

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 January

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	222,708	112,038	1,291	1,835	192,032	38,803	716,090	716	0.16	0.01	1,011.53	176	176
Land Bank of Taiwan	341,156	150,793	1,450	1,700	388,091	94,397	793,287	707	0.22	0.15	1,370.41	1,322	1,322
Taiwan Cooperative Bank	587,075	367,112	6,037	4,541	782,466	532,344	2,901,193	1,807	0.22	0.18	525.85	4,202	4,202
First Commercial Bank	1,281,572	776,255	10,431	12,145	1,470,166	1,786,696	4,440,977	8,396	0.03	0.00	2,316.81	5,062	5,062
Hua Nan Commercial Bank	1,004,756	761,135	6,920	9,418	1,055,275	3,349,137	3,834,804	1,493	0.07	0.00	584.88	0	0
Chang Hwa Commercial Bank	526,111	222,539	3,819	4,677	278,675	366,078	1,352,216	930	0.14	0.00	861.67	2,150	2,150
The Shanghai Commercial & Savin	442,494	230,151	3,645	2,167	627,027	745,844	1,223,127	6,153	0.18	0.14	1,627.96	3,076	3,076
Taipei Fubon Bank	3,881,530	2,593,594	51,881	26,316	5,746,172	22,613,495	25,691,027	87,593	0.08	0.00	1,447.24	17,690	17,690
Cathay United Bank	7,140,591	5,145,914	60,911	35,757	18,445,195	17,789,126	37,987,063	219,266	0.13	0.00	1,352.91	31,952	31,952
Bank of Kaohsiung	15,867	7,503	149	99	12,224	0	167,106	122	0.48	0.48	215.50	0	0
Mega International Commercial Ba	1,005,168	636,121	7,184	4,996	1,614,858	2,953,168	3,423,904	10,412	0.22	0.13	446.80	5,040	5,040
Citibank Taiwan Ltd.	2,852,348	2,177,709	27,787	37,394	11,346,918	11,587,113	17,943,813	147,229	0.50	0.16	428.78	31,211	31,211
Taiwan Business Bank	219,437	108,564	21,243	1,240	331,616	24,872	835,133	2,321	0.08	0.03	354.70	797	797
Standard Chartered Bank (Taiwan)	417,090	299,347	1,704	2,870	1,245,204	428,031	3,228,783	4,992	0.15	0.00	1,055.24	3,332	3,332
Taichung Commercial Bank	149,692	79,297	1,293	852	230,298	53,331	498,157	296	0.42	0.00	1,281.69	1,545	1,545
HSBC Bank(Taiwan) Ltd.	617,685	426,676	9,410	7,795	1,955,282	1,656,735	4,807,224	24,884	0.20	0.00	1,981.46	4,803	4,803
Hwatai Bank	9,493	5,049	10	120	10,888	2,188	38,319	0	0.39	0.07	507.70	0	0
Shin Kong Commercial Bank	898,718	540,173	12,574	6,072	1,605,392	2,002,582	3,283,617	5,444	0.11	0.01	237.39	4,299	4,299
Sunny Bank	112,256	53,767	1,714	737	188,071	76,658	321,527	119	0.19	0.00	517.37	0	0
Cota Commercial Bank	15,017	10,119	100	55	19,526	14,660	113,939	21	0.34	0.00	6,640.99	106	106
Union Bank of Taiwan	2,251,261	1,322,997	23,169	15,573	5,725,291	4,252,721	8,908,027	60,162	0.16	0.00	158.62	13,945	13,945
Far Eastern International Bank	1,629,635	1,047,200	10,498	7,670	4,101,266	5,502,427	4,331,003	145,884	0.28	0.10	100.66	10,651	10,651
Yuanta Bank	1,157,580	586,159	2,367	8,251	1,343,848	3,185,134	4,231,152	16,300	0.08	0.00	729.73	4,370	4,370
Bank Sinopac	2,067,816	1,109,617	89,629	84,043	4,120,336	5,007,287	10,794,027	87,421	0.13	0.00	876.60	9,489	9,489
E. Sun Commercial Bank, Ltd.	6,373,780	4,483,522	48,214	20,717	12,893,033	17,329,594	37,406,728	283,764	0.12	0.00	680.49	36,879	36,879
Cosmos Bank, Taiwan	355,939	185,563	5,097	5,808	1,111,632	863,455	936,575	6,709	0.53	0.26	189.47	5,332	5,332
DBS Bank(Taiwan)Ltd.	609,349	327,992	3,656	4,986	1,370,369	2,033,071	2,987,347	20,985	0.61	0.00	307.02	9,695	9,695
Taishin International Bank	5,763,691	4,027,672	63,419	30,496	10,496,820	22,015,826	29,007,826	207,592	0.13	0.01	1,009.13	19,590	19,590
Jih Sun International Bank	145,809	95,871	277	516	258,287	111,876	294,874	1,862	0.21	0.00	980.62	600	600
EnTie Commercial Bank	123,810	56,491	316	548	213,814	1,172,416	333,413	607	0.31	0.10	173.50	0	0
Chinatrust Commercial Bank	7,340,651	4,739,732	91,967	33,022	16,326,757	22,811,154	36,311,812	589,835	0.13	0.00	438.83	55,458	55,458
Taiwan Rakuten Card, Inc.	596,893	240,119	1,591	4,058	489,238	961,106	974,374	6,188	0.72	0.15	294.53	682	682
American Express International Inc.	173,870	103,874	2,236	2,518	267,439	0	2,891,027	376	0.10	0.00	2,198.19	1,574	1,574
Total	50,330,848	33,030,665	571,989	378,992	106,263,506	151,361,325	253,009,491	1,950,586	0.17	0.02	518.20	285,028	285,028

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.