

## Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2023 February

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	244,610	121,470	1,731	1,080	167,196	41,419	675,783	515	0.09	0.02	1,452.44	429	805
Land Bank of Taiwan	350,014	145,897	1,543	5,033	346,845	70,757	689,582	458	0.20	0.19	1,058.78	1,393	3,264
Taiwan Cooperative Bank	662,919	393,578	5,842	4,983	808,179	674,672	3,231,285	1,191	0.20	0.17	453.58	5,276	9,163
First Commercial Bank	1,507,473	917,426	16,556	12,655	1,578,069	2,324,069	5,765,133	5,913	0.14	0.00	927.96	5,987	12,302
Hua Nan Commercial Bank	1,044,990	802,869	11,907	10,328	977,767	3,872,359	3,861,976	1,100	0.12	0.00	480.10	0	0
Chang Hwa Commercial Bank	579,930	275,435	13,393	4,806	322,518	561,630	1,592,093	687	0.22	0.01	727.90	1,336	1,336
The Shanghai Commercial & Savings Bank	459,681	195,829	4,329	1,792	576,641	1,415,060	1,692,273	3,836	0.15	0.11	1,515.33	1,998	3,490
Taipei Fubon Bank	5,179,767	3,401,014	380,374	22,620	6,450,565	26,883,264	26,780,388	52,770	0.08	0.00	1,545.41	25,672	50,353
Cathay United Bank	9,839,723	6,150,389	710,953	104,025	18,356,500	23,405,967	45,846,128	148,392	0.13	0.00	1,511.40	44,081	82,542
Bank of Kaohsiung	15,232	4,709	16	60	13,851	648	126,987	57	0.81	0.81	196.82	0	1
Mega International Commercial Bank	1,116,582	652,350	7,241	5,971	1,862,929	3,547,716	3,837,951	9,529	0.21	0.01	656.48	7,500	14,501
Citibank Taiwan Ltd.	2,774,885	2,075,851	13,699	30,168	9,551,926	11,541,995	18,170,568	84,017	0.48	0.16	469.89	0	70,470
Taiwan Business Bank	178,273	96,370	268	14,712	280,804	84,163	815,153	1,039	0.06	0.03	294.84	1,071	1,842
Standard Chartered Bank (Taiwan)	306,742	197,002	914	7,225	948,162	363,469	1,488,016	3,023	0.20	0.00	932.70	3,932	8,256
Taichung Commercial Bank	164,552	80,072	1,764	7,035	184,117	48,117	525,657	251	0.13	0.00	2,142.44	1,625	2,536
HSBC Bank(Taiwan) Ltd.	670,311	448,907	9,970	5,428	1,788,833	1,349,312	5,658,400	11,221	0.20	0.00	1,875.38	4,940	8,942
Hwatai Bank	9,056	4,914	38	14	10,266	1,968	36,174	0	0.39	0.39	603.31	0	0
Shin Kong Commercial Bank	1,052,051	615,877	14,062	9,664	1,609,006	2,272,300	3,426,834	3,927	0.12	0.00	264.73	10,923	10,923
Sunny Bank	115,122	54,813	1,328	896	170,541	92,838	347,621	161	0.64	0.08	435.63	0	0
Cota Commercial Bank	19,127	12,361	467	94	24,755	14,368	112,564	19	0.18	0.00	3,896.72	53	53
Union Bank of Taiwan	2,502,271	1,446,152	53,849	16,590	5,494,849	4,779,286	10,767,290	30,491	0.12	0.00	168.65	11,829	23,626
Far Eastern International Bank	1,564,007	1,007,515	11,553	14,189	3,802,010	4,493,475	3,593,927	81,637	0.27	0.06	105.63	9,954	18,173
Yuanta Bank	1,190,871	548,274	7,308	7,927	1,146,381	3,244,703	3,927,132	12,247	0.08	0.00	805.10	2,918	7,427
Bank Sinopac	2,297,443	1,236,796	23,907	9,775	3,875,979	5,467,830	9,361,928	50,671	0.12	0.00	723.75	13,491	24,162
E. Sun Commercial Bank, Ltd.	6,914,105	4,696,644	49,110	41,428	12,519,493	23,244,711	34,307,227	179,751	0.18	0.00	525.27	45,082	68,770
Cosmos Bank, Taiwan	386,179	188,035	2,578	2,163	1,150,085	951,035	1,054,571	3,606	0.66	0.36	170.45	4,857	11,537
DBS Bank(Taiwan)Ltd.	659,742	335,128	5,154	3,824	1,329,209	2,233,913	3,314,249	14,925	0.42	0.00	510.41	7,933	17,658
Taishin International Bank	6,316,953	4,300,347	48,940	37,943	10,127,156	20,987,402	28,466,695	54,614	0.12	0.01	1,066.76	23,676	46,618
Jih Sun International Bank	130,955	76,512	365	1,305	205,776	42,593	211,914	309	0.13	0.00	2,124.24	624	1,180
EnTie Commercial Bank	123,064	53,762	439	406	171,791	1,160,583	321,082	302	0.26	0.04	248.62	0	0
Chinatrust Commercial Bank	8,576,911	5,400,174	106,035	41,888	15,544,595	27,831,837	44,285,231	378,705	0.12	0.00	397.44	73,057	139,712
Taiwan Rakuten Card, Inc.	616,737	205,710	2,934	4,730	578,847	697,396	809,638	3,134	1.55	0.82	170.71	540	1,348
American Express International Inc.	179,300	112,834	3,437	2,200	293,590	0	4,497,273	812	0.38	0.00	476.07	8,101	13,138
<b>Total</b>	<b>57,749,578</b>	<b>36,255,016</b>	<b>1,512,004</b>	<b>432,957</b>	<b>102,269,231</b>	<b>173,700,855</b>	<b>269,598,723</b>	<b>1,139,310</b>	<b>0.17</b>	<b>0.02</b>	<b>530.50</b>	<b>318,278</b>	<b>654,128</b>

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.