

# Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 August

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	228,497	110,423	1,778	1,262	169,639	123,012	643,518	657	0.13	0.02	1,158.10	255	4,833
Land Bank of Taiwan	339,953	138,289	1,638	1,809	349,151	118,173	752,481	635	0.28	0.20	1,164.46	2,854	14,535
Taiwan Cooperative Bank	619,105	364,353	6,917	4,080	751,712	1,348,325	3,029,700	1,622	0.15	0.12	495.41	4,420	38,932
First Commercial Bank	1,380,226	831,407	15,096	9,853	1,401,027	2,047,072	4,662,944	7,401	0.05	0.00	1,988.38	5,362	42,958
Hua Nan Commercial Bank	1,019,965	763,451	9,778	7,851	949,076	3,679,771	4,170,612	1,155	0.15	0.00	421.97	0	24,988
Chang Hwa Commercial Bank	570,270	246,921	14,427	3,456	312,701	724,539	1,488,195	646	0.22	0.00	606.32	1,241	10,714
The Shanghai Commercial & Savin	442,246	229,846	3,662	43,591	543,212	860,667	1,120,958	4,748	0.15	0.12	1,837.05	2,078	19,648
Taipei Fubon Bank	4,065,233	2,725,020	37,324	25,390	5,525,758	23,716,907	24,554,278	71,434	0.09	0.00	1,280.59	25,226	177,690
Cathay United Bank	7,382,598	5,192,743	164,347	36,748	17,031,969	19,612,599	41,471,330	191,112	0.14	0.00	1,336.47	36,387	311,851
Bank of Kaohsiung	15,970	5,957	68	132	13,045	588	157,219	68	0.35	0.35	262.66	0	687
Mega International Commercial Ba	1,039,909	620,342	9,326	4,065	1,624,356	3,692,807	3,341,537	8,556	0.21	0.01	769.18	5,001	34,482
Citibank Taiwan Ltd.	2,857,588	2,125,228	17,387	25,063	9,636,203	9,996,481	16,227,880	118,628	0.53	0.12	429.00	120,603	326,271
Taiwan Business Bank	195,842	100,519	344	789	301,189	93,230	736,938	1,686	0.10	0.01	332.54	1,025	10,779
Standard Chartered Bank (Taiwan)	400,254	269,122	1,054	4,453	1,068,384	492,910	2,417,361	4,282	0.19	0.00	959.27	3,652	29,280
Taichung Commercial Bank	155,462	77,222	1,719	777	206,552	46,881	497,607	177	0.38	0.00	1,397.75	1,102	12,380
HSBC Bank(Taiwan) Ltd.	627,598	429,426	7,888	6,906	1,815,117	1,317,204	4,663,161	21,957	0.22	0.00	1,710.33	5,388	45,035
Hwatai Bank	9,111	4,932	4	30	9,734	1,847	33,635	0	0.39	0.00	473.87	157	293
Shin Kong Commercial Bank	948,260	569,785	9,523	5,744	1,513,956	2,155,769	4,133,900	6,063	0.12	0.00	242.29	6,516	38,034
Sunny Bank	114,949	56,238	637	834	177,412	101,169	322,533	82	0.59	0.05	269.25	0	5,002
Cota Commercial Bank	15,506	10,204	272	60	17,797	11,281	89,274	17	0.25	0.00	9,407.43	24	696
Union Bank of Taiwan	2,196,076	1,295,590	14,998	11,129	5,178,588	4,606,093	8,439,416	50,271	0.15	0.00	167.88	11,762	106,258
Far Eastern International Bank	1,569,110	986,577	6,285	6,302	3,735,151	4,324,181	3,925,085	112,333	0.26	0.05	103.18	9,571	86,946
Yuanta Bank	1,157,635	553,946	3,229	8,821	1,217,403	2,852,000	3,831,873	14,818	0.08	0.00	673.11	4,680	43,085
Bank Sinopac	2,139,947	1,149,466	13,048	6,842	3,951,235	5,381,630	9,986,425	69,636	0.13	0.00	940.52	10,456	93,335
E. Sun Commercial Bank, Ltd.	6,534,077	4,460,909	45,847	22,348	12,202,876	22,342,126	37,199,186	232,823	0.15	0.01	641.88	40,210	303,220
Cosmos Bank, Taiwan	370,219	193,061	5,397	2,197	1,086,879	969,702	895,015	6,974	0.65	0.43	185.50	6,533	41,010
DBS Bank(Taiwan)Ltd.	607,599	308,680	3,825	5,443	1,297,193	2,067,457	2,663,194	19,659	0.68	0.00	247.68	13,659	93,025
Taishin International Bank	5,928,080	4,044,534	53,476	26,358	9,856,175	21,913,350	28,013,897	126,320	0.16	0.00	832.00	25,807	181,551
Jih Sun International Bank	142,080	91,319	203	1,025	231,888	109,254	279,477	1,715	0.19	0.00	1,001.57	556	4,759
EnTie Commercial Bank	123,578	53,857	361	452	195,800	1,065,659	328,878	402	0.19	0.01	371.83	4,622	8,547
Chinatrust Commercial Bank	7,623,402	4,829,611	83,992	41,153	15,100,497	32,660,841	37,779,425	540,341	0.12	0.00	460.86	65,771	537,291
Taiwan Rakuten Card, Inc.	598,935	211,204	1,198	4,142	492,974	798,810	882,437	4,782	1.58	0.56	139.02	923	6,902
American Express International Inc.	169,611	94,646	1,344	2,435	229,797	0	2,469,777	301	0.24	0.00	986.51	1,647	16,972
Total	51,568,891	33,144,828	536,392	321,540	98,194,446	169,232,335	251,209,146	1,621,301	0.18	0.02	513.87	417,488	2,671,989

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.