

## Important Credit Card Business and Financial Information

2019 September

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	221,714	115,828	1,653	8,083	219,620	39,615	775,590	843	0.30	0.13	517.25	1,407	9,919
Land Bank of Taiwan	328,602	166,506	2,795	2,389	399,673	105,764	781,734	1,012	0.23	0.20	1,206.93	2,696	19,602
Taiwan Cooperative Bank	533,365	339,126	6,210	4,455	782,250	719,053	3,275,551	2,025	0.25	0.17	411.95	5,568	42,974
First Commercial Bank	1,194,221	740,729	13,653	8,767	1,506,656	1,438,228	4,396,396	10,486	0.10	0.00	1,694.75	5,779	52,241
Hua Nan Commercial Bank	1,036,873	794,805	7,166	9,283	1,037,416	3,356,011	4,768,827	1,326	0.05	0.00	550.06	15,800	51,209
Chang Hwa Commercial Bank	533,016	237,761	21,419	2,862	372,222	503,058	1,521,055	888	0.21	0.00	578.80	1,550	15,070
The Shanghai Commercial & Savings Bank	419,280	226,588	6,293	2,481	689,479	439,185	1,317,251	6,199	0.55	0.24	942.40	0	17,397
Taipei Fubon Bank	2,842,427	2,011,723	39,419	14,750	5,359,140	18,159,572	23,284,613	84,275	0.09	0.00	1,433.72	17,846	175,335
Cathay United Bank	6,661,030	4,849,718	82,642	32,955	20,304,462	17,508,755	38,610,301	233,389	0.16	0.00	1,286.12	46,876	353,193
Bank of Kaohsiung	11,115	4,192	54	72	10,164	0	160,888	93	0.34	0.34	278.94	1	377
Mega International Commercial Bank	859,054	557,770	13,024	3,965	1,343,173	2,876,621	3,402,462	4,438	0.13	0.06	807.91	3,235	30,557
Citibank Taiwan Ltd.	2,893,117	2,320,692	22,207	19,861	13,695,998	11,178,206	17,974,219	176,474	0.56	0.18	448.77	0	460,832
Taiwan Business Bank	205,771	121,735	400	112,327	406,773	73,444	918,628	1,943	0.15	0.03	351.95	1,669	16,486
Standard Chartered Bank (Taiwan)	365,933	262,452	2,994	2,430	1,445,543	563,980	3,117,692	6,924	0.23	0.00	983.25	6,994	57,532
Taichung Commercial Bank	136,580	82,041	1,188	626	259,584	50,081	565,106	386	0.43	0.04	988.36	1,965	17,725
HSBC Bank (Taiwan) Ltd.	625,362	449,091	7,349	7,120	2,197,327	1,683,790	5,635,166	31,387	0.16	0.00	2,683.32	4,850	57,605
Hwatai Bank	9,936	5,460	8	37	12,639	2,196	47,132	0	0.70	0.35	347.74	0	85
Shin Kong Commercial Bank	819,803	493,835	8,331	4,414	1,799,576	1,532,621	4,053,141	7,067	0.23	0.02	253.83	7,172	54,658
Sunny Bank	107,602	57,339	1,108	972	215,115	79,272	373,773	220	0.37	0.00	342.62	4,335	10,523
Cota Commercial Bank	15,162	10,510	137	56	25,236	15,661	117,000	29	0.78	0.00	3,437.24	260	770
Union Bank of Taiwan	2,154,600	1,228,783	35,019	13,195	5,907,625	3,354,310	7,319,739	59,289	0.23	0.00	154.80	16,302	151,637
Far Eastern International Bank	1,547,793	1,014,499	12,869	5,638	4,519,069	5,442,436	4,175,899	130,570	0.32	0.09	100.43	12,705	124,045
Yuanta Bank	1,173,021	714,299	5,396	7,799	1,548,525	3,193,493	5,576,172	22,067	0.08	0.00	993.21	8,001	72,758
Bank Sinopac	2,069,629	1,114,621	109,363	12,957	4,431,823	5,076,226	8,152,284	91,706	0.23	0.00	658.64	13,925	91,579
E. Sun Commercial Bank, Ltd.	5,531,455	3,906,016	181,405	24,839	13,023,665	19,047,038	35,110,658	275,923	0.19	0.02	596.82	42,954	387,182
Cosmos Bank, Taiwan	410,684	200,876	5,492	14,233	1,098,145	826,231	1,027,335	7,593	0.68	0.39	185.54	4,355	41,514
DBS Bank (Taiwan) Ltd.	585,704	323,201	6,814	4,413	1,538,819	1,927,830	3,299,007	22,529	0.54	0.00	288.22	11,742	99,075
Taishin International Bank	5,173,782	3,643,918	62,871	26,763	10,893,874	21,700,686	29,145,536	227,784	0.15	0.00	1,007.78	24,501	215,238
Jih Sun International Bank	150,535	99,397	294	665	315,539	19,748	349,828	1,882	0.33	0.00	804.93	729	7,613
EnTie Commercial Bank	124,207	61,685	547	498	254,238	1,229,375	414,972	588	0.26	0.05	315.14	0	9,488
Chinatrust Commercial Bank	6,757,702	4,598,075	54,948	37,218	17,805,472	24,226,921	37,309,099	546,405	0.11	0.00	511.68	56,290	549,943
Taiwan Rakuten Card, Inc.	551,494	312,064	6,805	1,258	517,043	723,608	1,617,353	3,066	0.32	0.03	564.88	1,319	8,603
American Express International Inc.	181,813	120,137	3,183	2,396	353,761	0	4,388,855	1,891	0.13	0.00	556.89	3,168	32,199
Total	46,232,382	31,185,472	723,056	389,777	114,289,644	147,093,015	252,983,262	1,960,697	0.20	0.03	511.20	323,994	3,234,964

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.