

## Important Credit Card Business and Financial Information

2018 December

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	231,344	110,228	608	2,868	231,686	20,329	612,452	977	0.31	0.07	554.55	1,010	10,049
Land Bank of Taiwan	308,532	161,509	3,876	1,461	397,372	67,703	908,601	738	0.26	0.23	972.39	3,592	30,510
Taiwan Cooperative Bank	515,376	328,760	4,938	3,745	750,511	362,661	3,312,732	2,418	0.19	0.14	414.63	4,413	56,292
First Commercial Bank	1,122,732	715,657	23,362	9,509	1,490,395	1,343,691	4,178,762	11,921	0.16	0.00	1,406.18	5,617	70,496
Hua Nan Commercial Bank	1,060,362	801,778	12,750	12,384	1,118,489	3,118,318	4,161,709	1,903	0.07	0.00	658.90	18,485	69,328
Chang Hwa Commercial Bank	478,326	231,433	604	2,497	309,394	202,855	1,309,595	872	0.16	0.05	715.49	3,899	22,409
The Shanghai Commercial & Savings Bank	372,501	189,913	2,208	1,706	673,697	251,329	1,148,103	6,422	0.51	0.16	1,211.30	3,775	27,362
Taipei Fubon Bank	2,483,835	1,779,209	23,545	11,645	5,349,378	14,923,130	18,412,117	94,986	0.10	0.00	1,469.55	24,160	253,919
Cathay United Bank	6,351,621	4,666,053	62,031	32,037	17,790,523	14,380,742	37,244,706	255,977	0.15	0.00	2,429.31	43,684	441,650
Bank of Kaohsiung	11,157	4,476	74	136	9,158	0	140,639	102	0.25	0.23	411.22	0	920
Mega International Commercial Bank	742,167	488,975	13,715	4,136	1,208,622	1,113,048	3,079,690	4,521	0.17	0.09	729.33	2,859	36,621
Citibank Taiwan Ltd.	2,902,421	2,429,395	16,811	17,363	15,831,722	10,227,766	19,249,445	190,878	0.66	0.22	419.01	0	674,042
Taiwan Business Bank	326,737	126,651	1,816	2,881	423,745	72,599	1,295,707	2,481	0.13	0.04	383.77	1,867	26,416
Standard Chartered Bank (Taiwan)	344,904	239,514	5,101	3,428	1,538,451	442,399	2,349,958	5,494	0.27	0.00	986.43	8,554	95,187
Taichung Commercial Bank	128,006	80,193	1,544	797	264,076	49,387	522,802	302	0.63	0.04	881.71	2,805	30,004
HSBC Bank(Taiwan) Ltd.	609,606	431,532	5,933	6,809	2,335,859	1,724,740	5,403,656	37,641	0.20	0.00	3,030.81	6,827	89,269
Hwatai Bank	10,049	5,455	44	35	13,535	2,042	50,840	0	0.23	0.00	381.20	256	1,553
Shin Kong Commercial Bank	802,649	482,598	4,135	7,970	1,846,333	1,482,420	3,614,160	8,245	0.23	0.02	275.06	5,848	72,842
Sunny Bank	100,938	52,202	1,209	926	219,193	66,137	326,366	145	0.22	0.00	621.70	3,799	13,799
Cota Commercial Bank	15,000	10,154	51	48	26,568	16,103	131,487	59	0.53	0.00	3,058.43	113	2,044
Union Bank of Taiwan	2,126,989	1,174,896	18,494	12,238	5,778,783	3,186,519	7,091,187	74,606	0.27	0.00	156.82	17,689	213,959
Far Eastern International Bank	1,501,790	1,017,995	10,412	23,345	4,561,371	5,844,864	4,202,721	178,602	0.30	0.08	100.57	14,255	188,690
Yuanta Bank	1,334,410	764,864	8,740	35,276	1,623,322	3,276,620	6,109,937	23,316	0.08	0.00	1,111.36	9,297	136,556
Bank Sinopac	1,826,196	1,015,669	25,361	9,788	4,484,116	4,156,599	6,363,244	103,050	0.16	0.00	982.50	36,436	172,169
E. Sun Commercial Bank, Ltd.	4,869,490	3,403,851	64,604	24,984	12,817,345	14,296,636	28,768,491	295,613	0.23	0.04	613.27	43,142	522,563
Cosmos Bank, Taiwan	418,810	193,141	4,173	7,417	1,074,195	510,353	964,303	7,932	0.63	0.35	167.65	6,018	64,801
DBS Bank(Taiwan)Ltd.	554,049	314,502	8,179	6,495	1,669,263	1,801,839	3,121,380	23,190	0.46	0.00	279.82	11,913	170,078
Taishin International Bank	4,644,710	3,261,631	70,691	24,996	10,731,188	18,904,583	23,858,223	284,811	0.17	0.01	833.99	26,278	310,172
Jih Sun International Bank	154,315	101,722	291	664	327,973	211,589	346,727	4,172	0.25	0.00	848.23	737	13,265
EnTie Commercial Bank	124,624	64,149	672	658	280,496	1,266,163	549,712	617	0.35	0.06	110.58	0	20,203
Chinatrust Commercial Bank	6,835,717	4,476,559	57,080	34,212	17,723,902	15,397,783	47,163,999	647,364	0.11	0.00	563.71	66,148	783,923
Taiwan Rakuten Card, Inc.	485,034	306,495	8,236	1,491	383,001	755,284	1,592,776	3,653	0.25	0.03	643.79	875	10,306
American Express International Inc.	174,379	115,968	3,123	2,372	384,884	0	4,490,413	2,217	0.12	0.00	541.81	2,940	48,048
Aeon Credit Card (Taiwan) Co., Ltd.	62,696	26,861	129	1,143	232,917	23,537	101,696	2,291	1.01	0.21	2,106.22	528	15,178
<b>Total</b>	<b>44,031,472</b>	<b>29,573,988</b>	<b>464,540</b>	<b>307,460</b>	<b>113,901,463</b>	<b>119,499,768</b>	<b>242,178,336</b>	<b>2,277,516</b>	<b>0.22</b>	<b>0.03</b>	<b>603.79</b>	<b>377,819</b>	<b>4,694,623</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.