

# Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 January

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	234,797	118,098	1,700	1,406	168,298	44,367	748,910	491	0.09	0.03	1,311.52	632	632
Land Bank of Taiwan	357,454	148,261	2,458	2,023	352,335	85,701	814,387	750	0.20	0.15	1,320.11	2,074	2,074
Taiwan Cooperative Bank	638,045	385,450	5,657	5,467	772,861	800,086	3,276,676	1,444	0.21	0.18	478.29	4,635	4,635
First Commercial Bank	1,427,069	861,934	20,896	10,455	1,495,822	2,214,646	5,101,867	6,071	0.05	0.00	1,890.01	4,674	4,674
Hua Nan Commercial Bank	1,035,931	789,977	8,078	8,658	992,478	3,226,887	3,999,426	1,269	0.07	0.00	594.94	0	0
Chang Hwa Commercial Bank	566,844	254,781	9,547	3,676	316,048	490,788	1,572,100	679	0.13	0.00	861.92	1,346	1,346
The Shanghai Commercial & Savin	448,124	182,900	2,630	1,878	570,164	989,097	1,317,106	4,100	0.17	0.15	1,629.63	1,437	1,437
Taipei Fubon Bank	4,302,518	2,884,044	78,954	17,883	5,860,705	25,599,039	28,015,356	73,367	0.06	0.00	1,830.16	12,209	12,209
Cathay United Bank	7,632,939	5,473,151	62,701	34,218	18,303,798	18,505,335	42,185,272	185,541	0.09	0.00	1,565.20	23,622	23,622
Bank of Kaohsiung	15,696	5,469	17	74	13,781	461	157,262	81	0.10	0.10	648.04	1	1
Mega International Commercial Ba	1,058,336	632,127	7,449	4,886	1,739,657	3,620,476	3,722,277	10,452	0.20	0.04	611.61	5,507	5,507
Citibank Taiwan Ltd.	2,817,758	2,110,570	15,613	32,110	10,154,285	10,784,858	19,396,597	109,309	0.31	0.06	567.69	65,808	65,808
Taiwan Business Bank	203,902	102,847	1,024	1,804	289,932	67,906	855,006	1,677	0.13	0.03	310.34	0	0
Standard Chartered Bank (Taiwan)	377,390	251,685	962	5,367	1,034,809	423,506	2,346,523	4,195	0.15	0.00	1,039.60	3,593	3,593
Taichung Commercial Bank	160,568	79,038	1,902	918	205,994	53,514	540,167	219	0.31	0.01	1,661.83	1,739	1,739
HSBC Bank(Taiwan) Ltd.	632,361	429,654	9,945	6,423	1,827,299	1,290,627	5,290,784	22,209	0.13	0.00	2,488.34	3,965	3,965
Hwatai Bank	9,051	4,864	19	20	9,117	2,148	40,864	0	0.05	0.00	540.48	0	0
Shin Kong Commercial Bank	976,487	582,731	14,612	5,807	1,529,875	2,208,636	4,330,833	3,591	0.09	0.00	256.14	3,597	3,597
Sunny Bank	108,635	52,017	1,890	10,663	173,353	87,831	343,897	150	0.25	0.01	525.72	0	0
Cota Commercial Bank	16,409	10,923	284	65	16,454	15,819	93,863	48	0.31	0.00	8,911.66	0	0
Union Bank of Taiwan	2,272,852	1,316,680	35,129	17,726	5,257,108	4,714,187	9,185,496	48,681	0.13	0.00	182.61	10,968	10,968
Far Eastern International Bank	1,550,073	1,003,215	9,204	7,092	3,983,681	4,822,180	4,387,774	129,305	0.25	0.08	104.33	10,493	10,493
Yuanta Bank	1,181,953	555,755	6,914	6,148	1,208,156	3,190,834	4,261,788	15,284	0.08	0.00	731.44	2,188	2,188
Bank Sinopac	2,181,934	1,176,951	17,712	6,675	3,995,655	5,389,550	11,317,807	71,361	0.11	0.00	964.40	6,235	6,235
E. Sun Commercial Bank, Ltd.	6,642,488	4,546,221	39,663	21,261	12,586,103	19,017,296	38,403,039	228,124	0.11	0.00	872.03	18,137	18,137
Cosmos Bank, Taiwan	377,698	192,759	4,187	2,588	1,087,211	961,744	1,007,482	5,736	0.50	0.39	168.17	4,868	4,868
DBS Bank(Taiwan)Ltd.	623,023	319,111	3,624	4,109	1,277,946	2,168,088	3,121,061	20,190	0.58	0.00	382.14	7,838	7,838
Taishin International Bank	6,078,645	4,091,774	57,429	36,854	9,980,509	21,905,412	30,989,333	173,008	0.10	0.01	1,132.01	13,641	13,641
Jih Sun International Bank	138,742	87,247	196	729	217,915	88,227	269,977	1,148	0.21	0.00	927.27	209	209
EnTie Commercial Bank	123,808	54,108	432	425	185,581	1,149,771	345,258	302	0.18	0.04	206.67	0	0
Chinatrust Commercial Bank	7,892,089	4,970,945	93,720	39,200	15,184,756	27,344,629	40,696,310	568,055	0.09	0.00	489.62	41,852	41,852
Taiwan Rakuten Card, Inc.	599,906	199,810	746	5,375	504,332	812,843	838,373	4,717	1.49	0.64	150.84	852	852
American Express International Inc.	169,567	98,114	2,316	2,471	238,694	0	3,135,007	443	0.13	0.00	1,282.14	3,424	3,424
Total	52,853,092	33,973,211	517,610	304,454	101,534,712	162,076,489	272,107,878	1,691,997	0.13	0.02	584.43	255,544	255,544

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.