

Important Credit Card Business and Financial Information

2020 February

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	221,670	113,006	1,895	1,543	217,449	24,035	572,919	650	0.26	0.12	564.30	352	1,150
Land Bank of Taiwan	333,617	162,548	2,583	1,851	405,085	98,160	791,870	610	0.29	0.20	1,134.59	2,830	4,673
Taiwan Cooperative Bank	546,546	350,818	4,384	4,444	795,644	402,947	2,694,958	1,443	0.30	0.22	382.67	5,252	10,669
First Commercial Bank	1,221,089	741,911	12,189	10,428	1,474,300	1,521,107	3,923,991	8,176	0.10	0.00	1,705.42	5,956	11,893
Hua Nan Commercial Bank	1,025,555	784,440	8,410	9,761	1,030,814	3,141,494	3,610,935	1,037	0.19	0.00	382.46	0	0
Chang Hwa Commercial Bank	523,071	245,666	6,647	4,979	300,835	324,238	1,281,758	651	0.14	0.00	846.10	1,385	3,303
The Shanghai Commercial & Savings Bank	435,130	239,068	3,420	2,473	693,408	580,353	1,456,923	4,627	0.48	0.36	864.18	4,715	4,715
Taipei Fubon Bank	3,464,782	2,175,622	76,924	16,327	5,471,431	19,360,294	18,196,547	68,333	0.11	0.00	1,212.28	22,658	44,338
Cathay United Bank	6,798,879	4,993,091	64,565	27,586	18,818,752	15,980,660	33,152,193	160,382	0.17	0.00	1,302.96	46,381	90,841
Bank of Kaohsiung	11,589	4,632	412	43	9,857	0	121,518	26	0.23	0.23	317.40	1	1
Mega International Commercial Bank	901,732	591,691	11,726	4,685	1,442,313	2,678,935	2,800,095	3,236	0.24	0.07	550.93	5,507	9,714
Citibank Taiwan Ltd.	2,892,670	2,292,279	16,020	14,714	12,175,943	12,063,678	14,271,305	141,867	0.64	0.21	401.69	0	91,982
Taiwan Business Bank	202,116	115,737	285	847	405,563	19,674	753,778	1,645	0.23	0.05	333.78	1,280	3,520
Standard Chartered Bank (Taiwan)	372,195	266,450	4,812	2,353	1,382,440	484,133	2,599,145	4,667	0.23	0.00	1,005.44	5,853	12,416
Taichung Commercial Bank	140,942	81,696	1,443	668	227,388	52,435	504,725	312	0.40	0.01	1,153.05	1,415	2,689
HSBC Bank(Taiwan) Ltd.	622,675	444,449	9,462	9,103	2,173,902	1,618,662	4,848,204	19,689	0.21	0.00	1,848.05	7,673	11,894
Hwatai Bank	9,742	5,198	7	25	11,444	2,401	33,280	0	0.98	0.45	357.19	0	242
Shin Kong Commercial Bank	840,335	500,397	13,110	7,254	1,777,211	1,689,777	3,123,478	5,172	0.23	0.02	225.11	6,243	13,427
Sunny Bank	108,557	55,938	1,412	854	214,531	73,690	313,331	136	0.80	0.03	288.91	0	0
Cota Commercial Bank	15,119	10,379	186	65	23,829	15,064	103,026	16	0.62	0.00	4,192.92	0	85
Union Bank of Taiwan	2,191,207	1,292,659	30,764	15,411	5,948,506	3,588,202	6,693,412	55,434	0.24	0.00	146.93	17,802	34,757
Far Eastern International Bank	1,594,668	1,045,414	11,103	6,366	4,542,339	5,558,148	3,507,140	113,180	0.31	0.08	100.64	14,897	30,130
Yuanta Bank	1,169,189	674,273	4,194	8,179	1,469,298	3,277,216	4,367,507	15,228	0.08	0.00	984.49	6,429	11,431
Bank Sinopac	2,022,117	1,029,680	36,389	32,687	4,404,887	4,994,035	7,896,036	69,632	0.25	0.00	632.72	16,051	29,466
E. Sun Commercial Bank, Ltd.	5,947,662	4,277,618	86,840	27,785	13,066,300	16,662,805	33,815,785	214,075	0.20	0.04	563.58	44,881	89,278
Cosmos Bank, Taiwan	429,373	194,302	37,282	6,036	1,131,888	759,434	831,870	5,382	0.85	0.47	181.15	4,979	10,680
DBS Bank(Taiwan)Ltd.	602,323	324,227	5,313	4,898	1,561,828	2,027,865	2,842,906	19,411	0.60	0.00	283.53	11,380	21,730
Taishin International Bank	5,418,984	3,795,970	60,230	26,274	10,913,747	20,577,705	26,463,648	171,452	0.19	0.01	885.61	27,080	56,339
Jih Sun International Bank	148,716	97,850	228	661	296,979	140,072	310,295	1,872	0.30	0.00	895.00	623	1,447
EnTie Commercial Bank	124,346	60,393	414	543	243,735	1,215,926	317,762	369	0.47	0.16	149.03	0	0
Chinatrust Commercial Bank	6,921,395	4,643,745	65,013	49,696	17,401,582	20,582,188	32,613,331	463,185	0.14	0.00	472.18	59,300	120,945
Taiwan Rakuten Card, Inc.	584,487	314,189	6,823	1,497	467,950	840,424	998,585	2,491	0.35	0.07	584.45	1,238	1,977
American Express International Inc.	182,181	119,456	2,566	2,717	345,830	0	2,589,659	705	0.37	0.00	434.32	2,724	6,677
Total	48,024,659	32,044,792	587,051	302,753	110,847,008	140,355,757	218,401,915	1,555,091	0.23	0.04	483.64	324,885	732,409

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.