

## 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 July		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	251,012	122,949	1,847	1,067	167,720	117,634	966,494	307	0.09	0.02	1,496.39	398	3,374
Land Bank of Taiwan	336,931	141,671	2,020	7,223	336,635	111,032	816,004	453	0.18	0.18	1,119.54	2,067	13,570
Taiwan Cooperative Bank	673,959	393,430	5,971	3,504	826,542	1,592,835	3,639,661	1,538	0.13	0.12	468.97	3,647	31,858
First Commercial Bank	1,533,894	929,878	14,485	15,115	1,593,836	2,008,068	5,921,910	6,017	0.16	0.00	1,003.64	5,747	41,129
Hua Nan Commercial Bank	1,109,600	862,348	8,833	12,026	1,051,051	5,061,096	4,446,374	1,301	0.12	0.00	417.67	0	25,192
Chang Hwa Commercial Bank	612,249	296,580	6,790	4,266	328,711	1,071,709	1,852,830	1,116	0.17	0.00	578.23	1,906	10,728
The Shanghai Commercial & Savings Bank	476,186	206,900	4,101	2,624	600,862	1,647,943	1,589,021	4,417	0.17	0.11	1,334.71	2,596	17,652
Taipei Fubon Bank	6,796,538	4,432,547	360,977	57,386	7,268,011	31,109,075	35,263,945	93,590	0.12	0.00	1,304.58	34,442	193,554
Cathay United Bank	10,408,270	6,604,141	209,595	64,501	19,631,096	34,480,596	55,156,137	215,173	0.14	0.00	1,436.82	55,729	341,743
Bank of Kaohsiung	14,985	4,569	29	95	14,773	529	234,218	51	0.41	0.41	194.31	0	996
Mega International Commercial Bank	1,143,527	664,467	7,313	4,737	1,764,990	3,910,730	4,316,380	13,852	0.22	0.01	657.23	8,005	54,514
Citibank Taiwan Ltd.	2,724,146	2,040,523	610	24,767	10,092,626	9,762,722	18,105,236	89,222	0.53	0.13	470.93	75,313	285,413
Taiwan Business Bank	174,913	96,538	347	901	272,949	297,925	903,710	1,469	0.05	0.01	305.00	1,147	7,012
Standard Chartered Bank (Taiwan)	286,866	182,064	3,539	4,168	905,197	439,579	1,610,993	3,521	0.23	0.00	878.53	2,509	23,053
Taichung Commercial Bank	161,288	80,778	1,446	7,893	206,553	44,353	585,624	302	0.10	0.01	2,208.19	1,743	9,653
HSBC Bank(Taiwan) Ltd.	693,281	465,393	9,362	5,230	1,795,843	1,395,609	6,637,998	18,142	0.24	0.00	1,405.85	8,846	42,607
Hwatai Bank	8,947	4,911	17	23	7,556	2,195	46,392	0	0.44	0.41	397.64	0	161
Shin Kong Commercial Bank	1,059,510	605,105	10,261	8,564	1,590,606	2,495,253	4,432,885	4,353	0.14	0.00	289.51	7,768	42,673
Sunny Bank	116,798	57,571	1,043	1,056	161,701	132,353	393,948	77	0.35	0.01	660.30	0	4,607
Cota Commercial Bank	19,779	12,931	258	78	26,152	15,491	128,574	38	0.14	0.00	4,749.00	44	716
Union Bank of Taiwan	2,679,668	1,580,798	83,590	17,246	5,848,055	5,807,965	14,385,082	42,143	0.14	0.00	200.15	14,249	91,499
Far Eastern International Bank	1,438,072	987,088	12,088	9,146	3,554,331	4,392,492	4,341,929	98,389	0.33	0.08	102.32	10,403	72,352
Yuanta Bank	1,204,345	558,744	6,136	9,915	1,148,611	3,685,794	4,460,839	17,781	0.08	0.00	782.95	5,726	32,744
Bank Sinopac	2,289,131	1,239,017	17,427	28,015	3,775,389	5,115,566	10,649,894	71,347	0.12	0.00	716.44	14,143	96,454
E. Sun Commercial Bank, Ltd.	7,069,476	4,745,873	77,963	49,984	12,921,674	36,736,727	43,156,487	248,208	0.16	0.00	464.31	47,558	322,142
Cosmos Bank, Taiwan	380,273	185,418	1,287	1,740	1,168,849	1,015,377	1,123,405	6,188	0.96	0.63	152.88	5,885	42,547
DBS Bank(Taiwan)Ltd.	674,920	351,929	8,984	6,369	1,272,891	2,508,087	4,104,759	20,371	0.44	0.00	515.21	9,495	65,945
Taishin International Bank	6,467,760	4,419,399	62,726	38,449	10,174,868	25,937,463	35,623,004	101,477	0.13	0.01	982.75	24,611	160,149
ErTie Commercial Bank	124,816	54,518	546	296	165,125	1,209,271	371,304	313	0.19	0.03	397.70	0	4,283
Chinatrust Commercial Bank	8,857,022	5,613,050	112,489	50,386	15,920,749	48,057,108	55,971,336	540,336	0.08	0.00	391.63	76,844	523,073
Taiwan Rakuten Card, Inc.	491,788	203,869	2,011	4,547	598,202	646,265	811,997	5,004	1.98	0.98	175.33	805	5,729
American Express International Inc.	185,146	120,108	3,681	1,928	280,676	0	5,562,883	1,143	0.13	0.00	718.74	1,061	39,451
Total	60,465,096	38,265,105	1,037,772	443,245	105,472,830	230,808,842	327,611,253	1,607,639	0.17	0.02	524.94	422,687	2,606,576

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.