

# Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2020 June

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	225,274	110,269	2,270	1,963	187,405	29,674	775,205	687	0.16	0.05	838.67	643	3,320
Land Bank of Taiwan	337,006	151,383	2,651	1,730	375,208	96,580	853,537	613	0.39	0.27	934.72	2,441	11,944
Taiwan Cooperative Bank	566,177	350,082	9,873	3,686	718,518	372,217	2,836,930	1,577	0.33	0.28	362.61	4,759	32,225
First Commercial Bank	1,253,237	750,833	15,614	11,177	1,355,300	1,417,079	3,849,563	8,064	0.09	0.00	1,771.71	5,742	35,416
Hua Nan Commercial Bank	1,019,584	767,174	9,132	9,000	998,225	2,912,795	3,541,239	1,023	0.06	0.00	524.45	12,794	28,004
Chang Hwa Commercial Bank	536,777	225,525	6,477	3,581	328,685	270,814	1,327,518	811	0.25	0.00	640.69	4,598	11,811
The Shanghai Commercial & Savin	438,199	232,924	2,444	2,135	641,382	577,652	1,042,543	5,086	0.21	0.12	1,763.39	2,520	21,154
Taipei Fubon Bank	3,589,464	2,301,949	55,164	22,548	5,126,269	19,301,955	21,203,655	74,497	0.10	0.00	1,345.39	21,725	136,513
Cathay United Bank	6,938,255	5,005,960	58,507	26,149	16,874,319	14,153,186	40,044,079	167,959	0.17	0.00	1,298.00	45,929	270,025
Bank of Kaohsiung	14,005	6,939	889	73	10,337	0	139,621	167	0.15	0.15	487.72	41	430
Mega International Commercial Ba	953,130	616,326	12,599	3,499	1,398,804	2,552,161	3,376,459	3,017	0.27	0.14	472.47	4,526	31,215
Citibank Taiwan Ltd.	2,871,329	2,202,207	12,098	16,977	10,869,349	10,203,381	13,671,728	59,026	0.75	0.27	388.30	0	277,539
Taiwan Business Bank	203,833	110,946	1,366	684	338,296	49,883	772,798	1,677	0.14	0.02	154.58	1,853	10,261
Standard Chartered Bank (Taiwan)	380,295	268,320	4,684	2,051	1,248,495	439,189	2,972,223	5,189	0.18	0.00	1,129.08	4,445	32,989
Taichung Commercial Bank	145,705	78,918	1,762	578	248,490	48,402	449,571	217	0.37	0.01	1,313.43	1,045	8,765
HSBC Bank(Taiwan) Ltd.	620,443	421,939	8,089	45,619	2,022,664	1,592,671	4,327,673	23,222	0.21	0.00	2,244.66	8,271	37,469
Hwatai Bank	9,573	5,009	1	30	11,222	2,201	42,173	0	0.64	0.32	412.53	0	518
Shin Kong Commercial Bank	865,113	514,694	9,696	5,082	1,617,323	1,598,390	4,411,863	5,040	0.21	0.01	226.67	7,632	41,907
Sunny Bank	109,779	55,107	928	840	197,313	73,383	290,814	153	0.40	0.03	508.29	2,843	5,904
Cota Commercial Bank	15,231	10,274	92	45	20,781	13,814	87,730	70	0.93	0.00	4,203.32	91	842
Union Bank of Taiwan	2,192,562	1,307,595	28,929	85,283	5,494,402	3,499,572	8,306,402	40,652	0.20	0.00	156.81	17,416	105,403
Far Eastern International Bank	1,612,714	1,018,110	10,462	5,667	4,004,688	4,850,131	3,966,304	109,657	0.34	0.11	100.78	13,989	83,867
Yuanta Bank	1,169,284	634,620	3,683	6,315	1,375,237	2,779,322	3,915,573	12,795	0.08	0.00	856.16	5,913	36,979
Bank Sinopac	2,051,642	1,055,646	19,882	8,253	4,115,396	4,432,255	8,282,860	73,570	0.24	0.00	676.82	14,371	86,931
E. Sun Commercial Bank, Ltd.	6,133,023	4,362,052	63,256	21,727	12,232,317	15,985,537	40,257,834	235,516	0.19	0.04	588.08	45,911	268,108
Cosmos Bank, Taiwan	360,392	178,196	3,294	5,992	1,087,829	708,964	877,281	5,055	0.62	0.31	188.78	7,414	40,158
DBS Bank(Taiwan)Ltd.	608,372	328,530	4,736	4,910	1,408,301	1,861,425	2,521,248	17,797	0.71	0.00	259.05	12,524	72,851
Taishin International Bank	5,505,133	3,949,393	51,832	29,637	10,123,348	18,989,160	26,027,237	179,009	0.19	0.00	923.00	31,837	183,853
Jih Sun International Bank	147,477	100,304	319	577	269,776	111,599	259,614	994	0.36	0.00	840.45	568	3,656
EnTie Commercial Bank	124,119	57,761	404	447	227,576	1,100,103	333,772	403	0.43	0.06	222.49	0	7,031
Chinatrust Commercial Bank	7,035,815	4,593,571	63,180	31,689	16,084,354	16,338,570	32,645,039	513,841	0.14	0.00	482.58	50,605	349,188
Taiwan Rakuten Card, Inc.	588,550	272,238	2,729	1,399	431,396	814,193	1,087,637	2,623	0.58	0.13	408.40	695	5,401
American Express International Inc.	177,468	107,937	1,651	2,891	281,487	0	2,552,321	338	0.30	0.00	1,160.09	5,375	24,880
Total	48,798,960	32,152,731	468,693	362,234	101,724,492	127,176,258	237,050,044	1,550,345	0.23	0.04	498.32	338,516	2,266,557

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.