

Important Credit Card Business and Financial Information

2018 September

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	237,967	115,854	723	2,419	222,292	20,374	585,882	874	0.30	0.14	491.17	258	7,604
Land Bank of Taiwan	301,859	156,220	4,354	1,709	385,024	78,103	823,389	614	0.25	0.21	1,048.38	2,399	22,927
Taiwan Cooperative Bank	504,261	313,754	12,258	3,546	736,600	626,153	2,957,048	1,647	0.17	0.15	358.56	4,034	42,520
First Commercial Bank	1,074,553	684,333	20,575	9,030	1,478,654	1,274,746	4,012,689	14,044	0.16	0.00	1,392.20	5,773	53,239
Hua Nan Commercial Bank	1,053,063	799,335	11,894	11,034	1,104,727	3,194,475	4,529,949	1,532	0.06	0.00	670.09	18,471	50,843
Chang Hwa Commercial Bank	480,841	238,803	9,678	2,281	298,210	299,812	1,298,381	664	0.25	0.01	633.77	1,642	15,838
The Shanghai Commercial & Savings Bank	367,583	185,435	3,056	1,501	674,237	317,313	1,156,716	6,092	0.64	0.26	904.78	0	19,051
Taipei Fubon Bank	2,453,222	1,761,297	17,267	11,011	5,291,452	14,933,515	16,055,663	93,393	0.11	0.00	1,377.20	19,424	189,633
Cathay United Bank	6,346,154	4,588,632	55,076	31,766	17,129,460	15,154,367	34,854,384	245,211	0.13	0.00	2,497.23	35,720	326,531
Bank of Kaohsiung	11,093	4,404	82	41	8,679	0	163,834	161	0.18	0.15	520.49	0	654
Mega International Commercial Bank	706,153	461,048	12,616	3,920	1,175,638	1,263,942	2,699,330	4,145	0.17	0.08	749.94	3,553	27,847
Citibank Taiwan Ltd.	2,905,149	2,452,659	16,010	22,932	15,672,987	8,970,423	17,985,139	175,381	0.60	0.11	444.48	53,739	575,320
Taiwan Business Bank	327,884	125,138	2,491	1,488	430,010	69,716	939,243	2,596	0.12	0.02	387.14	1,182	21,277
Standard Chartered Bank (Taiwan)	343,294	235,202	4,829	4,049	1,560,800	512,798	2,152,284	7,534	0.30	0.00	961.90	6,268	73,915
Taichung Commercial Bank	125,623	80,534	1,110	644	278,583	49,141	530,483	354	1.27	0.22	517.11	0	18,239
HSBC Bank(Taiwan) Ltd.	607,157	427,637	7,719	5,581	2,315,931	1,679,160	5,148,558	36,010	0.17	0.00	3,258.44	6,368	69,958
Hwatai Bank	10,098	5,674	8	38	14,179	2,467	45,534	0	0.56	0.09	347.62	124	1,297
Shin Kong Commercial Bank	806,572	476,659	6,691	8,024	1,863,082	1,379,335	3,322,906	8,790	0.24	0.03	266.43	6,168	55,051
Sunny Bank	99,797	52,932	703	866	221,835	71,618	318,889	211	0.49	0.00	529.88	2,922	10,000
Cota Commercial Bank	15,109	10,292	43	41	27,312	13,684	111,124	44	0.24	0.00	3,615.66	67	1,701
Union Bank of Taiwan	2,105,328	1,174,325	18,805	12,338	5,750,645	3,449,917	6,970,048	67,771	0.28	0.00	172.51	17,785	160,604
Far Eastern International Bank	1,524,335	987,883	9,120	5,137	4,536,384	5,537,046	3,876,202	164,486	0.30	0.08	100.58	13,671	145,298
Yuanta Bank	1,191,128	752,393	9,932	11,714	1,580,794	3,274,161	5,856,823	24,854	0.10	0.00	1,121.65	10,522	108,959
Bank Sinopac	1,788,390	1,002,970	11,822	8,654	4,503,542	4,154,908	6,268,182	93,240	0.29	0.00	685.25	14,839	111,792
E. Sun Commercial Bank, Ltd.	4,757,959	3,336,342	49,001	22,153	12,609,682	17,226,849	24,914,397	279,952	0.23	0.01	654.65	44,196	393,752
Cosmos Bank, Taiwan	424,988	192,355	4,542	5,009	1,060,450	656,478	979,658	6,124	0.68	0.45	147.44	5,351	46,515
DBS Bank(Taiwan)Ltd.	676,784	344,871	6,240	22,654	1,682,290	1,485,061	2,861,259	25,482	0.53	0.00	566.17	17,804	134,964
Taishin International Bank	4,491,748	3,145,187	63,301	21,592	10,487,822	18,497,483	22,367,534	241,343	0.19	0.01	778.00	27,271	234,305
Jih Sun International Bank	161,770	102,749	297	6,007	337,726	257,376	372,868	2,581	0.22	0.00	830.95	977	10,634
EnTie Commercial Bank	125,851	63,904	712	451	290,734	1,269,097	474,918	761	0.36	0.02	368.36	0	13,475
Chinatrust Commercial Bank	6,695,996	4,360,541	67,332	27,562	17,232,402	17,334,894	38,580,527	612,689	0.13	0.00	577.07	61,390	583,834
Taiwan Rakuten Card, Inc.	461,218	296,718	8,281	1,454	353,247	629,679	1,419,982	2,688	0.28	0.06	919.72	1,029	7,109
American Express International Inc.	172,421	114,859	2,838	2,082	375,125	0	4,188,551	2,663	0.18	0.00	354.95	2,463	38,408
Aeon Credit Card (Taiwan) Co., Ltd.	65,341	28,671	99	690	237,591	23,202	114,511	2,397	0.80	0.27	2,259.48	1,462	11,884
Total	43,420,689	29,079,610	439,505	269,418	111,928,126	123,707,293	218,936,885	2,126,328	0.22	0.02	615.38	386,872	3,584,978

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.