

Important Credit Card Business and Financial Information

2019 January

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	229,592	108,608	1,446	3,514	228,826	19,515	719,395	980	0.36	0.11	477.89	341	341
Land Bank of Taiwan	310,375	161,560	3,669	2,127	399,600	70,842	1,074,678	855	0.21	0.18	1,218.16	2,879	2,879
Taiwan Cooperative Bank	516,673	331,353	5,618	4,468	739,472	366,772	3,543,420	1,928	0.20	0.16	416.91	3,949	3,949
First Commercial Bank	1,132,692	724,183	16,838	9,851	1,499,520	1,381,032	5,195,716	12,296	0.14	0.00	1,496.28	5,863	5,863
Hua Nan Commercial Bank	1,057,219	801,742	11,248	13,816	1,069,533	3,093,234	5,143,994	1,939	0.14	0.00	456.29	0	0
Chang Hwa Commercial Bank	480,415	224,587	5,039	3,655	369,294	205,670	1,548,072	897	0.28	0.04	536.34	1,196	1,196
The Shanghai Commercial & Savings Bank	375,512	192,045	4,551	2,094	659,229	259,012	1,517,068	7,262	0.59	0.26	933.49	0	0
Taipei Fubon Bank	2,506,182	1,796,007	36,479	14,132	5,224,818	16,218,113	23,174,814	100,378	0.09	0.00	1,507.19	21,121	21,121
Cathay United Bank	6,384,922	4,700,048	70,143	36,842	18,002,280	14,783,474	54,221,233	286,278	0.13	0.00	2,510.80	38,302	38,302
Bank of Kaohsiung	11,155	4,480	41	44	9,043	0	125,561	82	0.29	0.26	415.59	0	0
Mega International Commercial Bank	753,094	493,654	16,137	5,210	1,186,650	1,205,801	3,869,008	4,712	0.17	0.08	682.01	3,606	3,606
Citibank Taiwan Ltd.	2,898,585	2,419,571	18,536	18,547	15,784,240	10,548,656	20,609,010	207,965	0.52	0.12	505.92	104,310	104,310
Taiwan Business Bank	325,238	126,821	1,253	2,752	416,418	26,976	1,103,562	2,763	0.13	0.04	372.79	2,625	2,625
Standard Chartered Bank (Taiwan)	350,671	245,666	9,536	3,005	1,517,056	446,185	3,041,534	6,385	0.22	0.00	1,030.42	8,617	8,617
Taichung Commercial Bank	128,744	80,708	1,507	913	258,910	49,889	643,755	1,199	0.41	0.04	1,087.75	2,389	2,389
HSBC Bank (Taiwan) Ltd.	614,409	433,008	14,868	10,065	2,328,686	1,755,174	6,762,922	43,605	0.17	0.00	3,221.61	9,269	9,269
Hwatai Bank	10,102	5,477	83	30	13,462	2,041	55,580	0	0.15	0.00	392.80	0	0
Shin Kong Commercial Bank	804,733	480,203	10,670	8,586	1,799,878	1,479,649	5,047,217	12,214	0.24	0.04	268.93	6,154	6,154
Sunny Bank	102,561	52,782	2,341	893	216,401	72,524	420,718	236	0.49	0.00	606.99	0	0
Cota Commercial Bank	15,059	10,203	200	91	25,325	18,883	131,876	51	0.42	0.01	3,236.99	15	15
Union Bank of Taiwan	2,135,037	1,175,261	20,713	12,665	5,809,699	3,219,833	8,418,158	75,928	0.26	0.00	146.94	16,734	16,734
Far Eastern International Bank	1,506,764	1,020,813	11,513	6,569	4,260,519	5,874,642	5,123,058	237,200	0.29	0.07	100.56	13,182	13,182
Yuanta Bank	1,206,663	765,419	8,895	140,546	1,574,081	3,341,490	7,500,199	26,168	0.08	0.00	1,133.03	9,517	9,517
Bank Sinopac	1,855,554	1,035,056	39,168	9,866	4,494,791	4,279,547	9,043,726	108,363	0.20	0.00	827.00	3,791	3,791
E. Sun Commercial Bank, Ltd.	4,951,492	3,471,852	106,906	24,904	12,811,830	14,858,112	34,195,707	332,528	0.23	0.02	623.14	41,634	41,634
Cosmos Bank, Taiwan	417,587	194,580	4,452	5,720	1,061,882	475,043	1,167,658	7,679	0.69	0.34	173.74	5,625	5,625
DBS Bank (Taiwan) Ltd.	541,090	321,146	9,418	23,284	1,598,371	1,869,478	3,695,680	24,928	0.43	0.02	284.14	10,185	10,185
Taishin International Bank	4,740,683	3,301,833	126,521	30,548	10,854,066	20,102,966	31,309,182	365,372	0.15	0.01	903.33	24,187	24,187
Jih Sun International Bank	153,990	100,818	328	653	332,765	186,748	431,834	4,267	0.24	0.00	966.88	762	762
EnTie Commercial Bank	124,454	64,507	743	523	275,046	1,321,626	660,994	505	0.35	0.13	128.08	0	0
Chinatrust Commercial Bank	6,747,003	4,463,142	73,687	161,298	17,912,483	15,619,988	45,298,230	693,333	0.12	0.00	528.89	63,188	63,188
Taiwan Rakuten Card, Inc.	494,111	310,961	9,887	1,346	410,815	763,593	1,918,762	3,512	0.32	0.06	414.39	725	725
American Express International Inc.	175,116	116,294	3,524	2,787	366,354	0	4,518,394	1,752	0.19	0.00	493.73	2,114	2,114
Aeon Credit Card (Taiwan) Co., Ltd.	50,669	25,658	45	12,098	230,744	23,012	102,735	2,200	1.01	0.20	2,176.06	1,228	1,228
Total	44,108,146	29,760,046	646,003	573,442	113,742,087	123,939,520	291,333,450	2,574,980	0.20	0.02	615.31	403,508	403,508

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.