

## Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

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	2022 August		Coverage Ratio (%)	Monthly Write-off Amount	Annual Write-off Amount
									Delinquency Ratio(3 months to 6 months) (%)	Delinquency Ratio (over 6 months) (%)			
Bank of Taiwan	238,650	117,143	2,114	1,189	163,603	130,199	838,721	565	0.10	0.02	1,017.21	786	3,438
Land Bank of Taiwan	362,871	150,238	1,675	4,214	346,457	98,591	850,341	697	0.21	0.21	839.40	1,896	15,086
Taiwan Cooperative Bank	651,732	383,562	9,342	4,819	793,194	1,209,040	3,474,063	1,390	0.19	0.17	387.80	4,937	39,714
First Commercial Bank	1,486,516	891,970	18,550	13,727	1,534,752	2,322,151	5,884,974	8,038	0.09	0.00	1,095.74	6,504	44,685
Hua Nan Commercial Bank	1,050,632	802,283	12,570	8,493	977,736	4,370,093	4,402,827	1,030	0.15	0.00	423.25	0	20,325
Chang Hwa Commercial Bank	575,498	271,912	6,759	3,114	315,328	817,718	1,934,028	947	0.23	0.00	517.76	1,551	10,316
The Shanghai Commercial & Savings Bank	454,147	187,251	3,534	5,070	572,100	1,190,791	1,447,434	4,701	0.14	0.09	1,916.05	2,204	20,407
Taipei Fubon Bank	4,601,955	3,123,047	61,257	15,537	6,091,724	26,856,888	30,773,485	81,325	0.08	0.00	1,438.26	21,358	147,397
Cathay United Bank	7,855,850	5,556,208	74,059	30,761	18,021,224	25,918,248	52,862,579	196,099	0.11	0.00	1,549.92	37,226	241,985
Bank of Kaohsiung	15,428	4,890	51	110	14,909	616	172,351	47	0.69	0.64	191.11	0	134
Mega International Commercial Bank	1,087,642	633,017	10,516	4,236	1,784,896	4,056,713	4,017,198	10,785	0.20	0.02	684.58	8,500	57,511
Citibank Taiwan Ltd.	2,792,179	2,082,899	18,693	29,894	10,086,418	10,081,389	19,883,736	122,004	0.37	0.08	604.33	34,951	264,971
Taiwan Business Bank	190,764	98,158	623	943	279,466	151,700	839,228	1,570	0.06	0.01	313.22	651	8,155
Standard Chartered Bank (Taiwan)	345,458	219,839	817	5,202	965,285	471,862	2,002,664	3,778	0.23	0.00	869.59	3,503	28,668
Taichung Commercial Bank	166,224	78,789	1,545	1,105	205,848	47,402	623,014	299	0.24	0.01	1,898.81	1,231	10,355
HSBC Bank(Taiwan) Ltd.	645,648	432,567	8,266	5,613	1,737,993	1,344,280	5,781,286	19,143	0.16	0.00	2,071.67	5,377	30,298
Hwatai Bank	9,042	4,901	11	29	7,644	1,905	41,241	0	0.21	0.00	610.89	0	23
Shin Kong Commercial Bank	1,044,655	632,762	10,179	6,556	1,520,070	2,369,907	4,730,310	4,846	0.18	0.01	273.83	0	33,095
Sunny Bank	113,384	56,030	1,257	765	169,649	104,498	388,357	80	0.53	0.01	420.83	0	5,110
Cota Commercial Bank	18,287	11,950	303	42	19,783	16,074	116,413	21	0.20	0.00	3,018.70	0	273
Union Bank of Taiwan	2,356,196	1,339,801	30,166	15,190	5,421,264	4,819,053	10,096,931	39,674	0.13	0.00	172.42	12,537	94,434
Far Eastern International Bank	1,571,364	985,581	13,339	10,882	3,637,126	4,288,338	4,513,620	106,960	0.30	0.09	105.35	7,413	76,375
Yuanta Bank	1,183,059	552,591	4,856	5,834	1,172,308	3,111,061	4,541,866	17,423	0.08	0.00	778.27	3,330	27,012
Bank Sinopac	2,246,011	1,213,060	18,619	6,615	3,872,216	5,450,917	11,190,445	73,752	0.12	0.00	847.93	11,363	82,708
E. Sun Commercial Bank, Ltd.	6,802,744	4,574,245	48,010	24,601	12,649,617	29,611,573	41,348,057	238,840	0.11	0.00	619.58	37,471	308,739
Cosmos Bank, Taiwan	383,542	191,744	2,906	2,132	1,132,098	1,012,986	1,141,305	4,910	0.81	0.50	151.39	8,396	47,520
DBS Bank(Taiwan)Ltd.	642,505	327,263	5,010	4,016	1,232,695	2,326,676	3,501,077	20,260	0.46	0.00	487.23	9,329	80,267
Taishin International Bank	6,222,983	4,149,634	62,792	34,313	9,814,685	23,020,428	32,582,058	139,119	0.13	0.01	1,006.60	25,261	142,213
Jih Sun International Bank	135,541	78,746	76	603	218,882	55,829	267,921	462	0.27	0.03	930.96	0	3,016
EnTie Commercial Bank	123,446	53,234	419	512	174,927	1,131,337	362,619	281	0.23	0.06	386.37	0	3,739
Chinatrust Commercial Bank	8,267,451	5,168,664	117,219	59,784	15,292,659	35,912,572	48,427,303	570,763	0.10	0.00	422.88	56,800	448,261
Taiwan Rakuten Card, Inc.	598,921	187,102	1,707	6,183	547,191	689,726	829,614	5,341	2.48	1.17	109.95	807	6,459
American Express International Inc.	174,363	102,976	3,228	1,476	236,315	0	3,893,638	850	0.23	0.00	646.07	2,182	19,977
Total	54,414,688	34,664,057	550,468	313,560	101,010,062	192,990,561	303,760,704	1,676,000	0.15	0.02	540.64	305,564	2,322,666

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.