

## Important Credit Card Business and Financial Information

2018 October

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	235,330	114,051	830	3,805	227,510	19,082	659,068	1,215	0.30	0.11	512.86	972	8,576
Land Bank of Taiwan	303,884	159,523	3,773	2,047	391,734	73,737	943,036	898	0.25	0.21	1,119.03	2,115	25,042
Taiwan Cooperative Bank	510,211	320,315	9,745	4,159	722,618	490,778	3,266,872	2,213	0.18	0.16	362.24	4,101	46,621
First Commercial Bank	1,088,305	694,349	20,336	9,996	1,493,275	1,308,420	4,841,765	15,676	0.14	0.00	1,474.82	5,742	58,981
Hua Nan Commercial Bank	1,053,505	801,325	13,728	12,188	1,073,075	3,122,016	5,264,834	2,264	0.14	0.00	471.56	0	50,843
Chang Hwa Commercial Bank	480,155	243,394	1,505	2,425	366,728	249,202	1,459,861	901	0.28	0.03	551.54	2,672	18,510
The Shanghai Commercial & Savings Bank	369,847	188,043	3,537	1,916	670,245	291,438	1,170,757	7,671	0.53	0.12	1,250.37	4,536	23,587
Taipei Fubon Bank	2,461,404	1,771,714	22,665	14,483	5,217,671	15,051,342	17,977,604	124,116	0.12	0.00	1,268.48	20,105	209,738
Cathay United Bank	6,374,054	4,615,740	66,461	38,561	17,525,313	15,146,193	44,151,847	325,333	0.14	0.00	2,451.30	33,637	360,168
Bank of Kaohsiung	11,154	4,450	88	31	9,147	0	158,071	97	0.24	0.22	413.67	0	654
Mega International Commercial Bank	721,125	470,432	18,411	3,439	1,153,361	1,145,884	3,152,426	4,819	0.17	0.09	728.85	3,847	31,694
Citibank Taiwan Ltd.	2,904,950	2,448,710	19,196	20,518	15,954,124	9,586,645	19,800,493	206,782	0.74	0.21	391.32	0	575,320
Taiwan Business Bank	328,425	126,144	2,144	1,603	424,380	74,322	1,023,594	2,847	0.14	0.03	370.20	1,579	22,856
Standard Chartered Bank (Taiwan)	343,158	237,549	4,939	4,356	1,542,927	488,726	2,450,240	6,743	0.33	0.00	955.12	5,057	78,972
Taichung Commercial Bank	126,397	80,269	1,274	710	267,013	49,340	603,379	348	1.17	0.04	593.86	3,140	21,379
HSBC Bank(Taiwan) Ltd.	608,644	428,926	7,985	6,498	2,330,096	1,730,060	5,894,099	45,680	0.21	0.00	2,872.69	7,284	77,242
Hwatai Bank	10,080	5,656	12	30	14,195	2,246	49,690	0	0.58	0.37	341.34	0	1,297
Shin Kong Commercial Bank	807,738	480,335	9,035	7,869	1,833,377	1,450,468	4,543,591	14,090	0.25	0.02	269.45	6,080	61,131
Sunny Bank	100,239	52,669	1,207	1,045	222,449	67,603	366,481	237	0.55	0.01	594.69	0	10,000
Cota Commercial Bank	15,057	10,218	61	68	26,942	13,176	102,461	76	0.17	0.00	3,681.20	126	1,827
Union Bank of Taiwan	2,113,238	1,173,509	20,429	12,519	5,789,777	3,278,728	7,604,165	82,096	0.28	0.00	172.07	17,773	178,377
Far Eastern International Bank	1,534,127	999,193	16,019	6,268	4,261,778	5,909,457	4,714,540	200,325	0.29	0.09	100.59	16,653	161,951
Yuanta Bank	1,266,615	753,900	81,623	11,117	1,595,786	3,198,482	6,820,175	29,331	0.08	0.00	1,169.72	9,973	118,932
Bank Sinopac	1,799,551	1,012,364	20,401	9,838	4,502,643	4,197,434	7,421,677	119,696	0.28	0.00	694.70	13,476	125,268
E. Sun Commercial Bank, Ltd.	4,792,976	3,361,221	60,427	25,410	12,606,785	16,131,600	28,863,107	339,064	0.24	0.03	619.65	42,568	436,320
Cosmos Bank, Taiwan	423,958	193,611	4,506	5,550	1,060,096	601,078	1,032,041	9,985	0.70	0.45	148.05	5,901	52,416
DBS Bank(Taiwan)Ltd.	644,829	333,799	6,556	40,040	1,655,233	1,667,430	3,342,671	30,757	0.50	0.00	598.01	10,759	145,723
Taishin International Bank	4,548,100	3,198,067	79,863	23,511	10,641,331	18,914,713	27,628,777	304,592	0.18	0.01	790.30	22,527	256,832
Jih Sun International Bank	157,797	102,555	326	4,299	342,219	233,856	379,133	3,274	0.14	0.00	907.84	1,117	11,751
EnTie Commercial Bank	125,380	63,938	822	467	288,257	1,268,128	613,820	745	0.44	0.10	369.42	0	13,475
Chinatrust Commercial Bank	6,740,827	4,405,050	79,616	34,799	17,510,109	15,866,590	44,736,160	793,447	0.13	0.00	548.04	66,635	650,469
Taiwan Rakuten Card, Inc.	469,752	302,591	9,162	1,531	385,297	684,717	1,794,789	3,576	0.31	0.06	747.18	1,192	8,301
American Express International Inc.	172,998	115,244	2,978	2,401	368,646	0	4,188,680	1,852	0.19	0.00	328.53	2,612	41,020
Aeon Credit Card (Taiwan) Co., Ltd.	64,754	28,207	155	763	237,511	23,184	103,940	2,235	0.76	0.20	2,570.03	1,739	13,623
<b>Total</b>	<b>43,708,564</b>	<b>29,297,061</b>	<b>589,815</b>	<b>314,260</b>	<b>112,711,648</b>	<b>122,336,075</b>	<b>257,123,844</b>	<b>2,682,981</b>	<b>0.24</b>	<b>0.03</b>	<b>597.08</b>	<b>313,918</b>	<b>3,898,896</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.