

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2021 December

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	234,262	117,109	2,034	1,597	166,024	61,483	810,288	729	0.08	0.06	1,143.05	293	6,118
Land Bank of Taiwan	356,812	146,964	6,621	2,016	354,302	90,472	915,032	784	0.25	0.21	1,200.78	1,783	20,827
Taiwan Cooperative Bank	637,661	383,618	9,184	6,184	774,967	909,578	3,647,506	1,835	0.17	0.16	476.11	3,175	51,392
First Commercial Bank	1,413,713	848,636	13,582	15,953	1,502,964	2,236,688	5,366,319	8,353	0.06	0.00	1,872.86	4,765	62,230
Hua Nan Commercial Bank	1,036,971	787,374	5,784	7,657	991,593	3,450,578	4,577,664	1,499	0.04	0.00	655.36	9,626	48,734
Chang Hwa Commercial Bank	562,961	255,471	1,685	3,384	257,651	524,517	1,686,315	750	0.14	0.00	790.04	69	14,418
The Shanghai Commercial & Savin	446,785	231,669	1,719	1,610	565,624	973,162	1,442,254	4,923	0.13	0.08	2,098.03	1,041	26,101
Taipei Fubon Bank	4,241,447	2,837,461	90,057	18,176	5,818,025	23,760,316	32,061,356	88,770	0.05	0.00	2,110.65	12,953	254,704
Cathay United Bank	7,604,456	5,431,713	70,194	37,754	17,984,944	19,261,204	50,894,201	203,173	0.08	0.00	1,528.68	21,182	424,491
Bank of Kaohsiung	15,753	5,551	20	82	13,614	427	150,058	142	0.04	0.04	1,337.60	142	1,181
Mega International Commercial Ba	1,055,773	631,546	6,233	3,872	1,715,505	3,608,816	4,362,101	10,522	0.20	0.05	637.57	5,495	52,750
Citibank Taiwan Ltd.	2,829,426	2,108,311	16,172	20,630	10,376,879	10,795,372	19,448,429	124,958	0.41	0.16	439.08	0	445,440
Taiwan Business Bank	204,682	100,638	14,761	1,330	291,741	71,509	892,222	1,833	0.07	0.03	331.57	635	13,813
Standard Chartered Bank (Taiwan)	385,729	257,509	1,089	5,496	1,065,709	438,672	2,557,512	5,068	0.16	0.00	1,013.66	2,749	43,458
Taichung Commercial Bank	159,401	78,444	1,164	968	208,395	52,868	572,015	242	0.35	0.00	1,468.11	793	16,051
HSBC Bank(Taiwan) Ltd.	628,839	429,128	4,592	5,977	1,825,927	1,251,644	5,615,278	21,582	0.14	0.00	2,376.17	3,892	64,586
Hwatai Bank	9,052	4,830	4	27	9,087	2,243	45,075	0	0.04	0.00	535.90	0	452
Shin Kong Commercial Bank	967,682	575,444	9,775	5,381	1,533,265	2,198,250	3,916,833	6,514	0.10	0.00	245.78	5,999	53,285
Sunny Bank	117,276	54,771	1,212	837	174,643	87,863	380,974	144	0.09	0.00	520.15	5,988	13,922
Cota Commercial Bank	16,241	10,814	163	49	16,090	15,263	121,368	110	0.36	0.00	8,194.44	288	1,587
Union Bank of Taiwan	2,255,449	1,300,127	32,355	14,988	5,348,854	4,711,359	9,958,185	51,602	0.12	0.00	179.84	10,548	147,681
Far Eastern International Bank	1,547,948	994,110	6,979	38,926	3,774,539	4,848,852	4,664,353	125,576	0.25	0.08	104.29	7,239	120,334
Yuanta Bank	1,179,037	554,494	6,336	5,796	1,219,398	3,169,555	4,504,149	18,091	0.08	0.00	724.19	3,076	54,885
Bank Sinopac	2,170,771	1,166,125	13,839	5,745	4,003,484	5,131,702	11,982,742	77,921	0.11	0.00	982.46	6,828	124,411
E. Sun Commercial Bank, Ltd.	6,624,086	4,531,414	38,166	22,107	12,349,299	19,537,342	40,978,155	262,108	0.09	0.00	853.51	29,992	467,087
Cosmos Bank, Taiwan	376,054	191,558	3,411	2,304	1,100,003	971,742	1,095,659	7,374	0.46	0.36	196.02	7,055	64,387
DBS Bank(Taiwan)Ltd.	622,454	318,185	3,244	5,095	1,299,314	2,159,285	3,325,066	20,919	0.47	0.00	422.51	8,195	134,716
Taishin International Bank	6,058,070	4,067,592	49,742	26,486	10,066,064	22,191,161	30,444,304	182,342	0.09	0.01	1,163.37	17,775	275,347
Jih Sun International Bank	139,275	88,070	202	780	227,923	107,831	291,490	2,497	0.24	0.00	902.34	218	5,999
EnTie Commercial Bank	123,765	53,776	428	334	187,885	1,131,299	384,066	446	0.16	0.02	177.12	0	11,036
Chinatrust Commercial Bank	7,837,569	4,934,654	91,876	29,495	15,170,075	28,954,720	43,363,161	593,194	0.09	0.00	487.26	37,071	704,023
Taiwan Rakuten Card, Inc.	600,794	201,303	1,065	5,263	527,278	832,240	937,233	5,959	1.61	0.69	121.49	959	10,787
American Express International Inc.	169,722	96,435	2,478	2,376	235,558	0	3,514,537	262	0.17	0.00	1,050.32	2,254	25,067
Total	52,629,916	33,794,844	506,166	298,675	101,156,623	163,538,013	294,905,900	1,830,222	0.13	0.02	566.67	212,078	3,761,300

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.