

## Important Credit Card Business and Financial Information

2019 November

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	221,484	113,768	1,474	1,995	222,093	26,096	738,986	910	0.26	0.11	577.64	425	11,552
Land Bank of Taiwan	331,240	167,432	3,574	2,137	405,368	104,131	887,121	836	0.26	0.20	1,159.92	2,561	24,651
Taiwan Cooperative Bank	545,367	348,615	11,487	4,686	790,537	505,740	3,497,746	2,030	0.23	0.19	414.17	5,238	53,620
First Commercial Bank	1,208,057	747,712	14,345	9,640	1,511,664	1,526,907	4,559,539	9,720	0.11	0.00	1,643.86	5,783	63,980
Hua Nan Commercial Bank	1,024,162	791,259	10,473	9,379	1,126,948	3,335,644	4,491,533	1,640	0.16	0.00	405.64	0	51,209
Chang Hwa Commercial Bank	519,672	248,074	4,674	3,106	303,404	394,739	1,472,232	684	0.35	0.00	516.21	2,416	18,779
The Shanghai Commercial & Savings Bank	428,531	234,881	5,370	2,563	692,578	492,648	1,444,513	6,937	0.53	0.22	960.76	0	21,991
Taipei Fubon Bank	3,001,302	2,049,255	130,834	13,270	5,413,005	18,354,272	20,664,947	91,136	0.10	0.00	1,315.93	18,573	215,388
Cathay United Bank	6,741,416	4,926,478	64,225	29,087	18,872,238	17,350,466	41,765,953	255,322	0.16	0.00	1,273.24	45,046	441,178
Bank of Kaohsiung	11,101	4,170	36	51	10,332	0	199,719	87	0.18	0.18	348.19	104	842
Mega International Commercial Bank	881,879	570,869	14,012	4,001	1,390,181	2,915,929	3,675,387	4,395	0.15	0.06	711.48	4,419	38,453
Citibank Taiwan Ltd.	2,892,706	2,319,190	26,829	27,530	13,716,454	12,787,621	19,185,826	205,205	0.45	0.10	512.78	84,218	595,655
Taiwan Business Bank	204,275	120,540	565	1,173	400,328	74,977	1,070,546	2,126	0.19	0.04	343.10	1,773	20,696
Standard Chartered Bank (Taiwan)	367,951	263,307	3,427	2,029	1,433,010	527,196	3,158,089	6,330	0.23	0.00	984.44	7,794	70,751
Taichung Commercial Bank	138,811	82,122	1,827	820	256,891	54,162	571,709	449	0.40	0.04	984.26	1,675	20,743
HSBC Bank(Taiwan) Ltd.	624,171	448,268	6,957	8,039	2,187,655	1,755,487	5,815,334	31,219	0.19	0.00	1,879.43	3,999	67,781
Hwatai Bank	9,836	5,356	7	70	11,848	2,154	42,058	0	0.85	0.44	342.30	0	269
Shin Kong Commercial Bank	828,340	495,694	8,868	5,335	1,765,107	1,659,460	3,822,369	7,997	0.23	0.03	230.58	6,320	67,844
Sunny Bank	107,421	57,149	893	1,171	215,433	75,042	382,835	209	0.63	0.04	252.11	0	10,523
Cota Commercial Bank	15,193	10,540	103	65	25,092	15,011	118,564	19	0.89	0.00	3,261.23	257	1,427
Union Bank of Taiwan	2,128,098	1,253,972	47,903	13,807	5,986,345	3,585,405	7,842,191	62,838	0.23	0.00	150.22	16,783	184,963
Far Eastern International Bank	1,580,759	1,040,098	24,248	8,535	4,318,002	6,204,155	5,086,357	145,426	0.31	0.09	100.60	13,417	151,485
Yuanta Bank	1,173,089	699,218	4,299	7,815	1,554,481	3,328,309	5,434,674	21,973	0.08	0.00	969.21	7,012	87,314
Bank Sinopac	2,216,264	1,176,570	32,640	21,015	4,440,395	5,238,715	8,154,856	90,484	0.25	0.00	644.81	14,093	117,298
E. Sun Commercial Bank, Ltd.	5,736,983	4,132,762	120,659	44,155	13,196,622	18,004,509	38,270,658	282,401	0.20	0.02	585.61	44,759	476,474
Cosmos Bank, Taiwan	385,130	197,152	4,631	6,468	1,115,371	809,732	1,005,365	7,319	0.72	0.42	184.40	5,386	51,769
DBS Bank(Taiwan)Ltd.	593,182	325,310	6,249	4,355	1,544,752	2,122,095	3,385,144	23,468	0.51	0.00	300.36	10,295	121,877
Taishin International Bank	5,320,191	3,737,125	103,770	23,965	10,967,924	21,151,059	28,989,350	226,142	0.16	0.01	952.96	28,426	266,881
Jih Sun International Bank	149,731	99,093	255	610	315,701	18,699	337,188	2,986	0.24	0.00	988.79	812	9,088
EnTie Commercial Bank	124,409	61,549	559	531	248,083	1,243,304	402,055	993	0.26	0.05	367.73	2,290	11,778
Chinatrust Commercial Bank	6,833,259	4,637,916	78,368	41,968	17,771,438	23,387,945	38,506,129	604,212	0.12	0.00	496.71	55,172	666,223
Taiwan Rakuten Card, Inc.	566,703	316,917	7,837	1,418	495,703	864,431	1,814,389	3,294	0.35	0.05	450.35	1,256	10,296
American Express International Inc.	183,254	121,031	3,044	2,374	355,703	0	4,818,157	2,024	0.21	0.00	459.31	1,817	35,798
Total	47,093,967	31,803,392	744,442	303,163	113,060,686	147,916,040	261,611,519	2,100,811	0.20	0.02	505.50	392,119	3,988,576

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.