

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 July

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	227,461	110,383	1,401	867	169,834	65,254	1,122,876	584	0.07	0.03	1,612.57	1,120	4,578
Land Bank of Taiwan	339,889	138,603	1,513	2,020	351,713	126,277	814,540	521	0.38	0.33	830.54	1,231	11,681
Taiwan Cooperative Bank	616,132	364,847	6,242	4,593	737,321	1,479,334	5,494,460	1,506	0.14	0.11	442.59	4,493	34,512
First Commercial Bank	1,371,656	826,286	12,737	11,793	1,411,004	2,086,765	5,229,703	6,878	0.05	0.00	2,027.43	5,378	37,596
Hua Nan Commercial Bank	1,018,385	761,510	10,154	7,908	961,379	3,905,462	5,068,253	1,140	0.10	0.00	490.76	0	24,988
Chang Hwa Commercial Bank	559,341	233,533	25,266	3,676	267,731	794,319	2,341,864	644	0.10	0.00	894.77	2,738	9,473
The Shanghai Commercial & Saving	481,582	243,751	3,033	2,217	554,485	863,819	1,378,381	4,136	0.16	0.11	1,804.24	2,557	17,570
Taipei Fubon Bank	4,053,299	2,705,117	43,368	37,750	5,493,445	24,079,553	27,628,118	70,261	0.10	0.00	1,190.53	24,611	152,464
Cathay United Bank	7,254,999	5,139,785	37,021	26,114	16,987,349	20,520,562	47,101,854	191,453	0.15	0.00	1,286.72	42,279	275,464
Bank of Kaohsiung	16,034	6,154	70	80	12,558	674	186,799	75	0.30	0.30	274.49	0	687
Mega International Commercial Bank	1,034,648	626,145	7,224	3,870	1,617,761	3,756,907	7,058,435	8,579	0.16	0.01	784.70	4,808	29,481
Citibank Taiwan Ltd.	2,839,718	2,134,422	16,126	32,160	9,827,583	10,156,643	17,330,124	121,492	0.78	0.33	310.92	0	205,668
Taiwan Business Bank	196,287	101,027	489	915	301,701	101,849	872,599	1,558	0.10	0.01	330.27	1,516	9,754
Standard Chartered Bank (Taiwan)	403,994	272,510	896	3,668	1,078,900	519,320	2,439,695	3,432	0.18	0.00	903.15	4,375	25,628
Taichung Commercial Bank	154,351	77,634	1,126	917	206,384	49,256	488,407	212	0.34	0.00	1,440.73	2,376	11,278
HSBC Bank(Taiwan) Ltd.	626,616	428,531	9,224	7,878	1,841,502	1,398,841	4,973,401	21,089	0.23	0.00	1,770.30	5,692	39,647
Hwatai Bank	9,137	4,987	5	31	9,546	1,692	35,445	0	0.71	0.36	422.34	0	136
Shin Kong Commercial Bank	944,481	566,292	7,937	5,209	1,517,753	2,207,272	4,436,957	5,310	0.15	0.00	241.17	5,526	31,518
Sunny Bank	115,013	56,145	932	698	179,362	106,993	347,183	77	0.38	0.00	432.44	0	5,002
Cota Commercial Bank	15,338	10,078	183	45	18,443	10,978	93,797	19	0.29	0.00	8,762.26	0	672
Union Bank of Taiwan	2,192,207	1,307,556	15,824	15,813	5,160,203	4,682,713	8,380,619	48,357	0.16	0.00	164.76	13,115	94,496
Far Eastern International Bank	1,569,002	998,751	2,773	5,251	3,768,115	4,340,952	3,835,198	105,083	0.25	0.05	103.16	10,705	77,375
Yuanta Bank	1,158,437	558,567	3,281	7,588	1,254,635	2,872,220	4,041,411	13,329	0.07	0.00	700.71	5,055	38,405
Bank Sinopac	2,133,392	1,143,795	16,619	6,289	3,997,599	5,585,638	11,785,412	64,262	0.13	0.00	925.56	10,213	82,879
E. Sun Commercial Bank, Ltd.	6,510,578	4,467,646	45,213	23,747	12,282,745	21,221,371	53,650,168	244,940	0.14	0.01	637.70	33,501	263,010
Cosmos Bank, Taiwan	366,954	192,204	4,009	2,010	1,098,368	1,013,970	1,151,769	5,840	0.67	0.40	187.22	4,586	34,477
DBS Bank(Taiwan)Ltd.	608,124	309,883	2,144	4,599	1,314,687	2,131,750	3,141,903	17,991	0.70	0.00	225.86	9,497	79,366
Taishin International Bank	5,900,962	4,036,717	56,248	23,009	9,898,838	22,085,817	41,518,117	103,008	0.15	0.00	844.93	22,039	155,744
Jih Sun International Bank	142,902	93,824	215	760	237,615	104,851	270,448	1,625	0.26	0.00	933.42	810	4,203
EnTie Commercial Bank	123,660	54,179	417	415	198,232	1,062,445	290,732	229	0.40	0.20	302.19	0	3,925
Chinatrust Commercial Bank	7,580,563	4,815,512	63,302	30,717	15,297,416	33,717,871	69,981,303	503,276	0.12	0.00	436.14	78,771	471,520
Taiwan Rakuten Card, Inc.	600,218	213,381	1,289	3,981	491,895	809,299	786,389	3,963	1.55	0.47	157.49	869	5,979
American Express International Inc.	170,702	96,367	944	2,492	219,968	0	2,105,444	469	0.28	0.00	952.29	3,499	15,325
Total	51,336,062	33,096,122	397,225	279,080	98,766,070	171,860,667	335,381,804	1,551,338	0.19	0.03	485.60	301,360	2,254,501

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.