

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2020 May

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	224,863	111,119	1,834	1,875	195,618	27,741	605,475	673	0.21	0.11	615.13	490	2,677
Land Bank of Taiwan	335,918	154,470	2,080	2,024	386,601	97,789	721,636	553	0.44	0.32	912.50	1,351	9,503
Taiwan Cooperative Bank	559,835	347,591	10,014	3,857	736,272	357,625	2,648,205	1,752	0.27	0.20	423.32	6,095	27,466
First Commercial Bank	1,246,224	752,249	15,362	9,606	1,400,525	1,421,096	3,680,763	8,396	0.09	0.00	1,771.14	5,848	29,674
Hua Nan Commercial Bank	1,020,607	771,420	8,137	8,739	1,029,340	2,956,160	3,262,118	1,262	0.17	0.00	398.61	0	15,210
Chang Hwa Commercial Bank	533,398	229,800	4,168	3,633	292,556	256,585	1,281,666	678	0.36	0.00	566.74	2,046	7,213
The Shanghai Commercial & Savin	437,277	234,869	2,470	2,422	632,725	579,157	1,006,198	5,692	0.22	0.16	1,571.14	3,314	18,634
Taipei Fubon Bank	3,556,848	2,282,200	48,177	25,552	5,220,127	18,764,032	21,371,405	77,616	0.10	0.00	1,313.98	23,670	114,788
Cathay United Bank	6,905,897	5,001,822	58,330	26,173	17,761,445	14,405,685	34,030,076	164,994	0.19	0.00	1,262.49	47,861	224,096
Bank of Kaohsiung	13,174	6,145	527	97	10,369	0	178,393	78	0.14	0.14	422.80	0	389
Mega International Commercial Ba	944,030	612,018	20,337	3,902	1,425,534	2,527,337	3,102,924	2,981	0.27	0.13	493.31	5,501	26,689
Citibank Taiwan Ltd.	2,873,104	2,241,077	11,684	22,281	11,718,486	10,939,388	13,649,119	88,481	0.60	0.13	461.55	45,387	277,539
Taiwan Business Bank	203,151	111,534	1,361	764	351,165	49,961	708,233	2,294	0.19	0.03	339.16	1,508	8,408
Standard Chartered Bank (Taiwan)	378,097	268,242	3,826	2,080	1,289,076	451,866	2,571,865	5,555	0.17	0.00	1,108.03	4,713	28,544
Taichung Commercial Bank	144,470	79,929	1,845	763	226,417	51,435	442,047	329	0.39	0.01	1,250.28	1,904	7,720
HSBC Bank(Taiwan) Ltd.	657,973	426,543	8,055	34,393	2,103,572	1,573,118	4,202,565	21,332	0.24	0.00	1,952.79	5,262	29,198
Hwatai Bank	9,602	5,029	6	58	10,615	2,191	35,321	0	0.32	0.00	415.64	75	518
Shin Kong Commercial Bank	860,499	513,296	10,967	6,004	1,659,163	1,564,420	3,122,281	4,924	0.25	0.00	231.04	6,526	34,275
Sunny Bank	109,581	55,593	1,103	985	201,156	71,401	283,507	214	0.70	0.15	367.51	0	3,061
Cota Commercial Bank	15,225	10,360	90	44	20,821	12,805	98,285	12	0.91	0.00	4,036.58	239	751
Union Bank of Taiwan	2,248,916	1,302,505	33,011	14,685	5,610,626	3,509,628	7,400,906	35,331	0.22	0.00	153.20	17,647	87,987
Far Eastern International Bank	1,607,898	1,023,409	11,180	5,746	4,120,758	4,949,797	3,694,760	114,362	0.34	0.09	100.59	13,871	69,878
Yuanta Bank	1,168,676	644,726	3,470	6,351	1,415,439	2,876,689	3,767,598	11,927	0.08	0.00	846.82	6,207	31,066
Bank Sinopac	2,039,844	1,058,270	19,096	8,836	4,260,632	4,522,051	7,188,756	74,945	0.26	0.00	678.61	12,459	72,560
E. Sun Commercial Bank, Ltd.	6,091,494	4,342,924	68,499	26,453	12,741,159	15,723,532	35,346,478	222,915	0.21	0.04	564.78	42,707	222,197
Cosmos Bank, Taiwan	363,062	176,179	3,485	4,657	1,106,951	710,038	838,320	5,589	0.73	0.43	182.95	5,897	32,744
DBS Bank(Taiwan)Ltd.	606,071	327,965	5,242	5,714	1,450,945	1,900,017	2,471,155	21,609	0.67	0.00	264.18	10,958	60,327
Taishin International Bank	5,482,938	3,934,265	50,310	33,337	10,546,717	19,066,857	23,255,398	153,877	0.20	0.01	826.56	29,789	152,016
Jih Sun International Bank	147,735	98,071	331	664	283,965	118,782	261,039	1,859	0.29	0.00	933.47	406	3,088
EnTie Commercial Bank	124,153	58,549	316	542	232,502	1,128,796	303,230	360	0.36	0.03	199.66	7,031	7,031
Chinatrust Commercial Bank	7,004,324	4,607,134	60,942	29,540	16,777,183	16,982,842	29,753,054	483,106	0.14	0.00	479.33	56,618	298,583
Taiwan Rakuten Card, Inc.	586,724	283,079	1,590	1,448	445,196	791,047	890,520	2,833	0.59	0.12	408.48	556	4,706
American Express International Inc.	178,708	111,323	1,768	2,932	297,372	0	2,507,810	365	0.38	0.00	1,070.32	1,801	19,505
Total	48,680,316	32,183,705	469,613	296,157	105,961,028	128,389,868	214,681,106	1,516,894	0.23	0.03	497.86	367,737	1,928,041

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.