

Important Credit Card Business and Financial Information

2019 February

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 | 231,462 | 107,924 | 5,118 | 4,217 | 220,725 | 18,185 | 524,923 | 563 | 0.42 | 0.20 | 387.38 | 927 | 1,268 |
| Land Bank of Taiwan | 312,112 | 159,864 | 3,121 | 1,369 | 393,072 | 73,246 | 802,842 | 448 | 0.15 | 0.12 | 1,872.31 | 2,122 | 5,001 |
| Taiwan Cooperative Bank | 516,738 | 331,392 | 3,356 | 3,507 | 767,021 | 357,670 | 2,431,032 | 1,446 | 0.31 | 0.25 | 349.53 | 4,821 | 8,770 |
| First Commercial Bank | 1,138,566 | 724,094 | 11,324 | 7,553 | 1,462,125 | 1,383,173 | 3,877,274 | 8,054 | 0.12 | 0.00 | 1,696.45 | 5,718 | 11,581 |
| Hua Nan Commercial Bank | 1,055,254 | 797,574 | 8,523 | 9,907 | 1,015,276 | 3,004,645 | 3,716,679 | 1,048 | 0.22 | 0.00 | 367.84 | 0 | 0 |
| Chang Hwa Commercial Bank | 483,013 | 216,741 | 4,755 | 2,558 | 300,510 | 208,612 | 1,147,498 | 493 | 0.31 | 0.05 | 568.60 | 0 | 1,196 |
| The Shanghai Commercial & Savings Bank | 379,310 | 194,083 | 5,042 | 1,615 | 703,834 | 255,324 | 1,168,750 | 3,732 | 0.47 | 0.14 | 1,303.50 | 5,036 | 5,036 |
| Taipei Fubon Bank | 2,520,456 | 1,794,969 | 23,318 | 9,044 | 5,228,023 | 16,110,262 | 14,245,284 | 54,086 | 0.10 | 0.00 | 1,416.77 | 18,536 | 39,657 |
| Cathay United Bank | 6,408,084 | 4,699,724 | 48,175 | 25,013 | 17,761,883 | 14,846,439 | 33,730,307 | 159,667 | 0.12 | 0.00 | 2,615.24 | 40,104 | 78,406 |
| Bank of Kaohsiung | 11,166 | 4,415 | 40 | 30 | 8,354 | 0 | 126,657 | 76 | 0.34 | 0.26 | 391.05 | 1 | 1 |
| Mega International Commercial Bank | 763,178 | 497,393 | 13,544 | 3,460 | 1,192,628 | 1,286,789 | 3,122,091 | 3,030 | 0.16 | 0.08 | 675.07 | 3,069 | 6,675 |
| Citibank Taiwan Ltd. | 2,895,561 | 2,390,202 | 10,871 | 15,280 | 14,597,610 | 10,650,411 | 17,041,805 | 111,848 | 0.66 | 0.24 | 414.37 | 0 | 104,310 |
| Taiwan Business Bank | 324,194 | 125,798 | 550 | 1,594 | 428,438 | 37,402 | 865,401 | 1,735 | 0.29 | 0.06 | 329.29 | 0 | 2,625 |
| Standard Chartered Bank (Taiwan) | 352,583 | 247,646 | 4,765 | 2,199 | 1,509,301 | 428,004 | 2,301,380 | 4,473 | 0.24 | 0.00 | 988.74 | 6,241 | 14,858 |
| Taichung Commercial Bank | 129,594 | 80,966 | 1,303 | 560 | 237,659 | 48,201 | 507,974 | 199 | 0.42 | 0.04 | 1,099.91 | 1,330 | 3,719 |
| HSBC Bank(Taiwan) Ltd. | 615,575 | 436,818 | 9,013 | 7,847 | 2,311,110 | 1,668,353 | 5,208,834 | 20,927 | 0.19 | 0.00 | 2,990.93 | 7,065 | 16,334 |
| Hwatai Bank | 10,123 | 5,516 | 54 | 33 | 14,291 | 2,818 | 39,023 | 0 | 0.10 | 0.06 | 410.72 | 0 | 0 |
| Shin Kong Commercial Bank | 808,252 | 478,889 | 9,113 | 5,594 | 1,827,357 | 1,435,345 | 3,180,240 | 6,471 | 0.24 | 0.04 | 269.37 | 5,837 | 11,991 |
