

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 October

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	231,864	112,109	2,372	1,142	165,375	98,299	654,670	599	0.08	0.03	1,599.86	392	5,608
Land Bank of Taiwan	348,945	139,480	5,977	1,780	355,985	99,373	740,085	552	0.21	0.15	1,316.82	1,972	18,138
Taiwan Cooperative Bank	628,790	368,336	10,577	5,515	767,577	1,106,043	2,955,493	1,626	0.22	0.19	439.08	0	42,548
First Commercial Bank	1,400,364	834,784	16,383	10,584	1,453,427	2,128,081	4,822,291	7,124	0.03	0.00	2,359.85	4,879	53,338
Hua Nan Commercial Bank	1,038,780	777,920	11,542	7,482	985,303	3,527,629	4,150,235	952	0.09	0.00	523.43	0	39,108
Chang Hwa Commercial Bank	572,862	250,856	4,961	3,196	262,318	599,944	1,437,704	623	0.18	0.00	754.58	0	12,385
The Shanghai Commercial & Savin	445,330	230,135	2,516	1,763	558,347	901,042	1,219,634	4,141	0.14	0.11	1,921.79	1,424	22,992
Taipei Fubon Bank	4,122,390	2,745,415	54,266	17,593	5,712,051	23,077,446	23,218,114	75,512	0.06	0.00	1,919.98	22,570	224,572
Cathay United Bank	7,537,472	5,302,993	103,914	56,283	17,690,142	19,189,880	38,005,415	201,020	0.11	0.00	1,473.46	31,159	379,688
Bank of Kaohsiung	15,879	5,663	29	79	13,279	403	172,205	96	0.17	0.17	361.75	1	970
Mega International Commercial Ba	1,049,834	624,845	8,432	4,152	1,694,625	3,547,503	3,549,526	9,418	0.23	0.06	582.12	4,507	41,749
Citibank Taiwan Ltd.	2,830,883	2,082,921	17,209	19,514	10,072,070	10,234,510	17,386,567	120,176	0.51	0.21	400.69	0	367,512
Taiwan Business Bank	192,434	100,016	330	3,338	297,596	80,070	788,690	1,682	0.11	0.06	322.42	916	12,267
Standard Chartered Bank (Taiwan)	393,311	261,271	1,369	4,171	1,069,330	441,232	2,264,071	4,234	0.16	0.00	996.89	3,526	36,840
Taichung Commercial Bank	157,584	76,883	1,673	863	209,995	50,086	499,640	160	0.30	0.00	1,603.85	1,119	14,603
HSBC Bank(Taiwan) Ltd.	629,620	428,813	7,264	6,646	1,823,543	1,232,509	4,746,869	19,410	0.17	0.00	2,172.27	5,430	55,783
Hwatai Bank	9,090	4,823	6	17	9,659	1,822	32,657	0	0.20	0.00	496.11	137	430
Shin Kong Commercial Bank	957,761	565,315	10,618	5,198	1,540,431	2,197,666	3,653,800	5,148	0.13	0.00	246.85	0	43,707
Sunny Bank	116,693	55,138	1,531	897	174,413	91,193	303,638	153	0.35	0.01	504.00	2,932	7,934
Cota Commercial Bank	15,895	10,469	325	35	17,312	11,683	99,536	10	0.30	0.00	8,926.50	97	1,089
Union Bank of Taiwan	2,217,729	1,285,380	20,891	10,559	5,186,236	4,597,020	8,631,019	49,678	0.13	0.00	174.73	9,965	127,145
Far Eastern International Bank	1,575,535	963,536	11,234	7,265	3,806,424	4,600,392	4,062,694	111,662	0.25	0.07	103.95	8,556	105,501
Yuanta Bank	1,166,787	549,656	11,025	6,238	1,228,314	2,854,360	3,708,008	15,476	0.08	0.00	618.54	2,398	48,291
Bank Sinopac	2,153,038	1,148,623	11,813	6,626	4,000,989	5,103,385	9,243,662	74,559	0.13	0.00	945.33	7,579	109,859
E. Sun Commercial Bank, Ltd.	6,586,884	4,485,535	49,247	22,356	12,470,325	21,189,517	36,833,569	243,314	0.12	0.01	737.50	46,690	390,947
Cosmos Bank, Taiwan	373,981	191,582	3,791	2,081	1,102,362	939,053	898,890	6,285	0.57	0.38	188.79	5,230	51,519
DBS Bank(Taiwan)Ltd.	612,949	311,872	9,576	5,280	1,300,172	2,097,941	2,955,907	21,948	0.47	0.00	411.47	8,218	115,650
Taishin International Bank	5,991,535	4,043,440	59,288	25,409	9,996,539	21,993,515	28,380,523	112,727	0.11	0.01	992.33	28,735	234,902
Jih Sun International Bank	140,659	93,855	246	925	231,495	113,982	247,596	1,333	0.20	0.00	965.25	325	5,506
EnTie Commercial Bank	123,622	53,578	371	404	191,709	1,074,946	312,962	323	0.24	0.07	404.48	0	8,547
Chinatrust Commercial Bank	7,727,505	4,835,629	84,040	26,788	15,071,677	30,677,012	37,668,436	534,974	0.08	0.00	516.75	39,696	633,339
Taiwan Rakuten Card, Inc.	600,875	203,165	1,156	3,735	512,482	763,873	779,624	5,060	1.63	0.70	135.22	988	8,852
American Express International Inc.	169,231	91,903	2,338	2,124	227,656	0	2,822,929	394	0.26	0.00	935.07	2,713	21,566
Total	52,136,111	33,235,939	526,310	270,038	100,199,158	164,621,410	247,246,659	1,630,369	0.15	0.03	548.62	242,154	3,242,885

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.