

Important Credit Card Business and Financial Information

2020 March

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	223,170	112,692	2,558	1,297	216,919	23,568	675,620	849	0.26	0.10	575.26	665	1,815
Land Bank of Taiwan	334,769	160,275	2,560	1,761	400,652	94,545	700,221	984	0.32	0.26	1,130.44	1,516	6,189
Taiwan Cooperative Bank	547,551	349,038	5,155	4,414	776,632	372,135	2,757,919	2,312	0.33	0.27	367.40	4,907	15,576
First Commercial Bank	1,229,741	749,586	16,021	9,989	1,464,564	1,409,936	3,868,835	9,378	0.11	0.00	1,632.61	5,985	17,878
Hua Nan Commercial Bank	1,023,861	782,142	8,340	9,176	1,061,848	2,998,831	3,345,587	1,513	0.06	0.00	529.60	15,210	15,210
Chang Hwa Commercial Bank	526,958	239,840	7,816	4,548	358,196	282,637	1,282,695	699	0.29	0.00	597.79	1,864	5,167
The Shanghai Commercial & Savings Bank	436,151	238,947	3,110	3,085	676,879	582,798	1,103,586	6,361	0.35	0.20	1,338.83	7,247	11,962
Taipei Fubon Bank	3,504,874	2,228,321	61,494	21,402	5,304,567	18,921,529	23,171,847	109,530	0.11	0.00	1,192.59	23,426	67,764
Cathay United Bank	6,838,908	5,001,551	69,601	29,572	18,047,761	14,791,166	41,690,308	261,321	0.18	0.00	1,251.55	42,202	133,043
Bank of Kaohsiung	12,151	5,181	617	70	11,127	0	162,023	116	0.02	0.02	1,872.21	388	389
Mega International Commercial Bank	911,695	604,395	14,106	4,143	1,411,570	2,496,314	3,007,774	3,827	0.28	0.09	530.57	5,884	15,598
Citibank Taiwan Ltd.	2,889,279	2,293,802	20,145	23,301	12,292,074	11,369,716	13,135,808	201,565	0.58	0.13	470.31	91,579	183,561
Taiwan Business Bank	201,778	113,698	468	806	377,660	39,814	691,204	2,042	0.18	0.03	345.66	1,835	5,355
Standard Chartered Bank (Taiwan)	374,993	267,750	5,363	2,453	1,342,418	463,684	2,740,225	7,142	0.23	0.00	1,025.34	4,301	16,717
Taichung Commercial Bank	142,528	81,118	2,172	687	246,318	50,001	462,017	412	0.56	0.01	967.36	1,036	3,725
HSBC Bank(Taiwan) Ltd.	621,223	442,382	8,371	9,823	2,175,326	1,555,010	4,148,225	32,596	0.28	0.00	1,831.18	6,274	18,168
Hwatai Bank	9,702	5,144	5	45	11,539	2,324	38,401	0	0.49	0.00	400.27	201	443
Shin Kong Commercial Bank	843,932	502,927	15,726	12,129	1,730,282	1,565,856	3,612,834	7,656	0.25	0.01	230.80	7,271	20,698
Sunny Bank	109,203	55,815	1,403	914	209,340	72,191	288,818	161	0.38	0.00	498.12	3,061	3,061
Cota Commercial Bank	15,258	10,439	270	77	22,786	13,165	81,343	65	0.76	0.00	4,180.15	318	403
Union Bank of Taiwan	2,215,438	1,293,597	37,690	13,459	5,870,050	3,439,271	7,186,173	91,159	0.25	0.00	148.15	18,226	52,983
Far Eastern International Bank	1,597,899	1,045,377	9,854	6,659	4,186,086	5,361,005	3,691,996	173,369	0.30	0.07	100.66	13,355	43,485
Yuanta Bank	1,168,999	664,066	3,776	7,060	1,470,463	3,025,238	3,864,607	21,382	0.08	0.00	905.10	6,400	17,831
Bank Sinopac	2,040,570	1,048,373	30,604	12,458	4,359,052	4,683,069	8,031,370	107,148	0.27	0.00	640.13	14,795	44,261
E. Sun Commercial Bank, Ltd.	6,006,271	4,315,393	83,596	24,987	13,230,454	16,008,197	35,230,568	356,184	0.23	0.03	574.18	45,601	134,879
Cosmos Bank, Taiwan	458,045	198,340	34,884	6,232	1,122,738	728,232	1,188,742	8,071	0.83	0.46	181.42	8,365	19,045
DBS Bank(Taiwan)Ltd.	603,719	323,481	5,078	5,972	1,540,093	1,978,507	2,485,684	27,104	0.67	0.00	264.42	11,710	33,440
Taishin International Bank	5,448,102	3,809,013	55,382	26,264	10,898,071	20,003,675	24,780,338	279,457	0.20	0.01	906.17	33,824	90,163
Jih Sun International Bank	148,375	96,658	271	612	298,626	134,513	281,805	4,032	0.25	0.00	991.58	369	1,816
EnTie Commercial Bank	124,392	59,799	506	500	241,374	1,189,011	336,885	703	0.57	0.23	157.51	0	0
Chinatrust Commercial Bank	6,945,990	4,640,372	64,825	40,230	17,407,958	19,138,004	31,596,841	745,201	0.15	0.00	476.57	63,846	184,791
Taiwan Rakuten Card, Inc.	585,703	306,081	2,386	1,771	488,139	805,333	826,856	3,785	0.54	0.11	413.88	1,378	3,355
American Express International Inc.	181,500	117,361	2,393	3,074	327,846	0	2,136,324	753	0.47	0.00	724.51	7,230	13,907
Total	48,322,728	32,162,954	576,546	288,970	109,579,408	133,599,275	228,233,479	2,466,877	0.24	0.03	497.28	450,269	1,182,678

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.