

Important Credit Card Business and Financial Information

2018 August

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	239,349	116,733	941	3,267	223,751	21,568	662,177	891	0.25	0.10	579.71	396	7,346
Land Bank of Taiwan	299,386	154,018	7,512	1,912	373,393	84,528	916,513	658	0.27	0.21	1,023.85	1,932	20,528
Taiwan Cooperative Bank	495,298	307,139	11,429	3,926	772,627	775,255	3,099,356	1,998	0.16	0.14	350.44	4,626	38,486
First Commercial Bank	1,060,097	674,381	26,557	9,667	1,473,974	1,287,800	4,598,924	13,683	0.16	0.00	1,339.26	5,849	47,466
Hua Nan Commercial Bank	1,052,724	800,909	17,403	12,666	1,060,843	3,329,822	4,929,704	1,703	0.19	0.00	383.38	0	32,372
Chang Hwa Commercial Bank	473,366	227,178	17,411	2,553	363,669	339,472	1,475,330	631	0.29	0.01	519.79	973	14,196
The Shanghai Commercial & Savings Bank	365,555	184,701	3,042	1,620	670,299	327,943	1,335,299	7,451	0.50	0.14	1,190.31	4,225	19,051
Taipei Fubon Bank	2,446,966	1,765,927	20,571	12,997	5,206,172	14,972,244	19,028,476	94,267	0.10	0.00	1,403.87	21,203	170,209
Cathay United Bank	6,322,844	4,571,546	68,383	33,907	17,199,768	15,493,184	41,132,259	273,335	0.13	0.00	2,499.07	35,764	290,811
Bank of Kaohsiung	11,052	4,397	135	76	8,861	0	162,175	78	0.18	0.16	486.12	94	654
Mega International Commercial Bank	697,457	457,485	10,872	5,080	1,131,533	1,344,099	2,902,602	4,563	0.18	0.07	763.52	3,136	24,294
Citibank Taiwan Ltd.	2,910,928	2,468,868	21,551	20,805	16,117,831	8,961,868	19,182,940	196,490	0.60	0.12	437.33	44,996	521,581
Taiwan Business Bank	326,881	123,455	4,554	1,920	425,676	68,977	978,941	2,643	0.11	0.01	395.69	2,214	20,095
Standard Chartered Bank (Taiwan)	343,425	234,345	5,990	3,779	1,556,785	551,855	2,288,189	7,731	0.26	0.00	988.35	8,000	67,647
Taichung Commercial Bank	124,976	80,500	1,212	724	263,452	45,964	603,873	344	0.97	0.05	656.35	0	18,239
HSBC Bank(Taiwan) Ltd.	605,019	425,505	9,850	6,344	2,309,982	1,726,672	5,705,498	43,076	0.20	0.00	2,970.84	6,933	63,590
Hwatai Bank	10,128	5,699	12	42	13,616	2,208	47,533	0	0.59	0.22	339.25	375	1,173
Shin Kong Commercial Bank	807,905	480,861	7,004	10,278	1,834,039	1,469,875	4,039,028	10,693	0.24	0.05	256.51	6,538	48,883
Sunny Bank	99,704	53,231	962	862	224,305	72,498	360,439	314	0.54	0.02	388.71	0	7,078
Cota Commercial Bank	15,159	10,348	68	69	26,704	14,553	134,597	101	0.17	0.00	3,548.78	340	1,634
Union Bank of Taiwan	2,098,861	1,171,046	21,692	13,161	5,701,275	3,691,171	7,663,925	73,969	0.27	0.00	170.70	17,790	142,819
Far Eastern International Bank	1,520,292	989,639	11,807	6,243	4,273,327	5,603,453	4,237,775	186,419	0.30	0.10	100.54	16,709	131,627
Yuanta Bank	1,188,479	753,396	10,587	20,225	1,640,906	3,311,667	6,603,774	18,715	0.10	0.00	1,143.06	10,923	98,437
Bank Sinopac	1,784,777	1,009,530	13,516	12,240	4,507,810	4,259,157	7,536,111	107,081	0.28	0.00	686.37	17,018	96,953
E. Sun Commercial Bank, Ltd.	4,731,111	3,301,465	64,199	23,119	12,436,099	18,468,003	27,628,289	316,329	0.24	0.03	608.06	43,110	349,556
Cosmos Bank, Taiwan	425,438	193,021	5,212	4,307	1,044,095	683,256	1,105,350	9,061	0.70	0.46	146.33	3,726	41,164
DBS Bank(Taiwan)Ltd.	691,779	340,809	6,468	9,659	1,675,293	1,425,898	2,641,904	23,259	0.63	0.00	275.68	7,977	117,160
Taishin International Bank	4,450,039	3,128,619	72,498	21,950	10,404,744	19,146,091	25,212,088	259,300	0.19	0.01	759.96	25,373	207,034
Jih Sun International Bank	167,480	101,322	418	1,144	345,839	247,215	425,633	2,264	0.19	0.00	912.10	1,204	9,657
EnTie Commercial Bank	138,266	64,023	694	530	290,129	1,268,289	448,389	855	0.26	0.02	356.58	4,978	13,475
Chinatrust Commercial Bank	6,654,948	4,334,098	87,221	33,127	17,092,619	19,097,098	41,847,610	682,631	0.11	0.00	583.53	62,155	522,444
Taiwan Rakuten Card, Inc.	453,490	294,792	10,687	1,544	366,789	610,907	1,569,149	3,005	0.34	0.07	694.62	874	6,080
American Express International Inc.	171,665	114,295	3,557	3,040	366,149	0	4,122,476	1,735	0.20	0.00	326.28	4,465	35,945
Aeon Credit Card (Taiwan) Co., Ltd.	65,928	29,163	134	816	239,946	23,056	110,351	2,326	0.90	0.28	2,064.95	816	10,422
Total	43,250,772	28,972,444	544,149	283,599	111,642,300	128,725,646	244,736,677	2,347,599	0.22	0.03	598.38	364,712	3,198,106

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.