| Sunny Bank | 103,360 | 53,006 | 1,412 | 749 | 219,326 | 75,684 | 315,355 | 159 | 0.78 | 0.03 | 377.41 | 0 | 0 |
| Cota Commercial Bank | 15,077 | 10,185 | 126 | 47 | 26,902 | 16,697 | 117,642 | 95 | 0.41 | 0.01 | 3,448.40 | 34 | 49 |
| Union Bank of Taiwan | 2,137,874 | 1,174,256 | 13,454 | 10,617 | 5,695,436 | 3,145,170 | 6,280,940 | 35,616 | 0.27 | 0.00 | 143.68 | 16,705 | 33,439 |
| Far Eastern International Bank | 1,509,432 | 1,017,964 | 7,582 | 4,947 | 4,303,957 | 5,681,711 | 3,798,878 | 90,849 | 0.31 | 0.07 | 100.66 | 13,429 | 26,611 |
| Yuanta Bank | 1,176,784 | 760,485 | 5,716 | 39,772 | 1,595,203 | 3,219,691 | 5,381,541 | 10,996 | 0.08 | 0.00 | 1,103.31 | 9,708 | 19,225 |
| Bank Sinopac | 1,866,786 | 1,031,151 | 19,479 | 8,321 | 4,460,621 | 4,206,143 | 6,317,796 | 57,618 | 0.25 | 0.00 | 722.48 | 2,901 | 6,692 |
| E. Sun Commercial Bank, Ltd. | 4,985,855 | 3,497,571 | 52,969 | 18,606 | 12,501,367 | 14,965,744 | 27,296,143 | 204,763 | 0.22 | 0.03 | 603.63 | 42,288 | 83,922 |
| Cosmos Bank, Taiwan | 416,503 | 193,691 | 2,722 | 3,822 | 1,070,907 | 481,579 | 866,650 | 4,966 | 0.72 | 0.37 | 174.25 | 4,199 | 9,824 |
| DBS Bank(Taiwan)Ltd. | 548,653 | 324,448 | 4,969 | 3,048 | 1,612,431 | 1,811,631 | 2,661,694 | 17,517 | 0.45 | 0.00 | 289.38 | 10,279 | 20,464 |
| Taishin International Bank | 4,790,316 | 3,337,152 | 70,613 | 20,980 | 10,664,394 | 19,785,195 | 25,874,694 | 143,451 | 0.15 | 0.00 | 952.06 | 24,348 | 48,535 |
| Jih Sun International Bank | 153,607 | 100,009 | 225 | 608 | 326,976 | 191,406 | 343,601 | 2,474 | 0.38 | 0.00 | 848.16 | 591 | 1,353 |
| EnTie Commercial Bank | 124,373 | 63,853 | 503 | 379 | 273,890 | 1,273,817 | 475,066 | 460 | 0.43 | 0.17 | 143.14 | 0 | 0 |
| Chinatrust Commercial Bank | 6,774,895 | 4,453,196 | 56,273 | 29,671 | 17,713,515 | 15,336,889 | 32,834,304 | 396,868 | 0.13 | 0.00 | 531.88 | 67,596 | 130,784 |
| Taiwan Rakuten Card, Inc. | 498,282 | 309,073 | 4,792 | 1,044 | 387,213 | 725,373 | 1,430,953 | 1,838 | 0.26 | 0.04 | 620.79 | 1,176 | 1,901 |
| American Express International Inc. | 175,704 | 115,766 | 2,266 | 1,678 | 368,132 | 0 | 3,579,781 | 1,688 | 0.23 | 0.00 | 519.96 | 1,656 | 3,770 |
| Aeon Credit Card (Taiwan) Co., Ltd. | 48,511 | 24,301 | 31 | 2,201 | 226,185 | 20,655 | 94,124 | 1,323 | 0.98 | 0.42 | 1,928.83 | 1,229 | 2,457 |
| Total | 44,281,233 | 29,760,115 | 405,117 | 247,870 | 111,425,672 | 122,752,264 | 211,707,156 | 1,348,977 | 0.22 | 0.04 | 594.77 | 296,946 | 700,454 |

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.