

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 November

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	242,532	118,812	2,207	1,620	160,645	84,396	827,290	529	0.06	0.04	1,627.12	691	5,096
Land Bank of Taiwan	358,591	150,998	4,061	4,146	349,237	79,173	829,890	804	0.07	0.07	1,803.39	1,649	20,955
Taiwan Cooperative Bank	662,916	393,068	7,850	4,590	802,662	964,191	3,616,399	1,628	0.21	0.19	394.29	4,067	50,603
First Commercial Bank	1,496,464	913,590	16,731	11,076	1,584,338	2,416,736	6,198,273	8,807	0.10	0.00	1,072.21	6,104	62,648
Hua Nan Commercial Bank	1,050,214	804,513	8,275	8,430	1,005,739	4,129,322	4,620,223	1,431	0.12	0.00	458.47	0	34,536
Chang Hwa Commercial Bank	574,580	276,849	5,299	5,099	324,875	648,297	1,894,790	1,056	0.16	0.01	883.67	1,360	15,998
The Shanghai Commercial & Savings Bank	454,033	193,409	2,611	3,211	576,193	1,322,235	1,578,691	4,817	0.12	0.09	1,910.34	2,448	26,822
Taipei Fubon Bank	4,730,706	3,239,827	74,339	19,535	6,402,426	26,505,669	35,509,800	84,238	0.08	0.00	1,403.73	22,829	216,495
Cathay United Bank	7,993,379	5,681,656	98,701	41,229	18,617,055	26,435,125	58,970,602	199,270	0.11	0.00	1,557.04	35,952	350,874
Bank of Kaohsiung	15,346	4,785	17	38	14,273	426	203,980	93	0.47	0.47	221.86	559	912
Mega International Commercial Bank	1,096,976	645,041	7,221	5,088	1,826,768	3,710,212	4,328,263	11,836	0.18	0.01	749.74	7,502	80,515
Citibank Taiwan Ltd.	2,789,646	2,090,823	17,073	25,787	10,374,873	11,886,819	21,235,118	140,445	0.36	0.08	587.73	61,915	357,550
Taiwan Business Bank	187,219	97,190	329	1,352	279,616	120,718	850,526	1,475	0.14	0.03	276.58	0	9,287
Standard Chartered Bank (Taiwan)	331,433	210,196	830	6,250	955,731	423,852	1,870,938	4,125	0.21	0.00	862.74	3,256	39,206
Taichung Commercial Bank	168,596	78,844	1,834	1,394	205,461	54,218	618,697	315	0.13	0.01	1,941.96	1,526	14,432
HSBC Bank(Taiwan) Ltd.	658,066	440,197	9,451	4,435	1,748,766	1,436,490	6,449,961	22,728	0.16	0.00	1,933.61	3,944	42,974
Hwatai Bank	9,069	4,944	33	22	7,758	2,044	42,359	0	0.34	0.00	610.38	0	119
Shin Kong Commercial Bank	1,045,755	618,995	9,044	8,844	1,564,505	2,315,041	4,367,810	5,438	0.14	0.01	284.89	4,797	50,875
Sunny Bank	114,039	55,627	798	829	171,860	94,312	394,117	231	0.56	0.05	336.36	0	7,813
Cota Commercial Bank	18,832	12,184	258	45	22,422	16,515	119,723	34	0.14	0.00	3,574.50	41	509
Union Bank of Taiwan	2,394,050	1,363,408	30,495	15,944	5,553,513	4,763,202	10,199,746	45,453	0.12	0.00	169.26	9,953	124,333
Far Eastern International Bank	1,573,460	993,097	14,557	15,675	3,638,005	4,850,029	4,845,407	102,934	0.28	0.07	106.11	10,707	107,462
Yuanta Bank	1,186,243	546,772	4,888	6,664	1,182,308	3,171,601	4,746,104	17,641	0.08	0.00	784.14	4,305	38,557
Bank Sinopac	2,264,911	1,224,302	13,763	11,924	3,886,552	5,440,557	11,682,277	71,957	0.12	0.00	817.29	10,788	112,526
E. Sun Commercial Bank, Ltd.	6,873,010	4,669,064	51,572	29,953	12,850,785	26,538,954	40,559,654	242,900	0.13	0.00	598.36	54,993	431,362
Cosmos Bank, Taiwan	385,389	190,430	2,462	1,817	1,141,486	973,889	1,138,230	6,200	0.77	0.50	153.80	2,544	66,490
DBS Bank(Taiwan)Ltd.	650,549	329,406	6,628	3,838	1,266,408	2,428,994	4,080,790	24,886	0.41	0.00	548.46	9,352	108,666
Taishin International Bank	6,280,469	4,228,970	61,038	51,212	10,027,273	23,010,709	34,386,347	158,859	0.13	0.01	1,060.91	22,063	210,667
Jih Sun International Bank	133,455	76,645	80	1,026	215,401	51,236	255,376	716	0.18	0.00	1,070.98	889	5,147
EnTie Commercial Bank	123,167	53,946	432	544	173,319	1,150,148	360,900	204	0.07	0.02	523.82	3,920	7,659
Chinatrust Commercial Bank	8,435,403	5,284,005	106,842	51,549	15,631,459	31,924,436	53,097,422	544,137	0.10	0.00	398.08	69,903	644,449
Taiwan Rakuten Card, Inc.	606,713	192,825	5,519	4,966	573,181	695,861	888,891	5,707	1.89	0.90	144.40	828	8,870
American Express International Inc.	178,866	109,487	4,449	1,760	258,701	0	4,982,129	843	0.22	0.00	531.67	2,605	29,808
Total	55,084,077	35,293,905	569,687	349,892	103,393,594	187,645,407	325,750,723	1,711,737	0.15	0.02	544.78	361,490	3,284,215

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.