

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 May		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	248,373	121,186	2,493	1,616	161,852	37,091	1,007,642	472	0.09	0.06	1,163.87	587	2,373
Land Bank of Taiwan	345,313	144,133	1,988	4,183	333,521	66,066	929,451	650	0.16	0.15	1,212.84	1,986	9,747
Taiwan Cooperative Bank	670,059	395,538	6,688	4,567	794,250	446,425	3,863,833	1,685	0.18	0.14	481.88	4,957	23,492
First Commercial Bank	1,528,314	932,036	17,953	11,940	1,581,534	2,053,817	6,560,637	7,440	0.15	0.00	1,020.23	5,728	29,543
Hua Nan Commercial Bank	1,071,036	830,250	35,173	8,766	998,131	3,773,656	5,272,382	1,568	0.17	0.00	368.01	0	10,549
Chang Hwa Commercial Bank	604,728	292,809	7,810	3,727	315,839	447,830	2,030,716	1,131	0.18	0.00	579.37	2,303	7,708
The Shanghai Commercial & Savings Bank	471,748	202,192	8,366	2,437	591,042	1,468,362	1,680,133	5,475	0.15	0.11	1,512.87	3,285	12,224
Taipei Fubon Bank	6,284,183	4,090,926	400,172	24,692	6,841,493	26,299,349	38,045,860	95,455	0.12	0.00	1,286.28	26,340	128,401
Cathay United Bank	10,274,471	6,572,542	74,774	89,149	18,823,598	20,337,208	62,874,767	230,733	0.16	0.00	1,460.86	50,653	225,323
Bank of Kaohsiung	15,102	4,628	18	61	14,232	627	187,757	94	0.28	0.27	291.28	49	995
Mega International Commercial Bank	1,138,125	664,736	14,832	4,904	1,775,560	3,073,143	4,533,303	12,400	0.23	0.01	673.76	8,006	38,507
Citibank Taiwan Ltd.	2,761,132	2,082,596	7,573	28,798	9,947,426	10,902,564	20,819,675	123,971	0.48	0.10	506.88	35,892	210,100
Taiwan Business Bank	175,772	95,859	419	746	268,580	73,692	898,713	1,600	0.06	0.01	310.10	2,154	4,603
Standard Chartered Bank (Taiwan)	291,427	188,691	1,134	4,889	899,223	317,340	1,681,562	4,304	0.18	0.00	983.94	3,454	17,653
Taichung Commercial Bank	166,807	81,325	1,503	893	199,523	46,386	656,632	196	0.07	0.00	2,461.61	1,074	6,400
HSBC Bank(Taiwan) Ltd.	684,705	460,303	10,153	6,039	1,761,798	1,332,153	6,908,116	19,032	0.24	0.00	1,629.67	6,659	26,613
Hwatai Bank	8,968	4,932	21	34	8,286	2,461	45,967	0	0.39	0.00	608.19	0	161
Shin Kong Commercial Bank	1,057,355	623,638	10,749	10,698	1,537,641	2,042,168	5,024,968	6,167	0.16	0.00	287.47	6,456	28,659
Sunny Bank	116,439	57,039	1,520	1,202	159,906	93,138	419,112	203	0.52	0.06	540.70	0	2,489
Cota Commercial Bank	19,558	12,829	319	94	24,664	15,880	125,860	32	0.05	0.00	5,561.90	109	591
Union Bank of Taiwan	2,589,725	1,537,647	40,478	17,628	5,681,802	4,698,572	13,711,998	48,774	0.13	0.00	175.68	12,901	64,344
Far Eastern International Bank	1,434,023	1,008,779	10,656	10,030	3,508,351	4,283,629	4,683,909	97,149	0.34	0.08	102.34	10,682	49,349
Yuanta Bank	1,200,149	558,949	6,321	9,452	1,136,632	3,049,144	4,734,543	18,435	0.08	0.00	831.28	3,851	22,816
Bank Sinopac	2,293,273	1,241,647	15,156	9,723	3,767,616	5,095,697	11,636,877	76,723	0.12	0.00	760.41	15,029	68,453
E. Sun Commercial Bank, Ltd.	7,025,336	4,729,932	62,491	45,002	12,586,339	18,301,688	44,188,915	261,423	0.19	0.01	504.28	53,505	223,263
Cosmos Bank, Taiwan	380,873	188,563	1,637	2,124	1,166,422	929,761	1,263,699	7,278	0.85	0.49	160.07	5,249	30,871
DBS Bank(Taiwan)Ltd.	669,337	345,489	7,279	4,675	1,280,604	2,146,672	4,292,787	25,256	0.51	0.00	483.67	7,275	45,584
Taishin International Bank	6,422,062	4,386,060	63,686	27,066	9,921,106	19,110,774	37,865,377	108,889	0.14	0.01	921.21	21,700	111,195
ErTie Commercial Bank	124,209	54,504	718	344	164,566	1,189,033	381,340	369	0.12	0.02	348.38	4,283	4,283
Chinatrust Commercial Bank	8,733,173	5,542,794	121,263	69,324	15,642,679	23,742,802	58,039,659	579,109	0.13	0.00	384.81	75,961	368,428
Taiwan Rakuten Card, Inc.	614,188	209,054	2,419	5,070	602,685	651,011	814,362	5,312	2.23	1.10	151.97	775	4,079
American Express International Inc.	182,806	117,130	3,586	2,299	274,862	0	5,535,780	786	0.10	0.00	864.07	1,315	36,399
Total	59,602,769	37,778,736	939,348	412,172	102,771,763	156,028,139	350,716,332	1,742,111	0.19	0.02	529.24	372,218	1,815,195

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.