

Important Credit Card Business and Financial Information

2021 June

Unit : NTS Thousand : Card

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	226,663	110,295	1,094	700	173,791	43,550	673,466	553	0.19	0.10	701.51	1,388	3,458
Land Bank of Taiwan	340,312	139,946	1,308	1,901	367,355	88,809	628,600	645	0.23	0.14	1,554.56	1,893	10,450
Taiwan Cooperative Bank	614,280	364,054	9,305	4,094	763,270	386,676	2,635,997	1,566	0.26	0.20	431.52	5,144	30,019
First Commercial Bank	1,367,687	823,236	11,482	10,276	1,454,070	1,743,490	3,961,495	8,805	0.06	0.00	2,036.69	5,650	32,218
Hua Nan Commercial Bank	1,016,820	763,363	8,227	6,669	998,370	3,012,838	3,130,908	1,064	0.08	0.00	505.86	16,161	24,988
Chang Hwa Commercial Bank	537,815	225,439	1,926	2,814	327,287	292,999	1,243,058	749	0.33	0.01	591.63	67	6,735
The Shanghai Commercial & Savin	480,267	243,152	1,862	2,097	572,655	751,172	923,170	4,285	0.19	0.16	1,634.21	3,137	15,013
Taipei Fubon Bank	4,047,681	2,693,540	42,514	19,402	5,605,969	21,790,730	24,475,696	66,349	0.11	0.00	1,142.47	24,920	127,853
Cathay United Bank	7,244,092	5,147,707	24,258	23,975	17,358,158	15,057,332	37,006,093	184,239	0.18	0.00	1,261.57	48,896	233,185
Bank of Kaohsiung	16,036	6,393	28	96	13,336	391	143,738	49	0.31	0.24	333.57	491	687
Mega International Commercial Ba	1,031,294	630,499	6,356	3,124	1,637,207	2,590,630	3,316,325	9,350	0.25	0.02	687.86	4,550	24,673
Citibank Taiwan Ltd.	2,851,919	2,151,525	12,896	20,106	10,619,745	10,352,235	12,443,077	114,052	0.71	0.24	353.25	0	205,668
Taiwan Business Bank	196,713	102,024	829	1,004	302,738	70,587	664,599	1,532	0.14	0.04	332.57	1,746	8,238
Standard Chartered Bank (Taiwan)	407,159	277,030	937	3,414	1,123,527	421,201	1,989,572	3,394	0.19	0.00	1,016.49	3,162	21,253
Taichung Commercial Bank	153,806	78,477	719	742	217,467	48,512	419,901	193	0.63	0.00	1,065.55	1,921	8,902
HSBC Bank(Taiwan) Ltd.	625,270	429,378	8,575	8,549	1,889,054	1,297,646	3,905,241	19,321	0.27	0.00	1,683.50	5,692	33,955
Hwatai Bank	9,163	4,986	4	12	10,213	1,939	28,399	0	0.74	0.00	438.52	99	136
Shin Kong Commercial Bank	941,753	566,832	7,428	4,956	1,562,906	1,784,084	3,631,421	7,012	0.17	0.00	242.74	4,822	25,992
Sunny Bank	115,224	56,055	875	574	186,028	82,737	331,189	139	0.28	0.00	488.84	2,453	5,002
Cota Commercial Bank	15,230	10,068	78	45	18,423	11,376	73,711	45	0.41	0.00	7,929.19	0	672
Union Bank of Taiwan	2,192,196	1,323,492	9,125	104,177	5,326,404	4,307,022	6,896,126	46,170	0.17	0.00	163.21	12,851	81,381
Far Eastern International Bank	1,571,331	1,016,554	2,670	72,899	3,882,766	4,384,974	2,918,579	102,505	0.29	0.07	100.62	11,801	66,670
Yuanta Bank	1,158,232	563,729	3,364	4,866	1,263,356	2,687,184	3,280,333	13,787	0.08	0.00	694.65	6,613	33,350
Bank Sinopac	2,122,821	1,139,492	10,983	5,700	4,059,842	4,712,457	8,410,055	63,488	0.15	0.00	936.36	13,960	72,666
E. Sun Commercial Bank, Ltd.	6,489,112	4,473,471	32,731	19,037	12,445,688	15,716,237	31,614,898	225,544	0.17	0.00	656.16	39,185	229,509
Cosmos Bank, Taiwan	364,972	192,250	4,231	2,133	1,109,869	861,884	800,833	5,359	0.74	0.38	188.34	5,849	29,891
DBS Bank(Taiwan)Ltd.	609,463	313,021	1,614	4,782	1,356,253	1,856,346	2,289,366	18,651	0.74	0.00	210.40	10,871	69,869
Taishin International Bank	5,867,723	4,048,538	40,384	27,108	10,306,709	18,799,392	23,091,949	89,065	0.17	0.01	883.27	24,479	133,705
Jih Sun International Bank	143,447	94,627	197	854	246,797	99,415	223,323	2,016	0.34	0.00	878.01	314	3,393
EnTie Commercial Bank	123,621	54,718	444	361	201,418	1,067,985	273,076	413	0.39	0.16	277.67	0	3,925
Chinatrust Commercial Bank	7,547,978	4,822,670	45,825	33,579	16,061,779	17,616,221	31,162,595	483,898	0.20	0.00	440.68	71,593	392,749
Taiwan Rakuten Card, Inc.	598,485	217,594	1,039	4,610	506,792	827,015	761,668	4,278	1.42	0.39	186.72	948	5,110
American Express International Inc	172,250	99,013	832	2,350	245,105	0	1,955,302	285	0.33	0.00	861.96	3,307	11,826
Total	51,200,815	33,183,168	294,140	397,006	102,214,347	132,765,066	215,303,759	1,478,801	0.23	0.03	495.54	333,963	1,953,141

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.

