

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 April

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	224,958	111,493	1,922	953	184,132	40,767	616,738	494	0.25	0.08	611.74	892	1,433
Land Bank of Taiwan	340,522	145,310	1,777	2,090	369,958	85,786	728,680	770	0.35	0.27	1,030.92	2,564	6,261
Taiwan Cooperative Bank	602,345	368,577	8,714	3,502	765,464	419,979	2,919,484	1,959	0.29	0.22	435.31	5,201	19,633
First Commercial Bank	1,347,687	809,656	39,324	11,725	1,453,674	1,694,871	4,352,616	9,195	0.05	0.00	2,123.72	5,591	20,991
Hua Nan Commercial Bank	1,013,204	765,944	11,097	7,337	1,014,006	3,273,902	3,449,267	1,186	0.16	0.00	395.00	0	8,827
Chang Hwa Commercial Bank	537,521	226,743	3,814	3,552	268,270	299,304	1,365,188	869	0.11	0.00	942.31	1,194	5,929
The Shanghai Commercial & Savin	480,336	243,338	17,322	2,869	599,852	759,304	1,186,279	4,729	0.19	0.15	1,589.15	2,440	9,636
Taipei Fubon Bank	3,974,495	2,666,332	52,760	15,045	5,590,693	21,263,100	25,193,863	77,187	0.10	0.00	1,171.47	21,692	78,624
Cathay United Bank	7,225,828	5,176,869	60,384	26,364	17,754,933	16,019,627	35,887,559	209,660	0.18	0.00	1,222.54	38,182	140,513
Bank of Kaohsiung	16,118	7,071	90	96	13,027	282	139,469	86	0.48	0.48	232.99	1	195
Mega International Commercial Ba	1,021,612	635,322	9,848	4,440	1,639,740	2,634,867	3,223,885	9,281	0.20	0.04	689.15	4,032	16,114
Citibank Taiwan Ltd.	2,865,678	2,193,295	25,357	23,754	11,017,536	11,069,704	16,686,476	155,280	0.51	0.10	436.36	39,149	164,284
Taiwan Business Bank	196,779	101,665	338	702	318,087	65,323	760,857	1,802	0.09	0.04	356.34	949	4,927
Standard Chartered Bank (Taiwan)	411,524	287,487	1,573	3,322	1,171,766	412,101	2,497,389	4,634	0.14	0.00	1,049.40	3,341	14,528
Taichung Commercial Bank	152,720	79,670	1,584	758	217,302	50,264	479,843	260	0.43	0.00	1,267.62	2,149	5,266
HSBC Bank(Taiwan) Ltd.	624,290	429,175	8,987	8,104	1,885,781	1,416,403	4,652,393	21,504	0.22	0.00	1,657.29	6,755	22,050
Hwatai Bank	9,214	5,012	5	63	10,401	2,134	35,696	0	0.64	0.00	441.80	0	37
Shin Kong Commercial Bank	932,295	567,704	15,631	4,734	1,561,915	1,876,569	3,356,947	4,941	0.13	0.00	251.01	4,267	16,964
Sunny Bank	114,575	55,838	1,473	1,396	184,365	76,389	340,090	97	0.26	0.03	325.11	0	2,549
Cota Commercial Bank	15,214	10,101	192	49	18,422	12,906	105,886	26	0.65	0.00	5,519.02	20	344
Union Bank of Taiwan	2,278,950	1,324,602	20,885	10,901	5,508,442	4,176,984	8,130,014	50,776	0.15	0.00	163.17	13,934	55,567
Far Eastern International Bank	1,640,412	1,043,161	10,479	6,297	4,000,363	4,939,875	3,940,315	107,214	0.30	0.10	100.51	10,415	42,283
Yuanta Bank	1,156,419	572,523	2,981	5,896	1,282,951	2,900,305	3,764,676	16,948	0.08	0.00	692.50	5,575	21,580
Bank Sinopac	2,108,374	1,138,686	21,546	7,718	4,026,246	4,780,224	8,899,694	81,904	0.13	0.00	939.31	12,592	46,992
E. Sun Commercial Bank, Ltd.	6,454,847	4,486,016	52,489	20,910	12,426,237	16,395,880	33,642,703	262,866	0.15	0.00	664.45	38,771	148,688
Cosmos Bank, Taiwan	360,651	190,041	5,083	2,411	1,101,923	851,565	936,411	6,622	0.70	0.37	183.01	6,570	18,911
DBS Bank(Taiwan)Ltd.	608,256	317,198	3,444	4,582	1,357,569	1,927,396	2,726,840	21,542	0.61	0.00	301.91	12,116	45,843
Taishin International Bank	5,832,494	4,071,519	52,424	33,725	10,199,837	20,021,438	26,166,296	107,729	0.14	0.01	958.03	22,633	87,536
Jih Sun International Bank	144,786	90,215	231	646	249,971	116,357	259,127	1,796	0.30	0.00	850.07	306	2,249
EnTie Commercial Bank	123,549	55,176	420	507	205,664	1,111,739	308,565	404	0.49	0.31	215.21	0	0
Chinatrust Commercial Bank	7,496,719	4,833,621	83,013	30,279	15,903,429	19,483,834	34,287,603	565,328	0.16	0.00	431.87	72,255	247,957
Taiwan Rakuten Card, Inc.	600,768	230,150	2,062	5,168	492,157	873,076	888,030	5,174	1.01	0.26	229.34	891	3,186
American Express International Inc	174,002	103,042	2,277	2,101	231,310	0	3,015,545	142	0.23	0.00	914.49	1,487	6,303
Total	51,087,142	33,342,552	519,526	251,996	103,025,423	139,052,255	234,944,424	1,732,405	0.20	0.02	504.67	335,964	1,266,200

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.