

## Important Credit Card Business and Financial Information

2019 April

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	232,268	108,776	6,821	7,586	220,086	18,231	761,476	923	0.36	0.13	459.41	1,420	4,417
Land Bank of Taiwan	317,421	160,224	4,536	1,694	392,971	75,148	945,878	863	0.15	0.12	1,776.61	2,444	8,774
Taiwan Cooperative Bank	521,990	332,713	6,325	3,347	745,999	336,476	3,221,151	2,330	0.23	0.17	410.48	5,478	19,942
First Commercial Bank	1,160,442	732,434	16,543	8,672	1,403,463	1,259,677	4,564,392	12,054	0.10	0.00	1,869.45	5,837	22,962
Hua Nan Commercial Bank	1,055,735	799,773	13,052	11,437	1,044,529	3,056,823	4,337,227	1,279	0.13	0.01	409.11	0	18,124
Chang Hwa Commercial Bank	493,656	209,202	7,832	2,972	358,177	206,272	1,481,287	799	0.30	0.04	524.63	3,451	5,899
The Shanghai Commercial & Savings Bank	385,553	202,251	3,740	2,070	671,522	242,782	1,277,694	6,530	0.51	0.16	1,280.11	3,413	8,449
Taipei Fubon Bank	2,633,375	1,831,743	91,877	12,826	5,057,369	16,068,384	23,368,622	88,146	0.09	0.00	1,512.38	19,692	79,687
Cathay United Bank	6,467,521	4,723,975	56,717	28,911	17,631,491	13,989,828	50,281,896	252,523	0.13	0.00	2,451.84	32,837	146,803
Bank of Kaohsiung	11,156	4,350	45	44	9,048	0	126,977	115	0.48	0.48	268.03	0	33
Mega International Commercial Bank	804,901	528,461	24,310	3,951	1,201,498	1,540,855	3,563,380	3,910	0.17	0.09	628.80	2,882	12,962
Citibank Taiwan Ltd.	2,889,361	2,380,442	18,193	19,677	13,912,997	10,507,231	17,470,076	170,107	0.55	0.12	485.77	51,374	265,947
Taiwan Business Bank	322,890	124,044	963	1,580	406,714	55,156	941,551	2,369	0.13	0.03	383.80	1,517	7,626
Standard Chartered Bank (Taiwan)	358,469	254,450	5,373	2,515	1,452,274	429,040	3,017,064	5,073	0.19	0.00	1,040.39	6,421	27,734
Taichung Commercial Bank	132,314	81,582	1,873	613	255,503	47,496	554,996	388	0.32	0.04	1,303.75	2,809	7,999
HSBC Bank(Taiwan) Ltd.	619,989	441,874	9,474	7,723	2,233,370	1,631,905	5,773,417	36,317	0.18	0.00	3,059.06	6,574	28,498
Hwatai Bank	10,206	5,472	154	51	13,476	2,440	44,803	0	0.45	0.06	367.56	0	0
Shin Kong Commercial Bank	815,922	486,424	12,480	8,030	1,777,282	1,374,513	4,283,823	7,983	0.25	0.03	274.20	3,575	21,442
Sunny Bank	104,588	54,610	1,516	1,193	213,832	69,517	347,412	242	0.42	0.01	441.21	0	3,559
Cota Commercial Bank	15,136	10,316	210	57	24,905	16,430	123,719	155	0.58	0.01	3,252.12	315	383
Union Bank of Taiwan	2,149,785	1,173,126	19,714	13,994	5,655,521	2,986,853	7,430,164	58,815	0.27	0.00	145.84	17,565	68,833
Far Eastern International Bank	1,517,255	1,015,676	10,616	5,804	4,209,200	5,480,119	4,313,132	151,704	0.33	0.09	100.56	13,863	54,673
Yuanta Bank	1,166,040	750,019	6,184	23,741	1,547,157	3,043,412	5,955,214	20,029	0.08	0.00	1,056.19	6,499	34,134
Bank Sinopac	1,897,609	1,040,111	26,052	8,683	4,356,887	4,054,160	7,259,124	92,171	0.28	0.00	686.77	13,442	30,126
E. Sun Commercial Bank, Ltd.	5,063,357	3,542,027	61,384	25,435	12,458,332	14,377,329	31,001,992	306,019	0.24	0.03	596.30	43,192	168,852
Cosmos Bank, Taiwan	422,611	197,061	8,448	4,288	1,053,822	514,520	1,002,857	7,954	0.69	0.40	180.10	5,299	19,267
DBS Bank(Taiwan)Ltd.	556,913	321,837	7,516	3,585	1,560,200	1,798,922	3,104,158	22,597	0.50	0.00	280.71	9,552	39,459
Taishin International Bank	4,908,535	3,450,909	95,383	57,541	10,514,012	19,161,104	26,540,443	238,178	0.15	0.00	1,012.28	24,128	97,405
Jih Sun International Bank	152,634	99,984	288	760	325,854	159,631	376,718	2,171	0.25	0.00	986.18	922	3,493
EnTie Commercial Bank	124,059	63,266	594	492	264,924	1,240,086	409,989	574	0.54	0.28	177.39	0	0
Chinatrust Commercial Bank	6,792,324	4,498,331	87,968	58,106	17,371,717	14,758,958	38,021,068	634,688	0.14	0.00	515.45	65,555	259,474
Taiwan Rakuten Card, Inc.	514,939	311,639	8,818	1,241	423,176	717,334	1,568,659	2,974	0.37	0.07	399.04	840	3,538
American Express International Inc.	177,711	116,588	3,498	2,474	351,724	0	4,222,167	1,454	0.34	0.00	382.20	4,915	11,229
Aeon Credit Card (Taiwan) Co., Ltd.	44,806	21,173	1	1,752	217,738	18,028	74,710	1,815	0.77	0.20	2,634.15	1,047	5,409
<b>Total</b>	<b>44,841,471</b>	<b>30,074,863</b>	<b>618,498</b>	<b>332,845</b>	<b>109,336,770</b>	<b>119,238,660</b>	<b>257,767,236</b>	<b>2,133,249</b>	<b>0.22</b>	<b>0.03</b>	<b>605.61</b>	<b>356,858</b>	<b>1,487,132</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.