

# Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2020 October

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	222,935	112,624	1,317	4,770	191,438	96,814	648,148	608	0.13	0.07	930.25	1,242	5,396
Land Bank of Taiwan	340,742	152,961	1,881	1,756	383,827	111,693	743,174	731	0.24	0.21	1,307.78	1,332	18,869
Taiwan Cooperative Bank	577,318	363,942	6,018	3,836	746,245	854,533	2,972,656	2,230	0.18	0.12	536.41	2,324	46,636
First Commercial Bank	1,270,702	763,536	14,452	9,979	1,417,959	1,663,813	4,411,900	10,147	0.03	0.00	2,415.19	4,581	54,710
Hua Nan Commercial Bank	1,014,752	766,064	9,036	7,893	1,038,397	3,689,311	3,843,948	1,447	0.07	0.00	551.68	0	39,089
Chang Hwa Commercial Bank	535,157	227,421	2,340	4,915	278,783	454,774	1,292,977	915	0.13	0.00	801.43	0	15,802
The Shanghai Commercial & Savin	440,595	230,561	2,213	2,173	626,540	718,732	1,164,648	5,466	0.15	0.11	1,924.87	1,859	30,021
Taipei Fubon Bank	3,778,945	2,471,207	46,744	16,485	5,470,918	20,337,239	21,344,825	77,197	0.08	0.00	1,605.42	18,715	218,345
Cathay United Bank	7,060,222	5,055,817	61,640	41,250	17,795,867	18,403,757	37,658,519	198,497	0.13	0.00	1,399.53	35,503	418,260
Bank of Kaohsiung	15,022	7,474	309	83	12,706	0	161,974	170	0.05	0.05	1,096.83	2	641
Mega International Commercial Ba	986,336	628,752	11,972	4,538	1,480,898	3,216,756	3,489,619	11,547	0.21	0.11	517.34	5,035	51,820
Citibank Taiwan Ltd.	2,854,701	2,157,461	21,304	31,807	11,343,940	10,058,632	16,452,578	116,709	0.57	0.22	421.96	0	462,970
Taiwan Business Bank	228,899	118,964	638	1,483	332,156	82,059	821,365	3,014	0.11	0.03	369.51	711	13,923
Standard Chartered Bank (Taiwan)	419,572	302,327	3,075	1,968	1,242,953	401,483	3,283,328	5,319	0.15	0.00	1,199.26	4,641	51,765
Taichung Commercial Bank	147,855	79,099	1,293	984	224,864	52,240	491,725	255	0.29	0.00	1,586.12	717	12,011
HSBC Bank(Taiwan) Ltd.	618,503	431,123	6,530	6,945	1,980,945	1,684,887	4,764,721	21,918	0.19	0.00	2,175.71	4,242	57,607
Hwatai Bank	9,731	5,025	62	32	10,391	2,391	37,379	0	0.11	0.00	523.24	70	734
Shin Kong Commercial Bank	885,703	529,877	8,068	4,789	1,587,022	2,045,214	3,476,506	6,241	0.12	0.00	199.06	4,611	64,740
Sunny Bank	110,705	53,475	687	619	189,852	78,113	295,908	108	0.28	0.04	754.91	0	8,718
Cota Commercial Bank	15,290	10,243	57	42	19,241	12,631	103,182	73	0.49	0.00	5,652.22	62	1,314
Union Bank of Taiwan	2,221,614	1,309,146	22,771	33,100	5,658,367	3,952,310	8,431,519	58,974	0.16	0.00	155.06	15,915	163,492
Far Eastern International Bank	1,634,192	1,026,460	12,403	5,480	3,965,961	5,334,857	4,511,272	135,478	0.27	0.09	100.63	11,113	131,269
Yuanta Bank	1,164,375	602,075	2,457	6,027	1,380,164	2,925,618	4,015,492	15,884	0.08	0.00	803.02	4,807	55,724
Bank Sinopac	2,075,987	1,099,813	32,151	74,612	4,116,652	4,825,751	8,735,020	82,725	0.18	0.00	777.57	13,130	135,092
E. Sun Commercial Bank, Ltd.	6,290,830	4,460,063	50,179	23,259	12,612,368	20,148,806	36,249,066	256,400	0.14	0.01	649.71	43,629	443,584
Cosmos Bank, Taiwan	364,885	185,482	4,625	3,372	1,103,884	836,266	916,585	5,982	0.62	0.37	166.87	4,446	57,885
DBS Bank(Taiwan)Ltd.	604,553	335,853	4,469	4,607	1,369,735	2,018,728	2,907,358	22,804	0.62	0.00	293.06	13,958	125,148
Taishin International Bank	5,665,577	3,968,052	72,582	27,284	10,395,875	22,503,547	28,397,557	194,177	0.12	0.01	1,104.13	24,098	290,682
Jih Sun International Bank	146,404	101,251	264	530	266,587	134,349	272,829	2,701	0.27	0.00	869.93	472	5,830
EnTie Commercial Bank	124,243	56,363	560	546	219,438	1,131,007	317,114	588	0.23	0.07	332.94	0	12,712
Chinatrust Commercial Bank	7,195,752	4,657,748	59,995	30,088	16,413,279	24,629,020	34,754,039	533,797	0.10	0.00	473.58	42,820	531,948
Taiwan Rakuten Card, Inc.	593,446	248,385	1,590	1,943	437,028	854,217	988,861	5,456	0.57	0.15	292.90	933	8,969
American Express International Inc.	175,069	104,017	2,116	2,525	268,972	0	2,701,890	392	0.13	0.00	1,915.19	2,220	35,598
Total	49,790,612	32,622,661	465,798	359,720	104,583,252	153,259,548	240,657,682	1,777,950	0.17	0.03	524.49	263,188	3,571,304

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.