

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 September

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	230,218	110,749	2,360	869	166,537	118,654	671,727	487	0.08	0.02	1,670.86	383	5,216
Land Bank of Taiwan	344,964	137,050	6,477	1,706	350,514	108,866	734,158	636	0.27	0.21	1,267.00	1,631	16,166
Taiwan Cooperative Bank	623,544	363,374	8,768	4,448	751,855	1,213,148	2,966,697	1,748	0.13	0.10	560.54	3,616	42,548
First Commercial Bank	1,391,351	831,719	17,880	9,584	1,429,313	2,084,707	4,713,736	8,208	0.03	0.00	2,386.26	5,501	48,459
Hua Nan Commercial Bank	1,035,364	769,360	22,721	6,888	974,738	3,609,297	4,639,501	1,347	0.05	0.00	576.14	14,120	39,108
Chang Hwa Commercial Bank	574,307	251,323	7,124	2,951	321,269	656,659	1,481,331	778	0.18	0.00	717.55	1,671	12,385
The Shanghai Commercial & Savin	443,946	229,998	3,267	2,058	550,734	900,252	1,302,512	4,827	0.14	0.09	2,022.88	1,920	21,568
Taipei Fubon Bank	4,085,717	2,728,250	36,429	15,945	5,629,119	23,589,830	23,963,091	73,461	0.08	0.00	1,468.58	24,312	202,002
Cathay United Bank	7,489,841	5,263,560	183,383	76,140	17,471,236	19,454,976	41,601,878	188,612	0.10	0.00	1,454.85	36,678	348,529
Bank of Kaohsiung	15,927	5,709	31	72	12,029	527	186,198	176	0.16	0.16	389.10	282	969
Mega International Commercial Ba	1,045,554	620,130	9,264	3,619	1,657,771	3,655,612	3,384,892	9,177	0.22	0.04	639.68	2,760	37,242
Citibank Taiwan Ltd.	2,829,579	2,108,265	18,642	30,929	9,936,847	9,815,764	16,466,303	110,274	0.47	0.10	459.97	41,241	367,512
Taiwan Business Bank	195,442	99,680	370	770	300,936	86,393	764,113	1,306	0.11	0.04	322.69	572	11,351
Standard Chartered Bank (Taiwan)	396,420	264,596	1,260	4,708	1,066,472	463,270	2,381,311	3,713	0.17	0.00	976.32	4,034	33,314
Taichung Commercial Bank	156,539	77,183	1,657	719	206,238	49,918	545,767	162	0.37	0.00	1,372.99	1,104	13,484
HSBC Bank(Taiwan) Ltd.	629,002	429,807	7,307	5,903	1,810,894	1,244,613	4,872,459	18,992	0.17	0.00	2,158.11	5,318	50,353
Hwatai Bank	9,101	4,891	8	18	9,380	1,952	33,943	0	0.52	0.33	449.56	0	293
Shin Kong Commercial Bank	952,341	567,029	9,656	5,575	1,519,959	2,165,523	3,738,042	4,294	0.08	0.00	248.00	5,673	43,707
Sunny Bank	115,835	55,790	1,630	826	179,655	98,709	340,841	75	0.67	0.13	311.12	0	5,002
Cota Commercial Bank	15,625	10,343	198	47	17,555	12,460	99,666	15	0.33	0.00	8,430.02	296	992
Union Bank of Taiwan	2,207,397	1,289,698	21,751	10,430	5,227,724	4,672,393	8,541,815	53,785	0.14	0.00	167.96	10,922	117,180
Far Eastern International Bank	1,571,458	972,884	8,105	5,881	3,746,563	4,340,550	3,924,447	106,361	0.25	0.06	103.76	9,999	96,945
Yuanta Bank	1,159,146	551,172	4,019	4,765	1,220,483	2,859,379	3,953,925	17,129	0.08	0.00	609.67	2,808	45,893
Bank Sinopac	2,146,678	1,148,762	12,399	5,928	3,951,032	5,244,319	10,043,870	70,576	0.13	0.00	937.58	8,945	102,280
E. Sun Commercial Bank, Ltd.	6,559,993	4,471,779	48,022	22,106	12,340,002	21,834,698	34,906,370	232,688	0.15	0.00	678.80	41,037	344,257
Cosmos Bank, Taiwan	372,235	192,523	4,078	2,092	1,094,085	964,314	991,978	5,555	0.59	0.39	187.37	5,279	46,289
DBS Bank(Taiwan)Ltd.	608,554	309,322	7,346	5,143	1,295,133	2,046,219	2,956,435	20,002	0.50	0.00	396.37	14,407	107,432
Taishin International Bank	5,957,656	4,046,445	54,463	24,887	9,937,859	22,118,220	28,430,168	116,513	0.14	0.00	858.83	24,616	206,167
Jih Sun International Bank	141,338	95,739	215	957	233,573	120,821	291,915	1,593	0.25	0.00	935.34	422	5,181
EnTie Commercial Bank	123,613	53,973	429	416	192,442	1,089,468	338,879	307	0.27	0.03	382.23	0	8,547
Chinatrust Commercial Bank	7,670,253	4,821,988	80,461	33,610	15,006,257	31,549,293	38,100,348	529,080	0.09	0.00	498.35	56,352	593,643
Taiwan Rakuten Card, Inc.	599,069	205,874	928	3,883	499,634	778,992	844,204	4,683	1.56	0.61	141.93	962	7,864
American Express International Inc.	169,017	92,829	1,928	2,522	205,929	0	2,713,092	579	0.25	0.00	994.87	1,881	18,853
Total	51,867,024	33,181,794	582,576	296,395	99,313,767	166,949,796	250,925,612	1,587,139	0.16	0.02	541.91	328,742	3,000,731

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.