

Important Credit Card Business and Financial Information

2019 October

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	221,669	115,553	1,685	2,240	219,792	31,119	782,186	983	0.24	0.10	605.77	1,208	11,127
Land Bank of Taiwan	329,926	167,246	3,353	2,386	403,823	104,378	963,367	1,094	0.31	0.25	950.39	2,488	22,090
Taiwan Cooperative Bank	538,280	343,253	9,653	5,000	774,990	619,178	3,661,962	1,986	0.22	0.16	430.85	5,408	48,382
First Commercial Bank	1,200,555	743,816	13,646	10,229	1,521,320	1,458,928	5,087,373	13,372	0.10	0.00	1,679.09	5,956	58,197
Hua Nan Commercial Bank	1,029,818	793,080	9,505	10,278	1,116,424	3,390,162	5,421,064	1,893	0.09	0.00	472.77	0	51,209
Chang Hwa Commercial Bank	531,680	247,911	11,853	3,251	370,808	446,978	1,558,298	862	0.44	0.00	426.33	1,293	16,363
The Shanghai Commercial & Savings Bank	425,193	231,142	7,909	2,587	680,897	468,987	1,609,041	7,367	0.44	0.14	1,205.16	4,594	21,991
Taipei Fubon Bank	2,883,738	2,032,849	56,468	15,157	5,309,409	18,363,207	21,816,278	102,710	0.09	0.00	1,446.57	21,480	196,815
Cathay United Bank	6,706,278	4,889,530	78,893	33,645	18,822,250	17,281,796	46,710,782	277,584	0.16	0.00	1,283.98	42,939	396,132
Bank of Kaohsiung	11,109	4,195	46	65	10,353	0	164,969	60	0.14	0.14	518.24	361	738
Mega International Commercial Bank	871,868	560,557	17,057	4,243	1,351,360	2,857,635	3,594,271	4,761	0.14	0.06	734.08	3,477	34,034
Citibank Taiwan Ltd.	2,893,088	2,322,660	26,589	26,801	14,138,409	12,242,753	20,546,992	241,081	0.56	0.18	433.31	50,605	511,437
Taiwan Business Bank	204,883	121,168	689	1,577	402,334	75,168	1,042,121	2,455	0.17	0.04	346.23	2,437	18,923
Standard Chartered Bank (Taiwan)	367,101	263,144	3,782	2,381	1,442,884	537,149	3,339,769	7,295	0.26	0.00	966.29	5,425	62,957
Taichung Commercial Bank	137,673	82,115	1,673	721	258,975	50,939	630,412	374	0.43	0.04	973.49	1,343	19,068
HSBC Bank(Taiwan) Ltd.	625,253	448,806	7,664	7,773	2,200,788	1,740,420	6,592,665	34,197	0.18	0.00	1,988.01	6,177	63,782
Hwatai Bank	9,899	5,413	6	43	11,980	2,315	40,634	0	0.83	0.46	341.90	184	269
Shin Kong Commercial Bank	824,807	494,396	10,021	5,017	1,769,906	1,616,618	4,486,759	10,504	0.25	0.02	237.72	6,866	61,524
Sunny Bank	107,538	57,368	1,138	1,365	218,532	78,388	396,532	277	0.49	0.02	421.12	0	10,523
Cota Commercial Bank	15,199	10,545	127	62	25,307	15,346	112,946	38	0.73	0.00	3,449.97	400	1,170
Union Bank of Taiwan	2,094,002	1,239,976	44,346	104,944	5,969,832	3,502,294	7,983,191	72,084	0.22	0.00	147.67	16,543	168,180
Far Eastern International Bank	1,565,033	1,021,819	25,799	8,573	4,211,328	5,928,770	5,109,884	169,777	0.30	0.09	100.61	14,023	138,068
Yuanta Bank	1,173,254	706,675	5,485	8,476	1,543,603	3,256,200	6,229,992	22,393	0.08	0.00	1,008.14	7,544	80,302
Bank Sinopac	2,204,490	1,147,389	156,688	21,811	4,450,792	5,149,169	9,240,613	107,797	0.24	0.00	648.16	11,626	103,205
E. Sun Commercial Bank, Ltd.	5,660,479	4,044,943	159,564	30,540	13,152,602	19,013,701	39,248,853	312,413	0.21	0.03	565.07	44,533	431,715
Cosmos Bank, Taiwan	386,939	199,890	4,041	27,804	1,105,138	809,223	1,101,802	9,056	0.71	0.42	182.31	4,869	46,383
DBS Bank(Taiwan)Ltd.	589,197	323,734	6,700	5,106	1,532,939	2,043,229	3,710,244	27,860	0.49	0.00	301.21	12,507	111,582
Taishin International Bank	5,240,386	3,671,772	90,903	24,299	11,043,114	21,547,051	31,337,472	226,587	0.16	0.00	967.27	23,217	238,455
Jih Sun International Bank	150,121	99,006	358	772	318,965	18,941	389,637	3,002	0.25	0.00	942.73	663	8,276
EnTie Commercial Bank	124,311	61,624	600	512	250,266	1,255,617	428,308	754	0.30	0.10	326.78	0	9,488
Chinatrust Commercial Bank	6,795,362	4,618,130	81,654	45,090	17,934,845	23,751,558	41,489,681	695,748	0.12	0.00	503.70	61,108	611,051
Taiwan Rakuten Card, Inc.	559,686	314,061	9,021	1,356	481,155	783,509	1,875,909	3,740	0.35	0.07	433.27	437	9,040
American Express International Inc.	182,584	120,713	3,405	2,634	352,415	0	4,536,162	1,553	0.21	0.00	438.44	1,782	33,981
Total	46,661,399	31,504,479	850,321	416,738	113,397,576	148,440,726	281,240,169	2,361,657	0.21	0.03	497.17	361,493	3,596,457

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.