

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2020 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	222,847	112,008	1,563	1,927	185,723	77,626	638,052	884	0.12	0.05	1,014.02	515	5,911
Land Bank of Taiwan	341,006	153,201	1,995	2,130	384,574	109,789	776,464	644	0.27	0.23	1,160.58	1,423	20,292
Taiwan Cooperative Bank	582,821	365,850	8,629	3,284	760,957	736,024	2,991,615	2,224	0.16	0.12	558.07	3,364	50,000
First Commercial Bank	1,276,633	769,145	15,858	12,568	1,423,901	1,769,799	4,496,342	10,197	0.05	0.00	2,145.45	4,771	59,481
Hua Nan Commercial Bank	1,012,829	767,078	7,735	8,665	1,040,791	3,546,877	3,931,228	1,617	0.10	0.00	514.12	0	39,089
Chang Hwa Commercial Bank	530,893	226,332	2,083	6,977	338,481	398,990	1,370,872	843	0.25	0.00	594.05	0	15,802
The Shanghai Commercial & Savin	440,738	230,783	1,879	2,226	625,238	725,883	1,219,729	6,069	0.17	0.13	1,729.85	1,956	31,977
Taipei Fubon Bank	3,835,056	2,526,871	74,849	18,738	5,566,744	20,674,763	26,157,589	85,431	0.08	0.00	1,540.47	16,220	234,565
Cathay United Bank	7,086,166	5,106,133	66,060	40,116	18,158,575	18,843,071	40,804,339	204,056	0.13	0.00	1,391.50	28,972	447,232
Bank of Kaohsiung	15,351	7,524	408	88	12,268	0	198,505	63	0.22	0.22	345.38	0	641
Mega International Commercial Ba	993,092	630,534	10,935	4,179	1,519,931	3,118,584	3,438,785	11,665	0.21	0.12	500.97	4,843	56,663
Citibank Taiwan Ltd.	2,849,063	2,165,836	24,307	38,252	11,187,882	11,006,754	17,252,852	141,190	0.42	0.08	569.40	39,569	502,539
Taiwan Business Bank	200,096	105,891	550	29,353	336,089	84,560	789,952	2,203	0.06	0.02	370.16	665	14,588
Standard Chartered Bank (Taiwan)	419,446	302,348	2,469	2,494	1,230,892	417,470	3,434,735	6,696	0.16	0.00	1,178.69	2,887	54,652
Taichung Commercial Bank	148,600	79,102	1,627	929	233,923	53,360	487,161	270	0.32	0.00	1,569.18	602	12,613
HSBC Bank(Taiwan) Ltd.	618,102	431,102	6,413	6,814	1,948,903	1,694,566	4,837,470	24,467	0.19	0.00	2,211.31	4,605	62,212
Hwatai Bank	9,724	5,074	41	48	10,658	2,505	39,843	0	0.12	0.00	526.72	0	734
Shin Kong Commercial Bank	889,127	534,386	7,923	4,499	1,600,022	2,006,364	4,414,407	5,232	0.10	0.00	196.56	4,116	68,856
Sunny Bank	110,772	53,656	744	695	189,171	74,333	310,096	206	0.45	0.05	477.31	0	8,718
Cota Commercial Bank	15,398	10,194	61	75	19,604	13,113	96,146	19	0.67	0.00	5,181.57	151	1,465
Union Bank of Taiwan	2,233,423	1,318,430	24,460	12,651	5,675,840	4,118,033	9,151,960	65,348	0.15	0.00	157.66	14,896	178,388
Far Eastern International Bank	1,639,588	1,039,402	13,296	7,914	4,033,894	5,694,720	4,996,032	136,597	0.27	0.10	100.64	10,126	141,395
Yuanta Bank	1,163,501	596,026	2,763	6,284	1,344,309	2,958,223	4,221,766	17,435	0.08	0.00	798.77	4,402	60,126
Bank Sinopac	2,078,829	1,109,061	14,693	12,634	4,068,256	4,832,725	9,180,968	85,832	0.16	0.00	811.30	8,936	144,028
E. Sun Commercial Bank, Ltd.	6,321,054	4,477,538	52,246	22,022	12,645,880	19,353,347	39,026,463	278,243	0.13	0.00	680.49	43,624	487,208
Cosmos Bank, Taiwan	365,427	186,679	4,519	3,988	1,100,318	839,945	927,115	6,851	0.56	0.34	171.05	4,439	62,324
DBS Bank(Taiwan)Ltd.	606,156	328,439	4,359	4,499	1,365,702	2,052,096	3,041,151	22,712	0.61	0.00	297.49	13,705	138,853
Taishin International Bank	5,696,228	3,990,058	66,616	35,965	10,324,070	22,499,987	28,839,010	226,703	0.12	0.01	1,069.65	20,575	311,257
Jih Sun International Bank	146,201	98,742	277	480	264,620	124,876	278,330	2,739	0.27	0.00	880.98	240	6,070
EnTie Commercial Bank	124,144	56,356	428	541	216,916	1,129,893	352,314	432	0.18	0.01	127.62	2,240	14,952
Chinatrust Commercial Bank	7,229,899	4,686,245	67,957	33,810	16,155,679	24,192,070	37,675,901	565,730	0.11	0.00	472.58	43,084	575,032
Taiwan Rakuten Card, Inc.	595,256	248,162	1,793	1,745	454,631	936,433	1,135,340	5,366	0.58	0.13	325.14	841	9,810
American Express International Inc.	174,802	104,049	2,176	2,443	269,593	0	2,962,108	452	0.11	0.00	2,051.15	1,328	36,926
Total	49,972,268	32,822,235	491,712	329,033	104,694,035	154,086,779	259,474,640	1,918,416	0.16	0.02	538.87	283,095	3,854,399

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.