

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2020July

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	226,149	111,710	2,578	2,044	187,221	139,929	1,250,279	834	0.18	0.07	793.66	275	3,595
Land Bank of Taiwan	338,767	152,321	3,884	2,190	370,494	149,356	1,044,154	681	0.25	0.22	1,063.40	1,938	13,882
Taiwan Cooperative Bank	571,807	353,570	9,214	3,734	718,185	1,334,690	5,616,182	2,240	0.11	0.08	473.04	6,757	38,982
First Commercial Bank	1,273,378	753,398	30,341	12,728	1,367,205	1,638,254	5,330,461	9,476	0.05	0.00	2,047.89	5,292	40,708
Hua Nan Commercial Bank	1,017,424	764,608	8,892	9,731	998,999	4,076,956	6,304,496	1,547	0.08	0.00	497.09	0	28,004
Chang Hwa Commercial Bank	537,221	226,463	5,457	5,560	323,609	608,263	2,282,817	766	0.16	0.00	647.32	1,177	12,988
The Shanghai Commercial & Savin	438,869	231,711	2,273	2,096	611,599	738,295	1,646,115	6,909	0.18	0.11	1,720.12	2,192	23,346
Taipei Fubon Bank	3,664,247	2,362,890	97,568	22,785	5,127,043	20,619,337	29,284,215	90,411	0.08	0.00	1,479.56	22,468	158,981
Cathay United Bank	6,981,398	4,998,658	72,686	29,543	17,536,724	20,871,930	50,408,071	214,043	0.13	0.00	1,362.79	42,664	312,689
Bank of Kaohsiung	14,206	7,118	270	91	11,478	0	215,213	154	0.14	0.14	385.32	0	430
Mega International Commercial Ba	963,046	620,403	14,404	4,488	1,399,202	3,573,915	6,821,194	2,844	0.17	0.09	528.95	5,569	36,784
Citibank Taiwan Ltd.	2,859,733	2,185,647	12,173	27,351	11,106,902	10,022,559	16,306,600	70,364	0.56	0.11	483.70	96,516	374,055
Taiwan Business Bank	203,428	110,348	927	1,332	336,546	105,998	1,049,848	2,085	0.08	0.03	369.86	1,258	11,519
Standard Chartered Bank (Taiwan)	394,755	275,131	17,068	2,371	1,245,680	547,991	3,591,445	5,658	0.16	0.00	1,145.85	4,622	37,611
Taichung Commercial Bank	146,327	78,866	1,329	776	226,521	50,213	608,246	382	0.31	0.01	1,340.06	905	9,670
HSBC Bank(Taiwan) Ltd.	619,771	428,002	8,155	8,827	2,004,060	1,704,927	6,105,160	23,732	0.19	0.00	2,099.57	5,540	43,009
Hwatai Bank	9,543	4,997	20	50	11,383	2,004	44,027	0	0.31	0.00	474.15	146	664
Shin Kong Commercial Bank	871,380	521,733	11,919	5,652	1,580,969	2,110,044	5,267,668	4,955	0.15	0.01	219.02	6,896	48,803
Sunny Bank	110,152	54,646	966	758	194,108	90,085	387,984	186	0.46	0.06	647.05	0	5,904
Cota Commercial Bank	15,229	10,235	104	38	20,832	14,862	117,015	25	0.50	0.00	4,987.96	172	1,014
Union Bank of Taiwan	2,196,946	1,306,551	31,189	26,805	5,688,848	4,083,407	9,754,617	60,669	0.18	0.00	157.37	12,874	118,277
Far Eastern International Bank	1,618,470	1,014,033	11,836	6,099	3,952,079	5,016,331	4,977,636	129,058	0.34	0.11	100.74	12,175	96,042
Yuanta Bank	1,168,642	625,627	4,260	7,397	1,383,171	3,067,060	5,317,686	15,915	0.08	0.00	889.72	4,119	41,098
Bank Sinopac	2,084,392	1,078,258	41,802	9,232	4,072,083	5,282,686	12,821,162	93,103	0.20	0.00	673.72	13,133	100,064
E. Sun Commercial Bank, Ltd.	6,192,382	4,404,803	88,120	28,761	12,115,311	21,394,014	60,621,125	277,883	0.15	0.03	607.01	43,334	311,442
Cosmos Bank, Taiwan	361,935	183,702	6,734	5,228	1,081,917	871,277	1,253,399	7,164	0.59	0.28	197.57	6,237	46,395
DBS Bank(Taiwan)Ltd.	596,643	330,263	10,352	20,803	1,367,859	2,139,429	3,833,826	23,912	0.64	0.00	292.80	13,042	85,893
Taishin International Bank	5,549,590	3,950,827	68,525	24,068	10,104,376	23,169,734	45,812,976	233,537	0.14	0.00	1,043.22	30,298	214,151
Jih Sun International Bank	147,184	98,442	269	562	271,929	152,447	393,028	2,186	0.21	0.00	896.64	477	4,133
EnTie Commercial Bank	124,020	57,316	447	562	223,316	1,149,969	375,091	569	0.49	0.19	225.54	0	7,031
Chinatrust Commercial Bank	7,084,698	4,607,130	85,145	36,262	16,020,000	27,628,638	69,972,084	592,530	0.09	0.00	465.71	51,240	400,428
Taiwan Rakuten Card, Inc.	590,242	261,923	2,797	1,562	413,004	830,885	1,047,609	3,175	0.57	0.14	388.02	692	6,093
American Express International Inc.	176,567	104,937	1,750	2,651	272,582	0	2,765,784	374	0.24	0.00	1,387.26	3,150	28,030
Total	49,148,541	32,276,267	653,454	312,137	102,345,235	163,185,485	362,627,213	1,877,367	0.17	0.02	520.65	395,158	2,661,715

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.