

## 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 April		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	247,173	121,669	1,595	814	160,827	39,935	738,140	395	0.11	0.05	1,112.27	342	1,786
Land Bank of Taiwan	347,339	144,645	1,450	3,132	334,711	67,560	734,918	400	0.19	0.17	1,031.55	2,381	7,761
Taiwan Cooperative Bank	667,704	394,775	6,164	4,143	808,778	502,592	3,347,315	1,192	0.21	0.17	461.25	5,073	18,535
First Commercial Bank	1,521,755	929,005	13,764	9,966	1,550,747	2,094,692	5,276,040	5,384	0.17	0.00	1,028.11	5,873	23,815
Hua Nan Commercial Bank	1,046,052	807,163	9,562	8,652	1,019,430	3,840,740	4,089,726	1,189	0.11	0.00	488.00	0	10,549
Chang Hwa Commercial Bank	599,573	289,687	7,561	3,821	324,543	460,504	1,616,577	633	0.18	0.00	737.31	1,541	5,405
The Shanghai Commercial & Savings Bank	464,937	200,198	3,274	1,943	591,889	1,425,919	1,367,746	4,294	0.18	0.14	1,352.25	2,706	8,939
Taipei Fubon Bank	5,908,703	3,884,748	260,215	18,951	6,822,826	25,734,678	30,014,746	68,257	0.11	0.00	1,414.57	25,505	102,061
Cathay United Bank	10,288,846	6,503,877	62,183	93,117	19,312,763	20,864,840	49,984,137	168,145	0.16	0.00	1,417.08	48,599	174,670
Bank of Kaohsiung	15,145	4,635	10	62	14,043	690	141,975	54	0.32	0.31	271.23	127	946
Mega International Commercial Bank	1,128,197	659,015	10,049	4,451	1,811,622	3,197,237	3,856,521	10,810	0.21	0.01	717.08	8,000	30,501
Citibank Taiwan Ltd.	2,773,177	2,090,343	10,701	23,095	10,116,484	11,137,236	19,409,205	102,233	0.45	0.09	529.48	38,261	174,208
Taiwan Business Bank	176,099	96,295	322	800	273,738	76,357	796,421	1,059	0.15	0.05	269.04	0	2,449
Standard Chartered Bank (Taiwan)	295,785	191,682	697	3,708	908,585	325,324	1,426,075	3,312	0.21	0.00	960.38	2,884	14,199
Taichung Commercial Bank	166,133	80,839	1,171	703	195,780	47,016	526,489	172	0.09	0.00	2,353.20	1,578	5,326
HSBC Bank(Taiwan) Ltd.	680,591	457,985	8,333	5,440	1,770,500	1,314,080	5,832,226	12,373	0.25	0.00	1,533.40	4,941	19,954
Hwatai Bank	8,981	4,921	13	55	8,355	2,227	41,136	0	0.41	0.00	592.62	0	161
Shin Kong Commercial Bank	1,057,304	621,445	9,865	9,709	1,565,250	2,073,609	3,629,076	4,665	0.16	0.00	282.79	5,717	22,203
Sunny Bank	115,958	56,263	1,196	1,201	162,841	91,327	345,506	153	0.41	0.02	724.64	0	2,489
Cota Commercial Bank	19,465	12,653	305	89	23,669	16,229	139,713	30	0.11	0.00	4,660.05	247	482
Union Bank of Taiwan	2,566,875	1,515,979	39,356	15,883	5,539,380	4,532,909	11,949,762	34,971	0.13	0.00	174.60	13,889	51,443
Far Eastern International Bank	1,433,355	1,013,139	10,275	9,820	3,809,327	4,263,079	3,798,274	82,803	0.30	0.07	104.83	10,639	38,667
Yuanta Bank	1,198,659	556,799	5,562	7,976	1,154,282	3,076,590	3,946,315	14,190	0.08	0.00	804.73	5,662	18,965
Bank Sinopac	2,287,091	1,239,205	9,740	14,915	3,778,206	5,174,393	9,519,351	57,823	0.12	0.00	736.42	14,559	53,424
E. Sun Commercial Bank, Ltd.	7,007,847	4,719,597	58,771	41,529	12,672,282	19,463,304	37,423,703	193,672	0.22	0.00	489.30	48,755	169,758
Cosmos Bank, Taiwan	381,292	189,490	1,480	1,921	1,159,002	925,186	1,014,633	4,482	0.74	0.43	163.47	8,006	25,622
DBS Bank(Taiwan)Ltd.	666,421	341,644	5,942	4,268	1,294,935	2,138,966	3,529,133	17,033	0.44	0.00	516.25	12,077	38,309
Taishin International Bank	6,385,442	4,360,140	51,140	24,312	9,972,729	19,403,026	30,282,705	73,094	0.14	0.01	972.92	20,838	89,495
ErTie Commercial Bank	123,820	53,965	682	351	166,701	1,158,900	334,578	322	0.36	0.18	269.49	0	0
Chinatrust Commercial Bank	8,681,234	5,498,319	97,345	39,310	15,494,155	25,042,784	47,839,220	428,280	0.13	0.00	395.29	75,334	292,467
Taiwan Rakuten Card, Inc.	618,462	275,373	2,518	9,827	580,346	656,996	688,771	3,758	1.75	0.85	192.59	823	3,304
American Express International Inc.	181,519	115,890	4,095	2,937	288,363	0	5,359,356	1,089	0.08	0.00	984.20	14,510	35,084
Total	59,060,934	37,431,383	695,336	366,901	103,687,089	159,148,925	288,999,489	1,296,267	0.19	0.02	532.72	378,867	1,442,977

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.