	0.09	490.44	52,142	259,427
Taiwan Business Bank	322,466	123,737	668	1,527	425,277	59,168	863,666	2,269	0.01	0.00	322.92	2,853	11,253
Standard Chartered Bank (Taiwan)	337,592	223,063	6,615	4,177	1,587,014	361,086	1,745,630	8,888	0.37	0.00	928.70	8,589	34,149
Taichung Commercial Bank	121,833	83,699	846	738	266,631	44,526	503,359	358	1.17	0.05	568.17	0	9,061
HSBC Bank(Taiwan) Ltd.	594,500	418,865	7,552	6,465	2,324,541	1,625,206	4,821,682	34,243	0.25	0.00	2,724.71	8,381	32,876
Hwatai Bank	10,242	5,786	6	47	15,060	2,569	46,320	0	1.80	0.97	264.94	0	0
Shin Kong Commercial Bank	857,674	478,641	10,467	24,279	1,860,702	1,280,351	3,588,978	8,854	0.25	0.06	243.20	5,846	24,138
Sunny Bank	97,277	51,289	1,719	975	220,510	57,827	292,609	321	0.52	0.02	553.50	0	3,654
Cota Commercial Bank	15,400	10,496	78	53	26,679	14,934	118,102	41	0.49	0.00	6,264.55	154	631
Union Bank of Taiwan	2,066,993	1,157,367	19,448	13,922	5,443,934	2,733,608	6,946,289	61,158	0.30	0.00	169.36	17,401	67,472
Far Eastern International Bank	1,500,271	996,053	10,972	5,689	4,369,398	5,857,010	3,914,950	163,826	0.30	0.08	100.63	17,860	67,572
Yuantai Bank	1,230,038	756,572	13,009	10,400	1,573,745	3,343,567	5,916,904	24,989	0.13	0.00	1,309.35	19,580	50,345
Bank Sinopac	1,779,583	1,008,856	9,359	11,729	4,498,163	3,544,798	6,003,091	91,247	0.31	0.00	686.59	15,723	43,516
E. Sun Commercial Bank, Ltd.	4,635,994	3,239,945	36,745	21,284	12,059,593	12,929,689	23,279,631	259,982	0.30	0.02	610.12	44,084	174,848
Cosmos Bank, Taiwan	427,617	191,866	4,116	7,406	1,047,693	457,023	902,569	6,545	0.78	0.52	133.62	6,683	22,012
DBS Bank(Taiwan)Ltd.	540,619	306,228	3,261	4,116	1,805,018	1,204,032	2,089,049	21,944	0.90	0.00	269.21	17,266	55,815
Taishin International Bank	4,274,857	2,996,530	55,110	13,767	10,173,633	17,060,284	19,846,796	228,163	0.20	0.01	737.79	27,633	105,142
Jih Sun International Bank	169,720	102,500	386	706	356,602	227,373	336,458	2,445	0.24	0.00	910.76	956	4,781
EnTie Commercial Bank	142,220	64,794	610	374	300,929	1,252,854	376,882	739	0.23	0.03	265.57	8,497	8,497
Chinatrust Commercial Bank	6,478,263	4,182,497	59,749	31,552	16,562,995	13,876,311	32,395,620	627,947	0.13	0.00	602.43	67,488	267,996
Taiwan Rakuten Card, Inc.	414,033	268,943	9,023	1,148	329,234	517,738	1,326,860	2,248	0.27	0.06	825.20	356	2,552
American Express International Inc.	168,784	110,044	2,897	2,642	352,824	0	3,873,399	1,594	0.31	0.00	327.59	4,132	17,893
Aeon Credit Card (Taiwan) Co., Ltd.	69,137	30,191	428	1,017	247,434	25,688	118,222	2,387	0.76	0.10	2,739.64	1,690	4,805
Total	42,266,187	28,297,983	406,700	263,951	109,028,507	105,850,043	205,642,090	1,997,491	0.24	0.02	600.69	412,638	1,596,692

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.