

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2020 December

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	222,931	112,975	1,409	1,615	194,552	37,018	761,562	1,043	0.10	0.02	1,289.45	388	6,299
Land Bank of Taiwan	341,202	153,738	1,837	1,798	387,915	101,787	948,489	781	0.21	0.18	1,241.03	1,793	22,085
Taiwan Cooperative Bank	585,419	368,675	6,845	4,433	767,641	597,732	3,814,964	2,381	0.15	0.12	556.49	3,329	53,329
First Commercial Bank	1,280,384	778,382	14,719	14,207	1,462,801	1,765,554	5,089,707	12,516	0.03	0.00	2,390.78	5,199	64,680
Hua Nan Commercial Bank	1,008,070	765,376	4,986	8,725	1,035,265	3,325,935	4,385,926	1,559	0.03	0.00	703.93	10,239	49,328
Chang Hwa Commercial Bank	526,408	225,915	818	5,960	339,676	368,628	1,514,286	949	0.23	0.00	608.40	1,969	17,771
The Shanghai Commercial & Savin	440,566	230,678	1,593	2,334	620,222	742,383	1,388,578	6,907	0.24	0.19	1,311.11	1,814	33,791
Taipei Fubon Bank	3,855,965	2,571,152	49,792	28,883	5,587,439	21,016,942	31,782,209	100,412	0.07	0.00	1,600.05	18,953	253,518
Cathay United Bank	7,115,437	5,134,530	65,735	36,464	18,133,686	18,567,636	53,623,061	248,849	0.11	0.00	1,380.48	34,651	481,883
Bank of Kaohsiung	15,804	7,619	560	116	12,378	0	144,836	89	0.40	0.40	269.97	91	732
Mega International Commercial Ba	1,002,980	637,050	14,148	4,260	1,547,633	3,061,893	3,871,593	10,992	0.20	0.12	510.84	5,501	62,164
Citibank Taiwan Ltd.	2,853,816	2,181,908	28,091	31,756	11,510,961	11,469,561	17,851,784	159,885	0.48	0.16	450.36	41,055	543,594
Taiwan Business Bank	199,434	108,007	516	1,178	333,305	68,364	884,310	2,480	0.10	0.02	363.25	1,290	15,878
Standard Chartered Bank (Taiwan)	418,624	301,981	2,338	2,799	1,252,136	419,696	3,918,091	5,614	0.12	0.00	1,211.51	4,484	59,136
Taichung Commercial Bank	149,112	79,566	1,211	819	226,212	54,058	573,783	310	0.43	0.00	1,257.79	677	13,290
HSBC Bank(Taiwan) Ltd.	616,070	429,519	4,765	6,797	1,960,183	1,690,964	5,462,677	29,273	0.18	0.00	2,111.55	6,862	69,074
Hwatai Bank	9,603	5,030	7	128	11,109	2,252	52,464	0	0.07	0.00	551.09	0	734
Shin Kong Commercial Bank	892,216	535,675	8,193	5,104	1,592,795	1,971,200	4,702,581	6,935	0.11	0.00	229.45	4,777	73,633
Sunny Bank	111,286	53,503	1,166	661	187,585	75,597	366,962	174	0.02	0.00	753.81	3,770	12,488
Cota Commercial Bank	15,006	10,135	29	65	19,216	14,909	107,862	32	0.48	0.00	5,678.41	0	1,465
Union Bank of Taiwan	2,243,665	1,322,987	22,882	12,640	5,738,451	4,198,427	9,897,642	64,920	0.15	0.00	160.27	13,455	191,843
Far Eastern International Bank	1,626,660	1,048,521	10,014	22,967	3,983,607	5,624,695	4,897,955	152,037	0.28	0.11	100.61	11,238	152,633
Yuanta Bank	1,161,323	591,895	2,224	6,982	1,340,456	3,125,198	4,856,028	18,549	0.08	0.00	722.24	4,302	64,428
Bank Sinopac	2,062,091	1,108,933	17,675	34,865	4,083,287	4,818,727	11,122,720	96,855	0.13	0.00	929.37	17,403	161,431
E. Sun Commercial Bank, Ltd.	6,346,283	4,488,251	48,950	23,721	12,818,988	18,214,644	41,247,881	309,661	0.11	0.00	688.25	42,779	529,987
Cosmos Bank, Taiwan	356,610	184,474	9,334	18,170	1,102,554	852,103	1,073,486	7,446	0.56	0.32	176.20	4,136	66,460
DBS Bank(Taiwan)Ltd.	607,125	327,609	5,463	5,457	1,360,702	2,063,394	3,356,162	24,617	0.58	0.00	312.66	11,160	150,013
Taishin International Bank	5,730,768	4,016,276	63,771	29,231	10,452,764	22,280,389	30,769,489	253,304	0.13	0.01	1,024.33	17,131	328,388
Jih Sun International Bank	146,048	95,621	290	443	260,449	118,514	319,730	2,275	0.30	0.00	849.09	467	6,537
EnTie Commercial Bank	124,102	56,729	473	446	214,915	1,167,341	391,640	668	0.26	0.04	155.46	0	14,952
Chinatrust Commercial Bank	7,281,706	4,722,215	88,772	36,965	16,341,460	23,908,115	42,029,740	643,454	0.11	0.00	456.97	49,328	624,360
Taiwan Rakuten Card, Inc.	595,531	245,059	1,718	3,118	464,825	995,706	1,198,140	6,788	0.66	0.15	284.19	601	10,411
American Express International Inc.	174,152	104,332	2,345	2,995	270,120	0	3,350,991	352	0.12	0.00	1,790.14	585	37,511
Total	50,116,397	33,004,316	482,669	356,102	105,615,288	152,719,362	295,757,329	2,172,107	0.15	0.02	528.49	319,427	4,173,826

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.