

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 June

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	236,881	115,746	2,072	1,334	162,401	41,042	843,923	428	0.06	0.03	1,557.61	473	2,352
Land Bank of Taiwan	367,414	145,130	11,023	2,327	340,212	74,379	757,940	628	0.17	0.15	1,220.32	2,368	12,136
Taiwan Cooperative Bank	644,410	376,424	10,719	5,273	769,682	361,134	3,133,318	1,724	0.27	0.25	417.29	7,046	30,234
First Commercial Bank	1,473,641	889,372	14,899	7,975	1,515,696	1,948,117	5,171,199	8,920	0.10	0.00	1,068.95	5,988	31,824
Hua Nan Commercial Bank	1,045,038	793,657	13,038	8,247	994,158	3,198,460	4,071,918	1,332	0.06	0.00	574.01	12,060	20,325
Chang Hwa Commercial Bank	573,772	265,620	4,981	2,729	311,158	362,677	1,734,332	925	0.19	0.00	648.27	1,220	7,324
The Shanghai Commercial & Savin	453,134	182,736	2,242	1,798	554,350	1,025,761	1,274,542	5,111	0.22	0.17	1,413.75	2,806	14,806
Taipei Fubon Bank	4,516,776	3,051,037	47,425	15,379	5,868,756	24,288,488	29,092,414	80,093	0.08	0.00	1,433.50	22,619	101,982
Cathay United Bank	7,779,503	5,470,466	56,491	27,904	17,540,937	15,932,623	43,739,611	210,147	0.14	0.00	1,460.35	36,694	161,776
Bank of Kaohsiung	15,511	4,959	20	54	15,390	293	157,629	86	0.59	0.36	234.12	106	134
Mega International Commercial Ba	1,075,249	627,848	7,600	3,493	1,749,288	3,174,686	3,923,382	9,498	0.23	0.01	683.33	9,003	42,009
Citibank Taiwan Ltd.	2,792,829	2,066,963	17,580	22,062	9,957,158	9,927,769	16,932,018	108,102	0.51	0.17	472.03	0	167,009
Taiwan Business Bank	191,471	99,692	365	1,530	278,673	61,792	759,455	1,611	0.19	0.04	269.79	0	5,198
Standard Chartered Bank (Taiwan)	353,699	228,468	759	4,450	956,583	382,415	1,720,485	4,103	0.20	0.00	902.64	2,828	21,738
Taichung Commercial Bank	164,562	78,610	1,401	906	202,695	49,976	516,441	206	0.28	0.01	1,808.27	851	7,455
HSBC Bank(Taiwan) Ltd.	640,774	430,103	7,731	5,859	1,758,882	1,237,906	4,883,285	22,028	0.18	0.00	2,023.00	3,266	21,113
Hwatai Bank	9,056	4,850	12	17	7,734	1,938	41,105	0	0.19	0.00	597.28	0	23
Shin Kong Commercial Bank	1,034,965	627,447	14,361	14,470	1,508,887	1,932,406	4,118,515	5,929	0.14	0.01	268.69	10,437	27,973
Sunny Bank	112,054	55,204	993	995	168,243	85,560	336,840	181	0.29	0.00	478.18	2,381	5,110
Cota Commercial Bank	17,857	11,712	258	57	18,495	13,247	107,392	42	0.21	0.00	2,976.92	0	195
Union Bank of Taiwan	2,315,079	1,334,741	18,710	12,090	5,308,615	4,306,439	8,501,332	48,503	0.14	0.00	178.11	13,746	70,265
Far Eastern International Bank	1,567,118	988,328	10,786	9,514	3,642,398	4,227,034	3,724,142	116,580	0.32	0.10	105.28	10,158	59,168
Yuanta Bank	1,179,881	555,602	4,739	5,319	1,173,555	2,764,378	3,912,610	20,406	0.08	0.00	797.23	4,370	21,181
Bank Sinopac	2,242,814	1,203,192	14,305	6,251	3,853,372	4,942,865	10,038,648	77,176	0.12	0.00	936.16	10,933	63,704
E. Sun Commercial Bank, Ltd.	6,763,406	4,526,110	79,688	20,737	12,386,032	15,729,446	36,489,879	254,550	0.15	0.01	579.74	53,030	217,311
Cosmos Bank, Taiwan	381,607	190,920	3,852	2,158	1,108,563	901,507	967,262	6,460	0.90	0.57	145.45	5,790	33,709
DBS Bank(Taiwan)Ltd.	635,238	323,981	6,427	3,962	1,244,750	1,986,649	3,027,523	22,962	0.55	0.00	442.54	8,596	61,101
Taishin International Bank	6,162,152	4,118,540	50,970	31,118	9,743,961	18,266,218	28,897,320	143,771	0.15	0.01	979.14	20,366	96,248
Jih Sun International Bank	136,513	78,030	129	625	219,173	60,156	232,734	1,406	0.25	0.00	988.74	516	2,676
EnTie Commercial Bank	123,620	53,395	377	464	176,229	1,097,148	313,866	93	0.13	0.03	350.19	0	3,739
Chinatrust Commercial Bank	8,125,767	5,064,932	100,879	45,265	15,108,505	21,134,154	41,111,034	595,340	0.12	0.00	437.37	64,253	331,453
Taiwan Rakuten Card, Inc.	599,650	187,751	3,907	7,167	537,836	704,144	725,316	5,131	2.35	1.05	120.56	793	4,820
American Express International Inc.	171,607	99,139	2,368	1,531	230,625	0	3,178,532	706	0.32	0.00	779.74	1,753	11,957
Total	53,903,048	34,250,705	511,107	273,060	99,412,992	140,220,807	264,435,942	1,754,178	0.18	0.03	524.86	314,450	1,658,048

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.