

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 October

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	241,587	118,024	2,218	944	163,759	84,114	757,734	499	0.10	0.05	1,157.98	523	4,405
Land Bank of Taiwan	358,599	149,821	1,547	4,038	350,856	82,477	781,191	635	0.12	0.11	1,417.11	1,635	19,306
Taiwan Cooperative Bank	659,403	388,059	7,808	4,216	798,681	1,033,743	3,418,754	1,615	0.24	0.22	371.28	3,345	46,536
First Commercial Bank	1,490,463	901,984	13,345	11,852	1,556,559	2,354,784	5,521,059	7,557	0.10	0.00	1,092.46	5,819	56,544
Hua Nan Commercial Bank	1,052,317	802,758	8,965	7,592	1,003,379	4,285,637	4,146,357	1,017	0.09	0.00	523.35	0	34,536
Chang Hwa Commercial Bank	576,170	274,114	5,645	3,351	324,789	706,946	1,751,393	937	0.17	0.00	594.69	899	14,638
The Shanghai Commercial & Savings Bank	453,995	191,073	2,958	3,483	576,012	1,270,980	1,373,616	5,059	0.15	0.11	1,628.61	2,094	24,374
Taipei Fubon Bank	4,675,902	3,172,048	54,807	14,732	6,303,836	26,026,844	27,935,107	80,521	0.08	0.00	1,414.18	23,740	193,666
Cathay United Bank	7,935,907	5,613,594	79,973	37,019	18,439,750	25,758,422	48,062,477	200,124	0.11	0.00	1,535.38	38,719	314,922
Bank of Kaohsiung	15,367	4,789	17	36	14,422	622	188,861	60	0.63	0.63	180.51	2	353
Mega International Commercial Bank	1,094,843	639,628	7,772	4,933	1,812,172	3,763,661	4,121,849	12,152	0.19	0.02	723.28	8,001	73,013
Citibank Taiwan Ltd.	2,790,574	2,077,065	16,849	24,767	10,431,163	11,135,361	22,288,438	136,346	0.45	0.15	492.17	0	295,635
Taiwan Business Bank	188,242	97,066	280	2,058	280,778	132,880	830,715	1,662	0.10	0.02	297.70	1,132	9,287
Standard Chartered Bank (Taiwan)	335,339	212,049	759	4,794	961,782	422,845	1,774,409	4,384	0.20	0.00	884.36	2,821	35,950
Taichung Commercial Bank	167,633	78,196	1,393	854	204,933	49,608	545,942	281	0.12	0.01	2,080.03	839	12,906
HSBC Bank(Taiwan) Ltd.	653,050	436,038	8,534	4,432	1,751,463	1,395,412	5,749,577	21,211	0.18	0.00	2,036.42	4,508	39,030
Hwatai Bank	9,058	4,894	37	19	7,748	1,877	40,916	0	0.35	0.00	605.78	96	119
Shin Kong Commercial Bank	1,045,555	623,045	9,614	10,973	1,564,077	2,327,308	4,249,506	5,236	0.16	0.00	276.43	4,849	46,078
Sunny Bank	113,936	55,510	850	746	167,918	97,575	335,220	141	0.38	0.04	487.40	0	7,813
Cota Commercial Bank	18,652	12,056	241	52	21,296	15,181	113,148	40	0.26	0.00	2,940.61	98	468
Union Bank of Taiwan	2,379,499	1,350,481	28,659	13,721	5,466,912	4,775,577	9,917,930	42,168	0.12	0.00	170.89	9,960	114,380
Far Eastern International Bank	1,574,547	980,420	15,559	14,221	3,647,047	4,655,814	4,569,619	104,327	0.28	0.07	105.42	10,573	96,755
Yuanta Bank	1,185,258	545,682	4,157	5,939	1,181,489	3,053,904	4,063,452	17,813	0.08	0.00	771.67	3,944	34,252
Bank Sinopac	2,262,637	1,214,634	14,457	7,153	3,904,775	5,285,029	10,289,067	73,275	0.12	0.00	827.27	10,719	101,738
E. Sun Commercial Bank, Ltd.	6,851,391	4,626,398	44,887	25,202	12,843,988	27,823,632	39,670,535	249,936	0.14	0.00	610.53	32,800	376,369
Cosmos Bank, Taiwan	384,685	189,637	2,419	1,852	1,136,515	971,060	1,005,969	6,004	0.69	0.41	159.86	9,604	63,946
DBS Bank(Taiwan)Ltd.	647,984	327,655	4,909	3,609	1,259,878	2,345,566	3,499,719	20,328	0.47	0.00	522.97	9,062	99,314
Taishin International Bank	6,270,643	4,179,735	58,406	34,556	9,971,923	22,813,781	31,812,279	141,253	0.13	0.01	1,069.85	22,117	188,604
Jih Sun International Bank	134,401	78,227	79	713	218,352	51,289	229,786	673	0.15	0.00	1,110.35	490	4,258
EnTie Commercial Bank	123,219	53,398	390	497	175,413	1,135,957	337,494	203	0.28	0.15	405.01	0	3,739
Chinatrust Commercial Bank	8,380,110	5,228,108	101,580	47,094	15,536,943	33,461,791	47,876,323	554,739	0.11	0.00	412.18	64,940	574,546
Taiwan Rakuten Card, Inc.	603,114	188,304	4,764	4,265	563,214	682,399	796,829	5,569	2.14	1.07	129.72	834	8,042
American Express International Inc.	176,177	106,577	3,545	2,162	253,393	0	4,630,218	925	0.20	0.00	605.13	4,807	27,203
Total	54,850,257	34,921,067	507,423	301,875	102,895,215	188,002,076	292,685,489	1,696,690	0.16	0.02	535.28	278,970	2,922,725

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.