

## Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2022 December

Issuer	Effective Cards	Active Cards	Monthly Issuing	Monthly Cancelled	Revolving Balance	Undue Balance of	Monthly Retail Sales	Monthly Cash	Delinquency Ratio(3)	Delinquency Ratio (over)	Coverage Ratio	Monthly Write-off	Annual Write-off
Bank of Taiwan	243,131	121,185	1,353	1,081	166,665	60,869	927,295	450	0.05	0.04	1,827.60	488	5,584
Land Bank of Taiwan	356,026	152,010	1,058	3,812	353,533	77,191	946,371	713	0.15	0.15	1,095.86	0	20,955
Taiwan Cooperative Bank	663,115	397,692	5,665	5,670	804,783	872,644	4,046,705	1,371	0.18	0.15	437.32	4,649	55,252
First Commercial Bank	1,499,813	920,217	14,120	11,124	1,613,039	2,405,819	6,134,938	7,760	0.11	0.00	986.35	6,277	68,925
Hua Nan Commercial Bank	1,045,421	804,260	5,236	7,895	1,035,232	4,098,840	4,879,791	1,256	0.03	0.00	709.18	11,817	46,353
Chang Hwa Commercial Bank	571,039	277,206	2,308	3,931	327,005	624,793	2,001,963	934	0.12	0.01	878.44	1,089	17,087
The Shanghai Commercial & Savings Bank	454,173	194,702	2,331	2,859	597,129	1,360,863	1,625,327	5,079	0.11	0.07	2,077.50	2,183	29,005
Taipei Fubon Bank	4,792,362	3,276,910	79,666	18,010	6,561,462	26,290,759	35,247,318	88,094	0.08	0.00	1,433.39	24,621	241,116
Cathay United Bank	8,812,536	5,779,361	867,523	48,366	18,929,343	25,573,659	57,617,139	216,160	0.11	0.00	1,517.81	35,305	386,179
Bank of Kaohsiung	15,305	4,800	9	50	14,288	480	162,706	155	0.55	0.55	226.40	165	1,077
Mega International Commercial Bank	1,112,999	648,361	21,560	5,537	1,848,801	3,738,001	4,990,236	13,702	0.17	0.00	780.88	7,501	88,016
Citibank Taiwan Ltd.	2,785,869	2,088,108	15,147	28,740	10,671,892	11,864,362	22,012,304	136,653	0.45	0.16	477.59	0	357,550
Taiwan Business Bank	195,551	97,752	9,763	1,431	282,984	107,133	953,969	1,584	0.04	0.01	312.97	1,349	10,636
Standard Chartered Bank (Taiwan)	320,957	202,852	882	7,028	969,630	399,276	1,947,364	3,890	0.24	0.00	859.52	3,298	42,504
Taichung Commercial Bank	169,213	79,408	1,312	1,295	202,930	53,621	620,113	254	0.15	0.01	1,842.82	1,547	15,979
HSBC Bank(Taiwan) Ltd.	659,538	444,199	5,831	4,359	1,775,143	1,404,809	6,597,334	21,751	0.17	0.00	2,043.83	6,061	49,035
Hwatai Bank	9,029	4,929	10	50	7,525	2,115	49,347	0	0.32	0.00	615.08	0	119
Shin Kong Commercial Bank	1,045,734	609,154	8,578	8,142	1,568,151	2,304,054	4,256,591	5,784	0.16	0.00	289.99	4,650	55,525
Sunny Bank	114,459	55,704	1,084	841	167,142	94,014	403,646	140	0.32	0.00	432.46	2,602	10,415
Cota Commercial Bank	18,943	12,261	192	50	22,213	17,469	143,389	71	0.25	0.00	3,019.52	134	643
Union Bank of Taiwan	2,431,532	1,378,137	53,973	16,491	5,649,247	4,775,347	11,209,138	41,777	0.12	0.00	170.68	11,888	136,221
Far Eastern International Bank	1,564,859	1,003,019	9,645	18,310	3,659,902	4,760,513	4,919,523	110,071	0.27	0.08	105.19	10,949	118,411
Yuanta Bank	1,187,417	548,443	4,892	6,771	1,224,606	3,291,048	4,823,941	20,184	0.08	0.00	761.29	3,388	41,945
Bank Sinopac	2,270,707	1,230,621	12,558	7,350	3,914,663	5,397,911	12,022,550	77,482	0.12	0.00	784.37	10,295	122,821
E. Sun Commercial Bank, Ltd.	6,891,298	4,691,885	50,332	32,044	13,302,513	24,773,615	44,642,093	262,000	0.12	0.00	610.67	48,889	480,251
Cosmos Bank, Taiwan	385,772	190,563	2,141	1,827	1,170,607	993,589	1,145,311	5,672	0.62	0.39	164.96	10,506	76,996
DBS Bank(Taiwan)Ltd.	654,328	332,785	5,436	4,379	1,289,003	2,381,623	4,023,985	21,455	0.40	0.00	515.37	9,529	118,195
Taishin International Bank	6,300,278	4,261,132	54,606	34,797	10,185,763	22,482,901	33,671,069	146,811	0.12	0.01	1,042.64	22,393	233,060
Jih Sun International Bank	132,623	76,727	78	910	216,322	49,915	264,997	756	0.22	0.00	1,101.34	528	5,675
EnTie Commercial Bank	123,148	54,363	458	511	173,236	1,191,249	406,469	176	0.13	0.01	216.32	0	7,659
Chinatrust Commercial Bank	8,621,651	5,348,747	222,441	36,193	15,830,624	30,910,233	54,912,340	590,203	0.10	0.00	379.85	64,705	709,154
Taiwan Rakuten Card, Inc.	614,190	199,828	8,112	5,359	583,032	717,022	981,280	6,340	1.74	0.79	151.35	771	9,641
American Express International Inc.	180,760	109,910	4,330	2,436	270,773	0	5,082,801	790	0.33	0.00	484.81	917	30,725
Total	56,243,776	35,597,231	1,472,630	327,649	105,389,181	183,075,737	333,669,343	1,789,518	0.15	0.02	532.93	308,494	3,592,709

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.