

## Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

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	2023 March		Coverage Ratio (%)	Monthly Write-off Amount	Annual Write-off Amount
									Delinquency Ratio(3 months to 6 months) (%)	Delinquency Ratio (over 6 months) (%)			
Bank of Taiwan	246,117	121,621	2,504	1,389	162,042	37,772	903,654	661	0.11	0.05	1,072.38	639	1,444
Land Bank of Taiwan	348,876	145,050	1,657	2,968	338,082	69,352	931,603	653	0.24	0.22	969.99	2,116	5,380
Taiwan Cooperative Bank	665,422	394,899	7,239	5,022	781,207	591,942	3,804,062	1,649	0.19	0.15	446.04	4,299	13,462
First Commercial Bank	1,517,413	925,554	20,964	11,588	1,561,171	2,159,373	6,555,357	9,639	0.15	0.00	1,049.02	5,640	17,942
Hua Nan Commercial Bank	1,046,706	808,597	12,777	9,495	1,003,248	3,774,839	5,172,727	1,741	0.05	0.00	609.10	10,549	10,549
Chang Hwa Commercial Bank	594,707	284,864	18,717	4,894	313,232	505,726	2,001,247	967	0.22	0.01	609.26	2,528	3,864
The Shanghai Commercial & Savings Bank	462,896	198,676	4,641	2,208	587,291	1,442,958	1,815,560	5,883	0.15	0.12	1,560.45	2,743	6,233
Taipei Fubon Bank	5,536,317	3,650,003	381,268	24,718	6,400,321	26,134,646	36,185,836	92,062	0.10	0.00	1,377.32	26,203	76,556
Cathay United Bank	10,319,780	6,380,658	610,363	130,306	18,419,236	22,337,817	64,311,742	233,793	0.14	0.00	1,524.36	43,529	126,071
Bank of Kaohsiung	15,197	4,686	23	58	14,168	735	176,311	119	0.38	0.38	239.16	818	819
Mega International Commercial Bank	1,122,599	658,551	11,421	5,404	1,782,760	3,368,394	4,454,532	11,741	0.23	0.01	651.38	8,000	22,501
Citibank Taiwan Ltd.	2,777,165	2,088,226	21,253	29,866	10,151,754	11,115,142	21,288,712	132,655	0.42	0.09	539.24	65,477	135,947
Taiwan Business Bank	176,577	96,908	469	2,165	272,260	82,418	866,538	1,506	0.06	0.04	286.09	607	2,449
Standard Chartered Bank (Taiwan)	300,348	194,766	1,117	5,590	921,730	349,046	1,858,373	4,850	0.22	0.00	972.41	3,059	11,315
Taichung Commercial Bank	165,604	80,608	1,834	837	196,802	49,669	678,809	342	0.13	0.00	2,056.31	1,212	3,748
HSBC Bank(Taiwan) Ltd.	677,698	452,735	13,016	5,629	1,803,810	1,350,573	7,018,458	21,566	0.24	0.00	1,667.15	6,071	15,013
Hwatai Bank	9,023	4,909	30	63	7,716	2,144	45,589	0	0.02	0.00	678.02	161	161
Shin Kong Commercial Bank	1,057,148	623,975	13,649	8,552	1,554,559	2,127,450	4,954,054	5,806	0.15	0.01	279.05	5,563	16,486
Sunny Bank	115,803	55,743	1,879	1,408	162,846	94,285	429,248	202	0.21	0.01	757.76	2,489	2,489
Cota Commercial Bank	19,294	12,569	396	79	22,924	17,249	120,203	32	0.17	0.00	3,861.46	182	235
Union Bank of Taiwan	2,543,402	1,478,870	60,860	19,729	5,578,559	4,646,313	12,685,051	51,843	0.13	0.00	170.65	13,928	37,554
Far Eastern International Bank	1,432,853	1,016,400	11,998	143,185	3,523,537	4,474,711	4,727,940	116,679	0.30	0.08	105.50	9,855	28,028
Yuanta Bank	1,197,148	554,554	11,137	8,255	1,175,614	3,136,807	5,055,853	19,399	0.08	0.00	805.33	5,876	13,303
Bank Sinopac	2,291,349	1,241,034	16,159	22,941	3,847,720	5,292,115	12,136,101	80,397	0.14	0.00	696.40	14,703	38,865
E. Sun Commercial Bank, Ltd.	6,990,605	4,700,695	117,205	40,705	12,696,928	20,738,502	41,944,767	272,685	0.21	0.00	495.81	52,233	121,003
Cosmos Bank, Taiwan	381,660	190,076	2,995	7,600	1,157,486	966,411	1,320,285	7,208	0.74	0.46	162.47	6,079	17,616
DBS Bank(Taiwan)Ltd.	661,906	337,786	7,106	4,808	1,291,339	2,227,254	4,353,673	25,554	0.47	0.00	495.49	8,574	26,232
Taishin International Bank	6,358,614	4,331,528	73,221	31,560	10,014,805	20,401,512	36,018,117	102,917	0.13	0.01	1,017.38	22,039	68,657
Jih Sun International Bank	131,122	77,872	1,288	1,121	214,679	36,449	248,844	233	0.28	0.00	1,101.75	0	1,180
ErTie Commercial Bank	123,470	53,976	810	364	167,433	1,191,669	371,071	298	0.33	0.09	260.15	0	0
Chinatrust Commercial Bank	8,623,199	5,466,530	126,806	80,518	15,763,291	26,732,864	58,076,845	625,078	0.13	0.00	385.25	77,421	217,133
Taiwan Rakuten Card, Inc.	615,650	289,454	3,783	6,575	603,181	694,243	1,000,835	6,053	2.02	1.02	140.83	1,133	2,481
American Express International Inc.	180,361	114,758	4,679	3,618	278,561	0	5,400,613	676	0.35	0.00	483.27	7,436	20,574
Total	58,706,029	37,037,131	1,563,264	623,218	102,770,292	166,150,380	346,912,610	1,834,887	0.18	0.02	529.90	411,162	1,065,290

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.