

# Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 March

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	234,967	118,201	1,798	1,804	167,643	37,183	742,420	662	0.09	0.03	1,311.05	504	1,394
Land Bank of Taiwan	358,829	149,138	2,548	2,098	345,214	79,060	851,852	682	0.34	0.28	725.88	1,382	4,817
Taiwan Cooperative Bank	635,125	384,762	7,603	8,555	749,195	577,347	3,258,178	1,758	0.20	0.17	455.13	8,992	13,627
First Commercial Bank	1,448,090	876,469	21,417	11,831	1,489,168	2,003,633	5,627,612	7,154	0.08	0.00	1,416.22	5,418	14,674
Hua Nan Commercial Bank	1,039,019	791,230	14,346	8,235	960,770	3,183,569	4,496,607	1,265	0.06	0.00	589.84	8,265	8,265
Chang Hwa Commercial Bank	572,094	256,009	9,272	3,910	301,021	420,815	1,823,202	868	0.15	0.00	774.63	724	3,850
The Shanghai Commercial & Savin	449,794	183,705	2,964	2,318	554,630	1,015,648	1,431,651	5,766	0.16	0.13	1,734.79	1,786	6,503
Taipei Fubon Bank	4,402,105	2,966,488	66,733	18,034	5,598,651	24,473,473	28,718,807	84,335	0.07	0.00	1,687.05	16,453	44,743
Cathay United Bank	7,691,312	5,461,352	71,826	35,138	17,107,323	17,854,870	47,876,609	229,172	0.09	0.00	1,588.97	25,252	74,809
Bank of Kaohsiung	15,614	5,302	19	69	14,518	488	165,382	77	0.14	0.14	482.93	0	27
Mega International Commercial Ba	1,063,802	631,221	9,226	4,821	1,697,742	3,372,742	3,804,590	9,241	0.26	0.04	590.51	5,500	16,008
Citibank Taiwan Ltd.	2,804,585	2,091,966	16,609	28,969	9,936,703	10,368,267	17,569,075	127,142	0.38	0.07	550.43	44,520	110,328
Taiwan Business Bank	192,218	99,836	2,778	14,811	282,289	62,608	778,531	1,829	0.04	0.01	339.93	1,010	3,134
Standard Chartered Bank (Taiwan)	366,923	242,638	917	5,915	998,012	400,323	2,153,418	4,895	0.28	0.00	888.23	2,819	9,923
Taichung Commercial Bank	162,344	79,459	1,917	1,043	200,605	52,333	602,784	311	0.43	0.01	1,338.59	783	3,176
HSBC Bank(Taiwan) Ltd.	636,632	430,540	8,526	6,335	1,772,955	1,260,851	5,526,442	18,578	0.12	0.00	2,268.47	6,064	12,352
Hwatai Bank	9,059	4,865	22	12	8,418	2,354	41,823	0	0.04	0.04	583.52	2	2
Shin Kong Commercial Bank	998,468	595,200	19,144	5,452	1,503,661	2,012,649	4,370,661	6,651	0.14	0.00	256.89	8,764	12,361
Sunny Bank	110,701	53,941	2,140	1,064	168,889	86,418	375,048	201	0.12	0.00	472.54	2,729	2,729
Cota Commercial Bank	17,151	11,338	602	56	16,884	13,958	99,347	31	0.26	0.00	2,455.92	29	68
Union Bank of Taiwan	2,295,174	1,332,043	30,299	17,569	5,299,115	4,416,973	8,750,700	53,921	0.14	0.00	180.32	12,850	34,757
Far Eastern International Bank	1,564,401	1,011,034	16,809	7,258	3,670,325	4,623,876	4,554,862	114,252	0.27	0.07	104.38	9,836	29,476
Yuanta Bank	1,174,578	559,650	6,429	18,273	1,174,223	2,938,945	4,447,874	19,283	0.08	0.00	752.64	4,633	10,002
Bank Sinopac	2,218,092	1,194,091	32,596	8,399	3,911,078	5,136,520	11,330,498	84,805	0.13	0.00	943.00	11,650	24,731
E. Sun Commercial Bank, Ltd.	6,669,031	4,533,343	39,491	22,211	12,221,017	17,517,532	37,221,154	257,579	0.16	0.00	552.92	33,602	79,519
Cosmos Bank, Taiwan	379,002	192,544	3,567	2,756	1,122,696	903,953	1,078,276	5,232	0.68	0.39	167.81	5,958	16,212
DBS Bank(Taiwan)Ltd.	626,007	320,552	5,897	6,250	1,275,985	2,093,960	3,424,524	26,521	0.61	0.00	404.30	9,528	26,072
Taishin International Bank	6,099,318	4,100,790	55,408	37,772	9,755,500	20,672,684	31,664,581	177,220	0.12	0.00	1,078.87	15,525	42,825
Jih Sun International Bank	137,861	79,828	206	625	221,071	62,474	272,125	1,115	0.23	0.00	964.26	654	1,040
EnTie Commercial Bank	123,767	53,616	429	460	181,721	1,128,792	338,328	278	0.24	0.11	242.76	0	0
Chinatrust Commercial Bank	7,970,761	5,016,910	108,913	63,136	15,051,714	25,147,223	44,780,412	649,710	0.11	0.00	454.63	55,292	146,625
Taiwan Rakuten Card, Inc.	598,327	194,312	1,106	6,378	524,276	758,493	887,022	5,378	1.99	0.88	118.67	771	2,408
American Express International Inc.	170,024	99,687	2,701	2,150	235,197	0	3,133,884	572	0.21	0.00	956.67	1,208	5,504
Total	53,235,175	34,122,060	564,258	353,707	98,518,209	152,680,014	282,198,279	1,896,484	0.16	0.02	535.97	302,503	761,961

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.