

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 May

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	226,098	110,938	1,917	994	182,939	41,639	670,722	752	0.29	0.22	462.20	637	2,070
Land Bank of Taiwan	340,860	144,082	2,281	2,164	365,291	87,073	734,119	672	0.28	0.21	1,204.17	2,296	8,557
Taiwan Cooperative Bank	608,902	367,634	10,403	4,038	765,211	391,750	2,821,227	1,905	0.25	0.21	448.79	5,242	24,875
First Commercial Bank	1,364,554	822,821	24,890	10,515	1,464,549	1,765,028	4,507,189	8,355	0.05	0.00	2,117.04	5,577	26,568
Hua Nan Commercial Bank	1,016,235	767,181	12,276	8,506	1,017,120	3,207,084	3,514,905	1,163	0.22	0.00	363.04	0	8,827
Chang Hwa Commercial Bank	538,454	226,310	3,988	3,259	330,685	288,005	1,469,197	795	0.24	0.00	625.23	739	6,668
The Shanghai Commercial & Savin	480,013	244,578	2,589	3,385	600,575	769,576	1,137,807	5,274	0.24	0.18	1,389.02	2,240	11,876
Taipei Fubon Bank	4,024,569	2,687,538	65,279	15,205	5,678,639	21,287,990	24,611,567	97,206	0.10	0.00	1,156.82	24,309	102,933
Cathay United Bank	7,243,809	5,179,858	45,409	27,428	17,861,964	15,869,021	40,962,842	273,467	0.18	0.00	1,217.32	43,776	184,289
Bank of Kaohsiung	16,093	6,781	64	99	13,718	328	173,272	60	0.48	0.43	216.35	1	196
Mega International Commercial Ba	1,028,062	633,451	9,643	3,193	1,669,409	2,591,240	3,459,033	11,036	0.24	0.04	627.25	4,009	20,123
Citibank Taiwan Ltd.	2,858,189	2,184,605	17,214	31,064	10,411,471	10,904,689	14,945,012	153,868	0.53	0.11	429.00	41,384	205,668
Taiwan Business Bank	196,888	102,650	855	746	314,170	69,981	741,359	1,704	0.16	0.04	329.12	1,565	6,492
Standard Chartered Bank (Taiwan)	409,770	283,013	1,515	3,078	1,153,136	431,075	2,306,220	5,614	0.18	0.00	1,022.98	3,563	18,091
Taichung Commercial Bank	153,574	79,244	1,659	951	223,169	49,636	490,145	231	0.50	0.00	1,234.46	1,715	6,981
HSBC Bank(Taiwan) Ltd.	625,244	429,654	9,972	9,018	1,886,201	1,377,643	4,511,422	26,057	0.23	0.00	1,680.14	6,213	28,263
Hwatai Bank	9,171	5,008	4	47	10,481	2,020	34,728	0	0.94	0.22	414.29	0	37
Shin Kong Commercial Bank	939,281	571,671	11,840	4,854	1,565,863	1,826,773	4,199,913	7,342	0.17	0.00	243.20	4,206	21,170
Sunny Bank	115,231	56,171	1,256	313	184,887	79,315	366,650	154	0.44	0.06	343.53	0	2,549
Cota Commercial Bank	15,274	10,122	153	42	18,163	12,852	85,463	20	0.46	0.00	7,204.24	328	672
Union Bank of Taiwan	2,287,248	1,329,565	18,418	10,120	5,541,796	4,361,091	8,039,322	64,118	0.17	0.00	162.17	12,963	68,530
Far Eastern International Bank	1,641,408	1,039,108	7,490	6,632	3,968,327	4,786,468	3,755,257	148,141	0.32	0.11	100.66	12,586	54,869
Yuanta Bank	1,157,256	568,677	3,522	5,117	1,274,012	2,806,856	3,702,779	20,946	0.08	0.00	703.54	5,157	26,737
Bank Sinopac	2,117,362	1,143,720	15,365	6,488	4,051,798	4,782,477	9,066,191	93,954	0.14	0.00	902.58	11,714	58,706
E. Sun Commercial Bank, Ltd.	6,475,418	4,494,700	39,298	18,727	12,479,448	16,507,911	35,222,689	301,139	0.16	0.01	641.86	41,636	190,324
Cosmos Bank, Taiwan	362,817	192,385	4,448	2,312	1,106,256	865,002	944,630	7,545	0.70	0.41	184.43	5,131	24,042
DBS Bank(Taiwan)Ltd.	608,911	315,593	3,482	5,080	1,344,957	1,927,117	2,625,864	24,907	0.61	0.00	294.81	13,155	58,998
Taishin International Bank	5,854,447	4,072,757	47,851	25,898	10,266,911	19,587,410	26,088,100	124,752	0.16	0.01	906.62	21,690	109,226
Jih Sun International Bank	144,104	92,511	227	909	245,601	108,078	262,231	1,571	0.24	0.00	910.36	830	3,079
EnTie Commercial Bank	123,524	55,150	395	422	203,669	1,100,305	313,984	486	0.36	0.10	265.10	3,925	3,925
Chinatrust Commercial Bank	7,535,732	4,852,071	71,291	32,278	15,839,180	18,493,086	34,955,445	688,157	0.18	0.00	438.05	73,199	321,156
Taiwan Rakuten Card, Inc.	598,814	224,792	1,230	4,971	502,153	856,266	844,054	5,993	1.24	0.33	203.38	976	4,162
American Express International Inc	173,768	101,661	1,873	2,107	242,929	0	2,039,815	119	0.32	0.00	867.34	2,216	8,519
Total	51,291,080	33,396,000	438,097	249,960	102,784,678	137,234,785	239,603,153	2,077,503	0.21	0.02	500.73	352,978	1,619,178

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.

