

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 September

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	240,036	117,576	2,129	1,013	165,213	125,012	727,984	441	0.06	0.02	1,292.18	444	3,882
Land Bank of Taiwan	360,924	149,711	1,756	3,819	349,571	92,484	767,374	486	0.13	0.12	1,321.96	2,585	17,671
Taiwan Cooperative Bank	655,559	385,081	8,027	4,402	798,303	1,113,599	3,262,056	1,441	0.22	0.19	377.25	3,477	43,191
First Commercial Bank	1,488,643	897,114	15,164	13,352	1,541,418	2,311,563	5,355,952	9,084	0.09	0.00	1,107.40	6,040	50,725
Hua Nan Commercial Bank	1,052,970	800,554	11,126	7,231	997,832	4,392,758	4,266,779	1,124	0.04	0.00	649.16	14,211	34,536
Chang Hwa Commercial Bank	575,902	273,440	5,775	3,382	324,171	775,782	1,713,552	967	0.15	0.00	655.70	3,423	13,739
The Shanghai Commercial & Savings Bank	453,873	187,402	3,152	4,058	576,100	1,256,044	1,453,796	5,002	0.15	0.10	1,775.39	1,873	22,280
Taipei Fubon Bank	4,635,827	3,143,201	47,549	13,677	6,184,250	26,550,971	27,977,625	82,670	0.08	0.00	1,472.28	22,529	169,926
Cathay United Bank	7,892,953	5,570,965	68,893	31,790	18,145,725	25,773,998	48,018,047	205,144	0.11	0.00	1,521.44	34,218	276,203
Bank of Kaohsiung	15,385	4,813	25	70	13,902	633	209,464	78	0.68	0.64	173.89	217	351
Mega International Commercial Bank	1,092,004	636,437	9,518	5,156	1,798,780	3,969,103	3,896,125	10,715	0.20	0.01	698.66	7,501	65,012
Citibank Taiwan Ltd.	2,792,518	2,074,423	19,141	24,131	10,320,662	10,154,122	19,072,454	133,741	0.38	0.09	579.86	30,664	295,635
Taiwan Business Bank	190,020	97,189	290	1,034	281,967	141,784	803,401	1,461	0.12	0.01	283.43	0	8,155
Standard Chartered Bank (Taiwan)	340,255	214,739	771	5,498	964,738	445,107	1,808,371	4,500	0.19	0.00	891.41	4,461	33,129
Taichung Commercial Bank	166,910	78,397	1,354	906	203,387	50,722	576,972	246	0.20	0.01	2,049.12	1,712	12,067
HSBC Bank(Taiwan) Ltd.	648,948	434,465	8,311	5,011	1,748,890	1,354,241	5,548,140	17,662	0.16	0.00	2,155.13	4,224	34,522
Hwatai Bank	9,040	4,905	10	12	7,867	2,025	39,032	0	0.56	0.10	559.60	0	23
Shin Kong Commercial Bank	1,046,914	628,193	9,113	6,854	1,540,661	2,317,265	3,840,705	5,382	0.15	0.00	280.07	8,134	41,229
Sunny Bank	113,717	56,163	994	813	167,116	103,080	369,241	92	0.24	0.01	466.05	2,703	7,813
Cota Commercial Bank	18,514	12,016	314	53	19,842	15,841	121,464	32	0.09	0.00	3,737.63	97	370
Union Bank of Taiwan	2,364,561	1,346,989	24,803	16,438	5,441,001	4,854,295	9,739,172	40,122	0.12	0.00	171.85	9,986	104,420
Far Eastern International Bank	1,573,177	976,594	12,953	11,162	3,638,230	4,308,763	4,072,297	98,993	0.31	0.09	105.40	9,807	86,182
Yuanta Bank	1,184,542	549,411	4,403	5,195	1,208,308	3,109,770	4,217,521	18,835	0.08	0.00	794.49	3,296	30,308
Bank Sinopac	2,254,989	1,209,642	14,479	5,884	3,896,642	5,392,265	10,452,227	74,796	0.12	0.00	826.08	8,311	91,019
E. Sun Commercial Bank, Ltd.	6,831,706	4,606,574	50,998	22,036	12,844,463	28,696,290	37,997,728	253,010	0.13	0.00	612.21	34,830	343,569
Cosmos Bank, Taiwan	384,039	190,021	2,596	2,144	1,123,439	1,001,550	1,035,099	5,997	0.78	0.50	153.80	6,822	54,342
DBS Bank(Taiwan)Ltd.	645,604	328,041	4,597	3,310	1,255,712	2,314,888	3,357,488	21,999	0.44	0.00	537.11	9,985	90,252
Taishin International Bank	6,246,793	4,162,487	54,345	30,535	9,939,653	22,636,106	30,031,850	136,746	0.13	0.01	1,051.48	24,274	166,487
Jih Sun International Bank	135,035	79,018	105	611	219,053	53,561	248,456	801	0.16	0.00	1,078.84	752	3,768
EnTie Commercial Bank	123,331	53,450	391	515	174,796	1,146,215	348,013	303	0.26	0.12	390.87	0	3,739
Chinatrust Commercial Bank	8,325,624	5,183,773	102,096	43,923	15,441,695	34,617,176	45,859,374	586,892	0.10	0.00	415.06	61,345	509,606
Taiwan Rakuten Card, Inc.	599,241	185,788	2,590	5,487	556,693	684,176	740,752	4,998	2.23	1.15	122.24	749	7,208
American Express International Inc.	174,794	104,077	3,491	3,060	241,752	0	4,205,481	1,001	0.19	0.00	698.09	2,419	22,396
Total	54,634,348	34,742,649	491,259	282,562	102,131,832	189,761,189	282,133,992	1,724,761	0.15	0.02	542.75	321,089	2,643,755

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.