

Important Credit Card Business and Financial Information

2018 November

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	233,351	111,872	907	3,237	227,982	20,174	601,822	940	0.27	0.13	529.85	463	9,039
Land Bank of Taiwan	306,034	160,795	3,758	1,607	394,992	72,120	864,751	697	0.39	0.33	898.69	1,876	26,918
Taiwan Cooperative Bank	513,996	325,471	7,361	3,789	742,214	366,545	3,155,362	2,396	0.21	0.17	371.85	5,258	51,879
First Commercial Bank	1,106,183	705,219	24,455	9,589	1,492,923	1,352,967	4,412,685	14,589	0.14	0.00	1,485.26	5,898	64,879
Hua Nan Commercial Bank	1,060,715	803,196	18,637	10,817	1,094,543	3,103,390	4,875,095	1,632	0.21	0.00	387.25	0	50,843
Chang Hwa Commercial Bank	479,823	238,788	1,376	2,244	375,820	201,220	1,346,290	718	0.38	0.05	478.03	0	18,510
The Shanghai Commercial & Savings Bank	371,507	188,990	2,896	1,770	679,188	267,544	1,164,089	6,797	0.65	0.22	970.65	0	23,587
Taipei Fubon Bank	2,471,935	1,772,964	23,189	12,658	5,262,739	14,910,619	17,248,013	105,694	0.12	0.00	1,267.45	20,021	229,759
Cathay United Bank	6,321,627	4,641,022	63,063	115,490	17,671,454	15,614,497	42,714,264	262,874	0.14	0.00	2,432.64	37,798	397,966
Bank of Kaohsiung	11,216	4,460	96	36	9,260	0	156,069	75	0.14	0.12	637.70	266	920
Mega International Commercial Bank	732,588	479,494	15,602	4,139	1,174,878	1,097,281	3,122,994	4,642	0.16	0.08	750.63	2,068	33,762
Citibank Taiwan Ltd.	2,901,759	2,436,785	19,143	23,648	15,701,604	10,190,107	19,448,218	189,545	0.64	0.10	455.26	98,722	674,042
Taiwan Business Bank	327,802	126,565	2,006	2,588	424,476	74,778	1,090,181	2,741	0.13	0.04	383.39	1,693	24,549
Standard Chartered Bank (Taiwan)	343,798	238,290	4,741	3,086	1,541,352	471,035	2,306,606	2,593	0.30	0.00	966.81	7,661	86,633
Taichung Commercial Bank	127,100	80,209	1,185	692	265,402	50,171	543,319	319	0.66	0.04	849.76	5,820	27,199
HSBC Bank(Taiwan) Ltd.	610,482	430,331	7,821	5,983	2,322,300	1,791,799	5,666,580	39,686	0.22	0.00	2,750.21	5,200	82,442
Hwaitei Bank	10,040	5,604	5	45	13,981	2,207	47,314	0	0.53	0.40	345.87	0	1,297
Shin Kong Commercial Bank	806,602	481,235	6,553	7,689	1,820,225	1,471,745	4,243,681	10,621	0.23	0.02	273.64	5,863	66,994
Sunny Bank	100,523	52,536	1,119	1,039	223,852	67,100	343,736	349	0.73	0.05	377.70	0	10,000
Cota Commercial Bank	15,033	10,185	61	38	26,331	14,111	120,000	64	0.44	0.02	3,141.54	104	1,931
Union Bank of Taiwan	2,120,733	1,175,093	19,176	11,681	5,791,592	3,131,951	7,006,295	77,915	0.28	0.00	166.88	17,893	196,270
Far Eastern International Bank	1,514,697	1,011,100	18,809	38,260	4,294,501	6,132,612	4,856,971	186,556	0.29	0.08	100.58	12,484	174,435
Yuanta Bank	1,356,815	759,815	104,672	18,562	1,656,767	3,202,045	6,381,625	20,081	0.08	0.00	1,116.78	8,327	127,259
Bank Sinopac	1,809,644	1,016,658	18,909	9,173	4,496,468	4,203,447	6,712,718	106,422	0.30	0.00	666.97	10,465	135,733
E. Sun Commercial Bank, Ltd.	4,829,870	3,382,796	60,512	23,618	12,713,090	14,859,821	27,804,341	297,434	0.24	0.03	606.37	43,101	479,421
Cosmos Bank, Taiwan	422,057	193,478	3,526	5,500	1,063,158	553,347	1,035,337	8,389	0.61	0.37	163.34	6,367	58,783
DBS Bank(Taiwan)Ltd.	550,058	302,756	7,715	103,445	1,648,830	1,788,234	2,948,560	23,128	0.48	0.00	604.12	12,442	158,165
Taishin International Bank	4,599,015	3,234,050	73,112	22,197	10,640,193	19,006,623	26,535,485	271,284	0.17	0.01	817.25	27,062	283,894
Jih Sun International Bank	154,688	102,159	383	3,492	341,376	221,055	352,600	3,868	0.18	0.00	861.56	777	12,528
EnTie Commercial Bank	124,783	64,275	729	560	283,563	1,261,277	611,802	839	0.20	0.01	450.23	6,728	20,203
Chinatrust Commercial Bank	6,811,555	4,436,688	105,151	35,734	17,514,476	15,502,961	42,740,144	654,657	0.12	0.00	558.85	67,306	717,775
Taiwan Rakuten Card, Inc.	477,593	304,327	8,432	1,369	396,262	745,107	1,654,290	3,255	0.31	0.06	455.82	1,130	9,431
American Express International Inc.	173,628	115,443	2,990	2,360	371,185	0	4,391,913	2,306	0.13	0.00	411.47	4,088	45,108
Aeon Credit Card (Taiwan) Co., Ltd.	63,695	27,389	155	1,228	233,081	23,589	110,431	2,114	0.92	0.06	2,531.21	1,027	14,650
Total	43,860,945	29,420,038	628,245	487,361	112,910,058	121,771,479	246,613,581	2,305,220	0.23	0.02	609.05	417,908	4,316,804

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.