

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 June		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	249,836	122,471	2,121	990	161,426	138,952	1,602,443	445	0.05	0.03	2020.57	603	2,976
Land Bank of Taiwan	341,827	142,401	1,555	5,240	333,789	120,586	1,094,853	532	0.14	0.14	1147.23	1,756	11,503
Taiwan Cooperative Bank	671,348	394,429	5,651	4,578	808,310	1,702,555	8,666,580	1,574	0.07	0.06	518.06	4,720	28,212
First Commercial Bank	1,534,262	933,474	15,986	10,274	1,591,176	2,056,927	7,559,025	6,122	0.13	0.00	1047.91	5,839	35,382
Hua Nan Commercial Bank	1,114,333	866,095	53,216	8,372	1,039,842	5,317,913	7,751,603	1,266	0.05	0.00	568.67	14,643	25,192
Chang Hwa Commercial Bank	608,717	294,927	6,367	3,369	324,578	1,148,784	3,596,482	919	0.14	0.00	550.13	1,114	8,822
The Shanghai Commercial & Savings Bank	473,764	203,715	3,384	2,242	593,136	1,646,769	2,075,379	5,313	0.13	0.09	1515.9	2,832	15,056
Taipei Fubon Bank	6,492,947	4,250,871	276,509	67,745	7,010,940	30,658,277	44,406,604	95,810	0.12	0.00	1248.8	30,711	159,112
Cathay United Bank	10,263,176	6,600,001	61,818	73,113	19,399,437	35,875,377	85,481,427	212,517	0.12	0.00	1484.78	60,691	286,014
Bank of Kaohsiung	15,051	4,585	19	70	14,682	518	186,485	54	0.28	0.28	267.78	1	996
Mega International Commercial Bank	1,140,951	665,579	7,268	4,442	1,780,362	4,164,921	7,730,872	12,900	0.17	0.01	698.45	8,002	46,509
Citibank Taiwan Ltd.	2,746,596	2,063,381	5,495	25,639	10,261,174	10,424,544	20,430,902	108,233	0.58	0.20	413.08	0	210,100
Taiwan Business Bank	175,467	96,154	446	751	269,947	321,844	1,062,958	1,103	0.06	0.01	296.19	1,262	5,865
Standard Chartered Bank (Taiwan)	287,942	184,971	936	3,767	902,129	467,058	1,912,330	4,396	0.22	0.00	881.79	2,891	20,544
Taichung Commercial Bank	167,637	81,205	1,470	713	200,305	47,421	645,937	299	0.11	0.01	2035.75	1,510	7,910
HSBC Bank(Taiwan) Ltd.	689,149	463,865	9,616	5,172	1,761,826	1,414,803	7,594,290	19,755	0.22	0.00	1419.78	7,148	33,761
Hwatai Bank	8,953	4,915	24	39	8,329	2,402	56,972	0	0.33	0.00	619.96	0	161
Shin Kong Commercial Bank	1,057,813	613,646	8,220	7,762	1,551,099	2,579,724	6,684,750	4,882	0.14	0.01	286.75	6,248	34,907
Sunny Bank	116,632	57,554	1,177	1,181	161,616	138,254	483,929	104	0.26	0.01	664.98	2,118	4,607
Cota Commercial Bank	19,655	12,897	254	71	25,228	16,078	152,501	33	0.04	0.00	5665.85	81	672
Union Bank of Taiwan	2,613,324	1,558,805	39,886	16,287	5,788,711	5,847,770	15,143,135	45,623	0.13	0.00	194	12,906	77,250
Far Eastern International Bank	1,435,109	1,000,240	9,646	8,595	3,532,590	4,351,979	4,934,734	80,847	0.30	0.08	102.25	12,600	61,949
Yuanta Bank	1,203,451	559,597	7,713	8,407	1,185,215	3,750,959	5,643,097	14,170	0.08	0.00	780.31	4,202	27,018
Bank Sinopac	2,298,947	1,243,426	14,160	9,484	3,741,784	5,181,689	13,821,374	68,133	0.11	0.00	731.82	13,858	82,311
E. Sun Commercial Bank, Ltd.	7,041,497	4,731,255	58,112	41,951	12,748,001	32,837,685	83,277,532	231,204	0.14	0.00	474.38	51,321	274,584
Cosmos Bank, Taiwan	380,665	187,042	1,425	1,727	1,175,442	1,030,592	1,443,938	6,511	0.84	0.55	157.46	5,791	36,662
DBS Bank(Taiwan)Ltd.	673,473	349,446	6,342	5,038	1,283,955	2,550,615	5,326,472	19,698	0.41	0.00	495.13	10,866	56,450
Taishin International Bank	6,443,483	4,399,712	51,693	30,272	10,030,617	26,733,521	61,015,306	99,142	0.11	0.01	1088.59	24,343	135,538
ErTie Commercial Bank	124,547	54,781	567	259	164,048	1,207,501	358,488	311	0.12	0.01	384.73	0	4,283
Chinatrust Commercial Bank	8,794,919	5,576,113	110,919	49,173	15,618,570	51,342,592	121,793,528	517,425	0.08	0.00	379.42	77,801	446,229
Taiwan Rakuten Card, Inc.	491,569	207,323	2,073	127,237	595,530	652,146	798,562	4,685	2.30	1.20	144.84	845	4,924
American Express International Inc.	183,393	118,244	3,523	2,936	274,065	0	5,403,323	1,000	0.11	0.00	748.61	1,991	38,390
Total	59,860,433	38,043,120	767,591	526,896	104,337,859	233,730,756	528,135,811	1,565,006	0.15	0.02	520	368,694	2,183,889

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.