

# Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 May

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	235,887	116,541	1,877	1,954	167,215	38,355	729,029	400	0.08	0.07	1,129.25	0	1,879
Land Bank of Taiwan	358,692	146,050	2,046	2,162	340,598	76,578	764,375	603	0.24	0.22	944.45	2,586	9,768
Taiwan Cooperative Bank	638,728	378,775	7,680	5,422	760,583	416,401	2,964,217	1,780	0.29	0.26	394.13	4,589	23,188
First Commercial Bank	1,466,546	888,283	15,191	7,130	1,496,654	1,933,550	5,065,367	7,285	0.11	0.00	1,085.50	5,533	25,836
Hua Nan Commercial Bank	1,043,291	794,196	18,393	8,001	958,486	3,212,497	3,938,931	1,216	0.15	0.01	414.21	0	8,265
Chang Hwa Commercial Bank	573,875	260,453	6,629	3,083	308,262	366,219	1,696,230	819	0.21	0.00	639.30	1,186	6,104
The Shanghai Commercial & Savin	452,104	183,126	2,369	1,802	554,112	1,010,774	1,157,109	5,604	0.24	0.15	1,449.60	2,665	12,000
Taipei Fubon Bank	4,484,730	3,031,911	57,811	16,243	5,740,838	23,780,971	28,477,291	80,882	0.09	0.00	1,303.14	19,720	79,363
Cathay United Bank	7,750,916	5,473,447	58,691	31,348	17,301,674	16,437,408	43,961,122	207,256	0.14	0.00	1,462.29	25,477	125,082
Bank of Kaohsiung	15,544	5,072	13	50	15,255	422	176,085	55	0.37	0.22	291.51	0	28
Mega International Commercial Ba	1,071,142	628,103	7,137	3,261	1,733,033	3,174,904	3,564,207	10,151	0.29	0.01	612.81	11,005	33,006
Citibank Taiwan Ltd.	2,793,417	2,070,361	16,421	25,298	9,583,263	10,089,237	16,205,490	116,071	0.42	0.07	557.41	28,701	167,009
Taiwan Business Bank	192,636	100,634	490	710	289,564	58,905	737,989	1,893	0.06	0.01	352.95	2,064	5,198
Standard Chartered Bank (Taiwan)	358,132	233,620	786	5,019	961,666	391,537	1,736,889	5,134	0.19	0.00	960.29	3,710	18,910
Taichung Commercial Bank	163,855	78,910	1,546	983	200,829	51,177	510,502	210	0.29	0.01	1,787.74	1,031	6,604
HSBC Bank(Taiwan) Ltd.	638,902	430,369	6,693	5,671	1,746,569	1,281,932	4,763,921	23,201	0.18	0.00	1,913.65	2,421	17,847
Hwatai Bank	9,061	4,859	9	5	8,148	2,032	32,825	0	0.10	0.00	602.61	21	23
Shin Kong Commercial Bank	1,035,074	620,713	20,295	5,632	1,497,019	1,923,307	4,181,417	6,807	0.20	0.01	263.11	0	17,536
Sunny Bank	111,912	55,114	1,108	825	166,950	80,743	330,302	180	0.59	0.08	459.79	0	2,729
Cota Commercial Bank	17,716	11,658	301	55	18,088	13,163	92,709	20	0.25	0.00	2,692.50	109	195
Union Bank of Taiwan	2,308,459	1,337,769	20,600	15,239	5,282,154	4,338,133	8,332,118	47,629	0.14	0.00	182.22	10,991	56,519
Far Eastern International Bank	1,565,813	995,762	8,752	9,787	3,654,304	4,382,049	3,797,360	95,249	0.31	0.09	105.24	9,876	49,010
Yuanta Bank	1,177,828	556,703	4,638	5,388	1,169,599	2,764,129	3,784,973	17,454	0.08	0.00	814.09	3,469	16,811
Bank Sinopac	2,234,657	1,201,339	12,594	6,102	3,863,241	4,995,419	9,728,071	77,366	0.13	0.00	921.64	13,104	52,771
E. Sun Commercial Bank, Ltd.	6,704,455	4,522,803	44,190	20,707	12,238,096	16,204,873	35,221,705	250,171	0.18	0.01	551.76	48,542	164,281
Cosmos Bank, Taiwan	379,846	191,704	2,602	2,621	1,129,461	888,251	945,322	5,016	0.88	0.44	152.10	4,756	27,919
DBS Bank(Taiwan)Ltd.	632,114	322,861	5,511	3,419	1,244,798	2,033,657	2,919,557	23,107	0.52	0.00	444.18	11,678	52,505
Taishin International Bank	6,142,300	4,120,744	51,824	28,413	9,681,973	18,909,257	27,555,640	125,890	0.15	0.01	934.44	16,594	75,882
Jih Sun International Bank	137,009	78,017	119	608	216,853	60,073	227,102	1,386	0.21	0.00	1,028.32	634	2,160
EnTie Commercial Bank	123,690	53,532	386	428	177,940	1,094,024	295,791	291	0.09	0.03	320.60	3,739	3,739
Chinatrust Commercial Bank	8,070,153	5,053,460	94,611	56,882	14,938,953	22,357,036	40,415,560	586,271	0.13	0.00	439.98	64,728	267,200
Taiwan Rakuten Card, Inc.	598,067	188,503	1,919	7,289	536,662	717,904	727,625	4,968	2.26	0.99	124.89	770	4,027
American Express International Inc.	170,770	99,309	2,623	2,472	233,196	0	2,972,033	528	0.30	0.00	772.50	1,901	10,204
Total	53,657,321	34,234,701	475,855	284,009	98,216,036	143,084,917	258,008,864	1,704,893	0.19	0.02	526.32	301,600	1,343,598

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.