

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 April

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	235,584	117,766	1,696	1,495	166,378	38,958	618,114	482	0.07	0.03	1,451.56	485	1,879
Land Bank of Taiwan	358,584	147,804	1,880	2,234	342,473	79,474	680,985	656	0.32	0.28	775.54	2,365	7,182
Taiwan Cooperative Bank	636,206	382,906	7,667	6,822	765,225	492,697	2,830,786	1,353	0.26	0.21	436.96	4,972	18,599
First Commercial Bank	1,458,140	884,665	17,015	9,655	1,487,101	1,957,332	4,712,869	8,210	0.08	0.00	1,298.16	5,629	20,303
Hua Nan Commercial Bank	1,035,876	789,044	8,586	8,060	969,504	3,286,901	3,544,204	1,053	0.10	0.00	519.90	0	8,265
Chang Hwa Commercial Bank	573,123	258,162	6,879	3,022	312,963	376,947	1,561,007	784	0.12	0.00	900.15	1,068	4,918
The Shanghai Commercial & Savin	451,014	183,542	2,394	1,791	560,591	1,004,398	1,158,914	4,293	0.19	0.15	1,570.93	2,832	9,335
Taipei Fubon Bank	4,443,162	3,001,913	55,956	14,899	5,706,362	23,924,600	25,223,085	74,362	0.08	0.00	1,458.87	14,900	59,643
Cathay United Bank	7,723,573	5,474,427	62,517	30,256	17,407,086	16,991,581	38,262,300	191,795	0.12	0.00	1,513.73	24,796	99,605
Bank of Kaohsiung	15,581	5,195	22	51	14,244	432	143,411	73	0.16	0.16	447.76	1	28
Mega International Commercial Ba	1,067,266	630,498	7,508	4,044	1,727,721	3,273,521	3,261,650	9,206	0.29	0.06	530.84	5,993	22,001
Citibank Taiwan Ltd.	2,798,477	2,081,169	15,376	26,529	9,820,277	10,264,117	15,863,216	104,260	0.40	0.08	540.87	27,980	138,308
Taiwan Business Bank	192,856	100,947	1,412	774	283,762	61,714	723,670	2,003	0.18	0.01	307.23	0	3,134
Standard Chartered Bank (Taiwan)	362,323	238,404	875	4,812	975,338	391,830	1,697,212	3,647	0.22	0.00	946.27	5,277	15,200
Taichung Commercial Bank	163,116	79,424	1,470	978	196,227	52,842	483,910	207	0.28	0.01	1,796.63	2,397	5,573
HSBC Bank(Taiwan) Ltd.	637,880	431,145	6,425	5,177	1,746,463	1,279,542	4,679,796	20,053	0.14	0.00	2,137.15	3,074	15,426
Hwatai Bank	9,057	4,844	19	21	8,707	2,222	33,607	0	0.05	0.05	596.15	0	2
Shin Kong Commercial Bank	1,020,411	602,387	27,395	5,452	1,501,375	1,970,512	3,299,441	4,524	0.14	0.00	261.77	5,175	17,536
Sunny Bank	111,497	54,584	1,576	922	168,411	81,461	303,987	171	0.37	0.03	476.61	0	2,729
Cota Commercial Bank	17,514	11,505	460	52	17,286	13,290	106,951	38	0.24	0.00	2,604.63	18	86
Union Bank of Taiwan	2,303,098	1,337,384	22,206	14,282	5,213,914	4,327,215	8,120,550	48,260	0.14	0.00	180.54	10,771	45,528
Far Eastern International Bank	1,566,844	1,007,260	11,717	9,293	3,716,967	4,536,122	3,737,976	98,672	0.28	0.08	105.19	9,658	39,134
Yuanta Bank	1,176,329	558,293	4,581	5,084	1,180,728	2,846,302	3,584,420	16,715	0.08	0.00	790.09	3,340	13,342
Bank Sinopac	2,227,849	1,200,309	15,803	6,452	3,871,653	5,136,959	9,382,218	67,479	0.12	0.00	925.12	14,936	39,667
E. Sun Commercial Bank, Ltd.	6,680,972	4,532,724	32,952	21,011	12,199,172	16,643,795	32,820,369	235,732	0.18	0.00	546.14	36,220	115,739
Cosmos Bank, Taiwan	379,698	192,205	2,970	2,312	1,109,402	888,378	891,284	5,518	0.79	0.39	149.57	6,951	23,163
DBS Bank(Taiwan)Ltd.	629,801	322,132	4,438	3,272	1,251,742	2,081,739	2,864,819	19,955	0.54	0.00	435.63	14,755	40,827
Taishin International Bank	6,118,889	4,111,663	48,784	29,213	9,684,165	19,736,500	26,652,319	137,433	0.13	0.01	1,029.22	16,463	59,288
Jih Sun International Bank	137,498	78,651	125	488	219,776	62,135	219,807	1,455	0.20	0.00	1,010.23	486	1,526
EnTie Commercial Bank	123,728	53,356	347	409	178,864	1,100,828	301,105	273	0.28	0.13	260.53	0	0
Chinatrust Commercial Bank	8,032,424	5,045,493	91,753	30,090	14,841,286	23,671,706	37,528,241	540,826	0.12	0.00	442.76	55,847	202,472
Taiwan Rakuten Card, Inc.	600,450	192,270	826	6,954	525,780	736,180	706,356	5,315	2.08	0.93	122.42	849	3,257
American Express International Inc.	170,619	99,827	2,389	1,794	234,259	0	3,223,142	620	0.30	0.00	724.94	2,799	8,303
Total	53,459,439	34,211,898	466,019	257,700	98,405,202	147,312,230	239,221,721	1,605,423	0.17	0.02	527.74	280,037	1,041,998

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.