

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2023 January

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	243,679	121,402	1,315	1,037	164,055	40,714	858,348	397	0.04	0.02	2,017.92	376	376
Land Bank of Taiwan	353,190	149,368	1,018	4,231	348,533	70,300	858,158	429	0.13	0.12	1,141.99	1,871	1,871
Taiwan Cooperative Bank	661,807	395,404	3,660	5,161	813,505	774,748	3,622,399	1,573	0.20	0.17	422.65	3,887	3,887
First Commercial Bank	1,502,082	913,028	11,323	9,812	1,570,981	2,243,697	5,078,694	6,076	0.13	0.00	915.85	6,315	6,315
Hua Nan Commercial Bank	1,044,584	804,831	7,886	7,481	969,196	4,017,723	4,397,630	951	0.07	0.00	569.70	0	0
Chang Hwa Commercial Bank	570,822	274,527	4,527	3,996	329,174	578,422	1,763,817	649	0.27	0.01	635.85	0	0
The Shanghai Commercial & Savings Bank	456,441	196,064	3,513	1,828	585,230	1,318,087	1,223,349	3,360	0.15	0.10	1,693.93	1,492	1,492
Taipei Fubon Bank	4,822,013	3,307,283	46,377	16,726	6,655,183	27,351,323	30,801,191	63,904	0.08	0.00	1,441.28	24,681	24,681
Cathay United Bank	9,232,795	5,994,465	502,672	82,413	17,748,484	24,328,626	54,289,017	167,957	0.11	0.00	1,604.73	38,461	38,461
Bank of Kaohsiung	15,276	4,777	19	49	13,704	446	151,728	9	0.66	0.66	198.57	1	1
Mega International Commercial Bank	1,115,312	652,518	7,669	5,356	1,857,004	3,573,560	4,205,957	12,601	0.19	0.01	715.49	7,001	7,001
Citibank Taiwan Ltd.	2,779,666	2,086,700	11,545	29,790	10,742,374	11,709,104	22,390,383	107,481	0.36	0.07	581.53	70,470	70,470
Taiwan Business Bank	192,717	99,336	239	3,073	288,627	89,847	869,737	1,203	0.02	0.00	308.93	771	771
Standard Chartered Bank (Taiwan)	314,112	200,828	584	5,844	960,671	372,301	1,853,543	3,571	0.22	0.00	905.29	4,324	4,324
Taichung Commercial Bank	169,737	79,646	1,158	720	182,031	48,314	568,524	198	0.13	0.01	1,944.59	911	911
HSBC Bank(Taiwan) Ltd.	665,769	445,678	10,621	4,390	1,789,294	1,405,775	6,292,616	15,537	0.16	0.00	2,079.62	4,002	4,002
Hwatai Bank	9,032	4,904	24	21	9,688	2,046	44,847	0	0.35	0.32	587.03	0	0
Shin Kong Commercial Bank	1,047,653	606,244	10,026	8,282	1,557,227	2,264,220	4,883,884	4,693	0.16	0.01	289.97	0	0
Sunny Bank	114,565	55,322	836	872	168,434	92,079	364,973	130	0.60	0.02	545.29	0	0
Cota Commercial Bank	18,970	12,331	196	71	29,575	17,391	123,849	37	0.04	0.00	4,893.41	0	0
Union Bank of Taiwan	2,465,012	1,410,354	48,812	15,332	5,505,391	4,598,921	11,405,604	27,801	0.12	0.00	169.52	11,797	11,797
Far Eastern International Bank	1,566,611	1,012,499	12,280	10,560	3,743,479	4,769,734	4,835,490	85,219	0.29	0.07	105.12	8,219	8,219
Yuanta Bank	1,188,493	549,638	4,930	6,593	1,138,602	3,225,259	4,474,422	13,788	0.08	0.00	768.82	4,509	4,509
Bank Sinopac	2,282,610	1,242,575	19,045	7,832	3,898,605	5,286,282	11,445,886	55,775	0.11	0.00	763.51	10,671	10,671
E. Sun Commercial Bank, Ltd.	6,906,423	4,680,156	44,613	29,488	13,086,183	23,446,497	43,010,584	183,671	0.12	0.00	609.38	23,688	23,688
Cosmos Bank, Taiwan	385,699	189,971	1,595	1,716	1,141,445	951,591	1,118,051	4,092	0.61	0.34	172.70	6,680	6,680
DBS Bank(Taiwan)Ltd.	657,388	335,106	4,916	4,126	1,286,686	2,334,617	3,896,744	16,784	0.44	0.00	491.28	9,725	9,725
Taishin International Bank	6,305,956	4,288,417	40,573	34,895	10,410,462	21,866,108	33,601,152	78,575	0.12	0.01	1,050.59	22,942	22,942
Jih Sun International Bank	131,895	76,224	32	760	212,412	45,088	231,146	546	0.44	0.00	1,160.31	556	556
EnTie Commercial Bank	123,014	54,195	319	420	173,096	1,182,783	350,515	284	0.19	0.02	234.45	0	0
Chinatrust Commercial Bank	8,512,764	5,372,346	92,625	201,512	15,887,082	29,089,733	51,128,314	420,784	0.12	0.00	384.45	66,655	66,655
Taiwan Rakuten Card, Inc.	613,952	204,528	3,277	5,163	599,960	712,290	1,015,290	3,951	1.77	0.88	145.62	808	808
American Express International Inc.	178,063	111,603	2,780	5,477	285,798	0	5,015,173	927	0.48	0.00	375.81	5,037	5,037
Total	56,648,102	35,932,268	901,005	515,027	104,152,171	177,807,626	316,171,015	1,282,953	0.15	0.01	550.99	335,850	335,850

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.