

## Important Credit Card Business and Financial Information

2020 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	224,667	112,155	3,247	2,003	209,559	24,888	510,753	722	0.29	0.15	490.32	372	2,187
Land Bank of Taiwan	335,728	157,009	2,521	1,662	393,867	96,832	619,999	753	0.30	0.20	1,321.60	1,963	8,152
Taiwan Cooperative Bank	553,498	347,151	9,685	3,990	772,589	351,516	2,236,554	1,837	0.39	0.28	375.49	5,795	21,371
First Commercial Bank	1,237,542	752,382	14,772	10,081	1,444,759	1,389,362	3,508,433	10,080	0.10	0.00	1,724.43	5,948	23,826
Hua Nan Commercial Bank	1,021,919	776,024	7,527	8,673	1,058,682	2,942,294	2,963,535	1,718	0.13	0.00	424.97	0	15,210
Chang Hwa Commercial Bank	532,258	235,150	8,444	3,661	358,378	251,642	1,154,260	611	0.49	0.00	462.01	0	5,167
The Shanghai Commercial & Savings Bank	436,635	236,901	2,387	2,907	653,800	578,870	968,989	6,839	0.27	0.20	1,327.94	3,358	15,320
Taipei Fubon Bank	3,534,223	2,259,997	52,804	23,455	5,290,767	18,796,806	23,014,739	85,515	0.10	0.00	1,256.10	23,354	91,118
Cathay United Bank	6,873,740	5,004,896	60,963	26,131	18,070,015	14,229,509	38,593,350	188,435	0.19	0.00	1,226.02	43,192	176,235
Bank of Kaohsiung	12,720	5,705	606	45	11,055	0	123,157	62	0.10	0.10	555.50	0	389
Mega International Commercial Bank	927,595	608,557	19,615	3,715	1,449,832	2,490,473	2,451,374	3,648	0.27	0.10	525.77	5,590	21,188
Citibank Taiwan Ltd.	2,885,416	2,267,547	11,671	14,080	12,056,460	11,121,005	12,182,966	171,222	0.60	0.12	471.68	48,591	232,152
Taiwan Business Bank	202,554	112,097	1,557	781	368,560	44,684	596,176	2,028	0.17	0.03	348.78	1,545	6,900
Standard Chartered Bank (Taiwan)	376,592	268,037	4,163	2,073	1,313,651	447,450	2,379,466	6,573	0.18	0.00	1,121.08	7,114	23,831
Taichung Commercial Bank	143,317	80,698	1,388	674	235,357	50,396	424,447	346	0.54	0.01	999.23	2,091	5,816
HSBC Bank(Taiwan) Ltd.	684,311	425,460	95,831	32,743	2,130,426	1,554,068	3,803,003	28,033	0.26	0.00	1,898.76	5,768	23,936
Hwatai Bank	9,654	5,062	4	52	10,745	2,197	30,131	0	0.54	0.18	396.72	0	443
Shin Kong Commercial Bank	855,536	507,380	17,805	6,201	1,705,517	1,556,268	2,964,937	5,453	0.25	0.00	233.47	7,051	27,749
Sunny Bank	109,271	55,999	973	1,083	210,589	69,423	249,957	127	0.71	0.00	523.40	0	3,061
Cota Commercial Bank	15,220	10,427	81	56	22,090	12,774	89,569	26	0.73	0.00	4,245.83	109	512
Union Bank of Taiwan	2,230,590	1,299,521	33,018	17,866	5,792,198	3,415,239	6,734,420	30,433	0.25	0.00	150.38	17,357	70,340
Far Eastern International Bank	1,602,440	1,035,633	10,753	6,236	4,132,825	5,093,153	3,296,509	141,264	0.34	0.07	100.69	12,522	56,007
Yuanta Bank	1,168,884	655,606	3,825	6,374	1,455,035	2,897,237	3,547,276	21,697	0.08	0.00	857.37	7,028	24,859
Bank Sinopac	2,029,359	1,055,570	26,681	38,194	4,316,575	4,601,153	6,854,286	85,175	0.28	0.00	655.56	15,840	60,101
E. Sun Commercial Bank, Ltd.	6,049,448	4,334,576	71,319	28,142	13,004,687	15,414,050	30,582,650	262,935	0.23	0.05	569.39	44,611	179,490
Cosmos Bank, Taiwan	364,198	170,899	4,413	98,269	1,120,193	719,667	765,406	6,747	0.81	0.41	187.34	7,802	26,847
DBS Bank(Taiwan)Ltd.	604,502	330,269	5,050	12,553	1,490,824	1,936,789	2,222,542	22,154	0.65	0.00	266.96	15,929	49,369
Taishin International Bank	5,465,965	3,839,447	40,801	22,938	10,712,147	19,351,705	21,062,065	223,642	0.21	0.01	867.67	32,064	122,227
Jih Sun International Bank	148,068	96,096	283	590	295,199	124,107	241,268	2,113	0.28	0.00	946.66	866	2,682
EnTie Commercial Bank	124,352	59,145	416	469	238,726	1,148,268	296,735	899	0.71	0.31	164.92	0	0
Chinatrust Commercial Bank	6,972,922	4,617,731	58,666	31,734	17,108,154	17,652,551	29,194,813	547,152	0.15	0.00	474.97	57,174	241,965
Taiwan Rakuten Card, Inc.	585,982	293,935	1,199	1,415	463,785	786,513	787,069	3,320	0.55	0.11	419.62	795	4,150
American Express International Inc.	179,872	114,353	2,011	3,639	309,007	0	1,786,753	573	0.49	0.00	897.76	3,797	17,704
Total	48,498,978	32,131,415	574,479	412,485	108,206,053	129,150,889	206,237,587	1,862,132	0.24	0.03	496.33	377,626	1,560,304

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.