

# Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2020 September

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	226,079	112,457	1,690	2,229	188,163	118,037	718,756	838	0.22	0.16	564.27	64	4,154
Land Bank of Taiwan	340,543	152,733	2,371	1,890	380,519	125,075	821,249	807	0.23	0.20	1,170.69	1,504	17,537
Taiwan Cooperative Bank	574,977	360,247	4,743	3,690	753,793	995,725	3,197,121	2,189	0.14	0.09	561.13	1,788	44,312
First Commercial Bank	1,263,792	755,366	15,839	12,274	1,398,582	1,625,468	4,468,953	9,926	0.03	0.00	2,519.75	4,603	50,129
Hua Nan Commercial Bank	1,014,786	764,448	8,671	8,137	1,019,813	3,765,507	5,041,743	1,599	0.03	0.00	637.61	11,085	39,089
Chang Hwa Commercial Bank	537,325	228,957	3,185	4,142	336,561	517,750	1,372,852	778	0.13	0.00	747.10	1,512	15,802
The Shanghai Commercial & Savin	440,137	230,123	2,487	2,357	613,388	730,261	1,236,040	6,411	0.14	0.11	1,986.52	2,995	28,162
Taipei Fubon Bank	3,748,686	2,446,123	60,546	18,756	5,351,509	20,779,706	21,382,167	90,043	0.08	0.00	1,634.68	19,385	199,630
Cathay United Bank	7,039,832	5,050,965	68,668	44,707	17,571,825	19,157,117	42,402,869	218,147	0.12	0.00	1,400.00	31,672	382,757
Bank of Kaohsiung	14,778	7,443	389	133	12,220	0	199,340	101	0.04	0.04	1,074.42	209	639
Mega International Commercial Ba	978,902	626,817	12,607	4,057	1,466,892	3,391,105	3,120,033	5,196	0.21	0.11	508.35	5,005	46,785
Citibank Taiwan Ltd.	2,855,225	2,144,228	20,254	30,043	11,212,554	9,551,697	14,512,916	77,689	0.49	0.11	537.19	46,030	462,970
Taiwan Business Bank	229,744	113,370	28,011	1,334	335,021	86,853	834,245	2,278	0.16	0.05	337.87	908	13,212
Standard Chartered Bank (Taiwan)	418,578	300,779	8,903	2,027	1,234,962	450,324	3,570,386	5,294	0.16	0.00	1,157.51	4,366	47,124
Taichung Commercial Bank	147,535	79,034	1,327	722	227,434	52,172	534,899	329	0.32	0.01	1,486.57	740	11,294
HSBC Bank(Taiwan) Ltd.	618,918	431,698	6,904	7,363	1,971,520	1,671,757	4,909,071	25,835	0.19	0.00	2,226.20	4,846	53,365
Hwatai Bank	9,701	5,008	113	26	11,237	2,407	38,301	0	0.40	0.15	469.79	0	664
Shin Kong Commercial Bank	882,424	529,474	9,748	4,953	1,592,941	2,019,152	3,745,611	6,271	0.14	0.00	201.35	5,338	60,129
Sunny Bank	110,599	53,758	783	501	190,722	85,106	328,977	248	0.16	0.01	689.46	2,814	8,718
Cota Commercial Bank	15,301	10,236	113	31	20,889	12,766	90,410	20	0.54	0.00	5,334.28	135	1,252
Union Bank of Taiwan	2,231,943	1,315,903	37,869	13,728	5,662,484	3,980,596	8,315,348	60,925	0.18	0.00	157.72	13,859	147,577
Far Eastern International Bank	1,627,258	1,021,828	9,183	5,240	3,981,837	4,985,529	4,148,644	140,381	0.29	0.10	100.73	11,371	120,156
Yuanta Bank	1,165,832	607,517	3,173	6,692	1,353,182	2,967,661	4,294,309	17,922	0.08	0.00	777.02	4,802	50,917
Bank Sinopac	2,118,026	1,095,715	25,872	8,086	4,085,434	4,960,207	10,086,408	90,315	0.19	0.00	743.14	10,840	121,962
E. Sun Commercial Bank, Ltd.	6,263,910	4,443,827	54,958	24,505	12,479,600	21,508,607	36,331,076	271,854	0.14	0.01	631.60	44,284	399,955
Cosmos Bank, Taiwan	363,592	185,622	5,360	3,581	1,094,290	849,236	945,477	7,190	0.64	0.37	175.05	3,581	53,439
DBS Bank(Taiwan)Ltd.	601,779	336,271	5,812	5,499	1,365,113	2,025,246	3,057,459	23,804	0.67	0.00	281.63	13,482	111,190
Taishin International Bank	5,620,279	3,948,064	56,721	19,104	10,347,773	22,205,426	27,473,056	249,457	0.13	0.01	1,088.84	24,107	266,584
Jih Sun International Bank	146,670	100,218	245	492	269,936	147,926	315,569	2,318	0.18	0.00	911.49	700	5,358
EnTie Commercial Bank	124,207	56,762	790	551	221,260	1,161,255	363,265	604	0.20	0.02	315.29	0	12,712
Chinatrust Commercial Bank	7,165,845	4,646,284	71,205	33,853	16,261,245	25,671,249	37,004,380	614,395	0.10	0.00	475.40	40,095	489,128
Taiwan Rakuten Card, Inc.	592,845	251,457	2,409	2,102	428,302	838,454	1,034,082	5,773	0.58	0.16	277.61	882	8,036
American Express International Inc.	175,478	103,667	2,063	2,597	270,239	0	2,834,690	477	0.13	0.00	1,828.42	4,012	33,378
Total	49,665,526	32,516,399	533,012	275,402	103,711,240	156,439,377	248,729,702	1,939,414	0.16	0.02	534.13	317,014	3,308,116

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.