

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 November

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	233,490	113,526	2,700	1,358	164,200	64,930	775,715	650	0.06	0.02	1,814.78	217	5,825
Land Bank of Taiwan	352,237	142,038	4,836	1,955	352,333	97,689	871,840	664	0.24	0.19	1,327.44	906	19,044
Taiwan Cooperative Bank	634,411	375,449	9,919	4,542	763,727	1,015,695	3,251,016	1,732	0.13	0.12	551.27	5,669	48,217
First Commercial Bank	1,413,009	838,798	19,843	10,706	1,474,475	2,247,622	5,512,411	7,701	0.04	0.00	2,212.84	4,127	57,465
Hua Nan Commercial Bank	1,039,706	783,501	9,498	7,611	972,424	3,444,747	4,442,513	1,371	0.12	0.00	481.08	0	39,108
Chang Hwa Commercial Bank	568,155	253,182	3,107	4,246	316,676	546,805	1,657,027	741	0.17	0.00	729.62	1,964	14,349
The Shanghai Commercial & Savin	446,153	230,136	1,964	1,700	561,548	934,025	1,327,850	5,184	0.10	0.07	2,445.43	2,068	25,060
Taipei Fubon Bank	4,169,566	2,797,359	63,999	16,823	5,745,114	23,606,118	28,909,782	84,381	0.05	0.00	2,302.98	17,179	241,751
Cathay United Bank	7,572,016	5,373,796	75,855	41,311	17,783,924	19,639,916	50,390,855	219,084	0.09	0.00	1,513.06	23,621	403,309
Bank of Kaohsiung	15,815	5,584	26	90	13,624	443	188,375	179	0.11	0.11	505.68	69	1,039
Mega International Commercial Ba	1,053,412	628,442	7,500	3,922	1,704,292	3,552,360	3,967,161	10,686	0.20	0.05	646.35	5,506	47,255
Citibank Taiwan Ltd.	2,826,193	2,085,973	18,593	27,768	9,727,775	10,768,619	18,761,210	116,945	0.35	0.09	521.93	77,928	445,440
Taiwan Business Bank	191,251	99,887	296	1,479	294,522	75,215	817,690	1,537	0.11	0.06	311.95	911	13,178
Standard Chartered Bank (Taiwan)	390,455	259,297	1,447	4,171	1,060,730	456,555	2,667,772	4,272	0.15	0.00	997.78	3,869	40,709
Taichung Commercial Bank	159,017	77,170	2,325	1,055	209,152	50,633	562,730	334	0.32	0.00	1,582.09	655	15,258
HSBC Bank(Taiwan) Ltd.	630,224	428,355	6,844	6,240	1,814,356	1,268,980	5,548,652	23,588	0.13	0.00	2,411.20	4,911	60,694
Hwatai Bank	9,075	4,832	4	19	9,086	1,858	36,776	0	0.00	0.00	537.55	22	452
Shin Kong Commercial Bank	963,288	571,638	9,929	4,402	1,534,016	2,225,919	4,841,911	6,662	0.12	0.00	243.51	3,579	47,286
Sunny Bank	116,750	54,793	854	1,001	176,834	88,824	349,162	179	0.53	0.04	550.01	0	7,934
Cota Commercial Bank	16,157	10,707	335	53	16,834	12,814	100,295	34	0.42	0.00	7,810.56	210	1,299
Union Bank of Taiwan	2,238,082	1,285,011	30,439	10,086	5,257,641	4,643,445	9,305,788	51,378	0.12	0.00	178.91	9,988	137,133
Far Eastern International Bank	1,579,888	975,814	12,208	7,925	3,766,345	4,866,055	4,896,943	118,460	0.26	0.09	104.03	7,594	113,095
Yuanta Bank	1,176,095	552,044	12,783	6,783	1,217,535	2,926,822	4,402,771	17,772	0.08	0.00	621.78	3,518	51,809
Bank Sinopac	2,162,649	1,155,943	15,518	6,296	3,993,758	5,109,891	10,913,052	74,804	0.12	0.00	979.76	7,724	117,583
E. Sun Commercial Bank, Ltd.	6,608,027	4,495,978	40,300	19,157	12,289,701	20,682,560	40,709,925	255,838	0.10	0.00	808.56	46,148	437,095
Cosmos Bank, Taiwan	374,909	191,162	3,186	2,309	1,103,318	924,391	980,947	7,359	0.53	0.29	199.56	5,813	57,332
DBS Bank(Taiwan)Ltd.	620,072	317,527	4,936	4,613	1,284,866	2,201,632	3,445,173	20,268	0.46	0.00	422.42	10,871	126,521
Taishin International Bank	6,034,814	4,067,702	68,599	25,320	9,945,436	22,521,277	32,744,455	164,950	0.09	0.01	1,124.46	22,670	257,572
Jih Sun International Bank	139,853	90,402	263	1,069	229,684	110,684	281,693	1,481	0.20	0.00	954.58	275	5,781
EnTie Commercial Bank	123,651	53,694	446	414	188,970	1,089,140	351,889	407	0.10	0.01	469.55	2,489	11,036
Chinatrust Commercial Bank	7,775,188	4,870,287	90,194	42,511	15,017,424	29,644,937	44,667,520	594,378	0.08	0.00	508.28	33,613	666,952
Taiwan Rakuten Card, Inc.	599,591	202,483	1,247	4,563	522,463	811,087	1,021,086	5,763	1.56	0.71	129.15	976	9,828
American Express International Inc.	169,620	93,650	2,654	2,265	224,648	0	3,363,337	134	0.21	0.00	956.13	1,247	22,813
Total	52,402,819	33,486,160	522,647	273,763	99,737,431	165,631,688	292,065,322	1,798,916	0.13	0.02	576.62	306,337	3,549,222

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.