

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 July

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	237,407	116,659	1,922	2,300	162,090	66,955	1,272,866	541	0.07	0.01	1,404.48	300	2,652
Land Bank of Taiwan	365,260	147,828	2,291	4,460	341,310	105,818	918,657	662	0.23	0.22	798.35	1,054	13,190
Taiwan Cooperative Bank	647,017	378,985	7,377	5,003	775,661	1,315,376	6,416,391	1,648	0.16	0.14	407.91	4,543	34,777
First Commercial Bank	1,481,323	889,229	16,767	9,504	1,524,553	2,313,169	6,588,758	7,548	0.09	0.00	1,076.33	6,357	38,181
Hua Nan Commercial Bank	1,048,525	795,682	13,992	8,383	990,732	4,407,547	6,382,091	1,296	0.09	0.00	515.29	0	20,325
Chang Hwa Commercial Bank	574,240	267,824	5,949	3,014	312,994	863,246	2,652,425	729	0.09	0.00	816.18	1,441	8,765
The Shanghai Commercial & Savin	454,976	183,191	3,156	1,954	558,668	1,156,316	1,665,699	4,606	0.15	0.10	1,777.44	3,397	18,203
Taipei Fubon Bank	4,556,235	3,075,874	56,172	16,713	6,066,079	27,100,697	31,642,030	80,824	0.07	0.00	1,488.10	24,057	126,039
Cathay United Bank	7,812,552	5,487,150	61,300	28,251	18,135,815	26,412,558	61,155,805	206,101	0.11	0.00	1,499.93	42,983	204,759
Bank of Kaohsiung	15,487	4,917	47	55	14,572	642	210,660	42	0.53	0.53	180.68	0	134
Mega International Commercial Ba	1,081,362	627,435	10,383	4,270	1,784,620	4,134,187	7,977,065	11,832	0.17	0.01	694.63	7,002	49,011
Citibank Taiwan Ltd.	2,796,982	2,069,812	17,624	20,026	9,911,560	10,272,424	21,570,065	116,348	0.38	0.08	585.81	63,011	230,020
Taiwan Business Bank	191,084	98,811	458	845	285,545	164,501	980,267	1,681	0.07	0.03	310.44	2,306	7,504
Standard Chartered Bank (Taiwan)	350,050	223,503	828	3,992	961,419	499,207	2,110,811	3,988	0.23	0.00	859.16	3,427	25,165
Taichung Commercial Bank	165,382	78,615	1,470	867	207,695	48,415	564,673	277	0.29	0.01	1,652.22	1,669	9,124
HSBC Bank(Taiwan) Ltd.	642,995	430,867	7,929	5,708	1,737,631	1,358,550	5,961,973	22,111	0.16	0.00	2,046.19	3,808	24,921
Hwatai Bank	9,060	4,889	13	9	7,662	1,780	45,775	0	0.19	0.00	602.41	0	23
Shin Kong Commercial Bank	1,041,032	628,717	11,711	5,644	1,523,290	2,388,326	5,233,723	4,705	0.12	0.00	273.35	5,122	33,095
Sunny Bank	112,730	55,611	1,357	823	168,186	106,267	389,051	72	0.39	0.00	485.62	0	5,110
Cota Commercial Bank	18,053	11,812	301	57	19,229	14,080	128,757	21	0.21	0.00	2,860.52	78	273
Union Bank of Taiwan	2,341,220	1,331,399	43,006	16,865	5,305,483	4,874,072	10,810,727	44,480	0.13	0.00	175.04	11,632	81,897
Far Eastern International Bank	1,568,880	985,861	12,621	10,870	3,716,045	4,337,550	4,747,440	111,127	0.30	0.10	105.34	9,794	68,962
Yuanta Bank	1,181,315	553,208	4,880	6,606	1,181,261	3,101,193	4,684,588	17,672	0.08	0.00	799.20	2,501	23,682
Bank Sinopac	2,233,765	1,210,332	17,889	27,658	3,866,861	5,605,679	13,310,478	73,467	0.11	0.00	871.02	7,641	71,345
E. Sun Commercial Bank, Ltd.	6,779,335	4,536,987	57,980	42,051	12,449,952	26,242,260	66,002,994	244,784	0.11	0.01	591.33	53,957	271,268
Cosmos Bank, Taiwan	382,715	190,833	3,113	2,079	1,116,518	1,030,215	1,232,899	4,322	0.83	0.54	146.44	5,415	39,124
DBS Bank(Taiwan)Ltd.	639,470	325,928	5,203	3,909	1,235,321	2,356,378	3,911,881	23,240	0.48	0.00	456.43	9,837	70,938
Taishin International Bank	6,194,504	4,134,423	58,028	25,676	9,741,804	23,269,895	48,275,022	150,815	0.12	0.01	1,097.77	20,704	116,952
Jih Sun International Bank	136,068	78,019	80	525	219,099	57,906	255,333	581	0.24	0.00	999.85	340	3,016
EnTie Commercial Bank	123,534	53,179	383	504	176,370	1,110,707	328,797	356	0.20	0.04	367.02	0	3,739
Chinatrust Commercial Bank	8,210,016	5,110,392	114,897	30,648	15,102,058	36,960,618	86,002,752	579,966	0.08	0.00	433.01	60,008	391,461
Taiwan Rakuten Card, Inc.	601,492	186,072	2,079	6,537	544,005	689,621	756,685	4,849	2.41	1.08	121.07	832	5,652
American Express International Inc	172,611	100,740	2,542	1,538	236,638	0	3,676,397	873	0.25	0.00	708.44	5,838	17,795
Total	54,166,677	34,374,784	543,748	297,344	100,380,726	192,366,155	407,863,535	1,721,564	0.14	0.02	541.63	359,054	2,017,102

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.