

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 February

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	222,920	111,506	979	983	186,354	37,760	561,256	653	0.17	0.03	884.50	173	349
Land Bank of Taiwan	340,894	148,398	1,348	1,831	382,315	91,835	720,737	546	0.22	0.17	1,316.93	980	2,302
Taiwan Cooperative Bank	590,739	366,111	6,949	3,457	788,822	467,235	2,747,945	1,576	0.26	0.20	453.89	5,218	9,420
First Commercial Bank	1,284,233	772,079	10,386	9,990	1,465,597	1,756,021	4,058,030	6,823	0.04	0.00	1,941.85	4,880	9,942
Hua Nan Commercial Bank	1,004,796	760,841	8,265	7,367	943,176	3,309,575	3,533,919	996	0.12	0.00	487.40	0	0
Chang Hwa Commercial Bank	529,266	221,685	5,950	3,365	277,749	360,342	1,231,965	577	0.11	0.00	964.84	1,539	3,689
The Shanghai Commercial & Savin	443,419	229,068	2,253	1,768	622,811	789,116	1,130,320	4,581	0.18	0.13	1,710.35	2,280	5,356
Taipei Fubon Bank	3,901,096	2,607,314	38,236	18,670	5,648,832	22,262,239	19,955,979	58,010	0.08	0.00	1,416.54	19,556	37,246
Cathay United Bank	7,162,679	5,151,296	51,296	29,208	17,305,844	17,690,117	37,853,545	164,219	0.14	0.00	1,311.55	34,925	66,877
Bank of Kaohsiung	15,953	7,366	187	117	11,699	52	119,000	137	0.59	0.59	213.16	1	1
Mega International Commercial Ba	1,007,547	631,633	6,212	3,833	1,660,604	2,782,588	3,384,693	7,826	0.21	0.14	454.77	3,994	9,034
Citibank Taiwan Ltd.	2,860,096	2,177,308	23,866	23,874	11,269,069	11,485,457	15,666,840	102,787	0.61	0.23	367.01	0	31,211
Taiwan Business Bank	217,933	110,706	223	1,727	330,526	34,328	745,589	1,378	0.28	0.04	303.74	0	797
Standard Chartered Bank (Taiwan)	415,698	296,232	1,498	2,588	1,231,944	412,091	2,873,477	3,668	0.16	0.00	1,072.90	3,737	7,069
Taichung Commercial Bank	150,382	79,234	1,232	732	206,314	52,296	463,759	215	0.36	0.00	1,485.41	932	2,477
HSBC Bank(Taiwan) Ltd.	620,709	426,460	9,266	6,242	1,946,074	1,540,379	4,344,170	18,996	0.24	0.00	1,826.85	4,836	9,639
Hwatai Bank	9,341	5,075	5	157	11,236	2,173	34,460	0	0.63	0.00	440.56	37	37
Shin Kong Commercial Bank	907,722	546,543	14,084	5,080	1,591,658	1,964,086	3,509,258	3,297	0.10	0.00	240.08	4,394	8,693
Sunny Bank	113,233	54,040	1,625	551	190,682	78,623	305,683	81	0.37	0.00	237.13	0	0
Cota Commercial Bank	15,059	10,070	120	37	20,386	13,048	92,222	30	0.40	0.00	6,698.28	31	137
Union Bank of Taiwan	2,258,384	1,324,412	17,747	10,624	5,610,307	4,303,724	7,919,394	42,835	0.15	0.00	161.38	12,790	26,735
Far Eastern International Bank	1,633,236	1,045,513	9,318	5,881	4,036,449	5,250,423	3,995,921	85,348	0.27	0.09	101.02	11,145	21,796
Yuanta Bank	1,156,757	579,751	2,231	4,825	1,288,352	3,077,602	3,685,089	9,095	0.08	0.00	721.50	6,126	10,496
Bank Sinopac	2,078,893	1,114,214	19,845	8,788	4,107,656	4,953,207	8,755,319	59,329	0.14	0.00	845.47	9,981	19,470
E. Sun Commercial Bank, Ltd.	6,392,366	4,479,073	35,866	17,280	12,625,804	18,084,338	34,258,025	192,568	0.12	0.00	680.83	35,083	71,962
Cosmos Bank, Taiwan	356,333	186,858	2,825	2,424	1,119,277	863,056	877,098	4,933	0.60	0.31	182.90	3,617	8,949
DBS Bank(Taiwan)Ltd.	609,813	324,047	1,640	4,876	1,390,648	1,972,141	2,628,850	17,082	0.59	0.00	307.71	14,858	24,553
Taishin International Bank	5,790,196	4,025,096	48,945	22,440	10,463,647	21,413,674	26,367,585	78,493	0.13	0.01	971.61	21,129	40,719
Jih Sun International Bank	145,561	96,419	230	478	251,233	124,153	279,194	938	0.29	0.00	1,072.82	631	1,231
EnTie Commercial Bank	123,653	55,697	283	392	212,949	1,139,983	301,833	295	0.34	0.17	191.09	0	0
Chinatrust Commercial Bank	7,387,525	4,766,437	79,562	32,688	16,223,005	21,820,370	34,224,111	431,923	0.16	0.00	436.99	52,331	107,789
Taiwan Rakuten Card, Inc.	597,893	235,932	1,218	3,335	466,082	915,360	880,579	3,570	0.62	0.13	404.79	673	1,355
American Express International Inc.	173,576	102,996	1,652	1,946	266,755	0	2,401,324	218	0.13	0.00	1,779.20	1,282	2,856
Total	50,517,901	33,049,410	405,342	237,554	104,153,856	149,047,392	229,907,169	1,303,023	0.18	0.03	504.92	257,159	542,187

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.