

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 August		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	252,561	123,949	2,335	1,309	166,069	98,753	963,733	519	0.12	0.07	995.29	226	3,600
Land Bank of Taiwan	333,819	142,661	2,118	5,554	334,335	103,788	893,039	591	0.21	0.21	905.81	2,232	15,802
Taiwan Cooperative Bank	676,350	393,981	7,328	5,032	827,753	1,442,686	3,954,093	1,468	0.12	0.11	490.81	3,767	35,626
First Commercial Bank	1,541,350	933,620	17,159	9,910	1,621,376	2,020,235	6,735,511	8,250	0.16	0.00	950.55	5,883	47,012
Hua Nan Commercial Bank	1,106,881	864,169	9,587	10,186	1,039,964	4,826,714	5,066,594	1,603	0.17	0.00	359.95	0	25,192
Chang Hwa Commercial Bank	616,357	295,353	7,381	4,497	329,823	991,773	1,997,832	1,186	0.16	0.00	590.04	2,194	12,922
The Shanghai Commercial & Savings Bank	478,292	208,888	3,735	3,027	603,942	1,696,653	1,818,136	5,315	0.18	0.15	1,079.66	3,150	20,802
Taipei Fubon Bank	7,011,088	4,950,148	275,787	61,237	7,366,759	31,407,089	46,769,887	109,479	0.11	0.00	1,356.07	36,440	229,994
Cathay United Bank	7,193,539	4,424,528	129,302	3,344,037	18,994,422	32,800,372	55,997,945	227,714	0.15	0.00	1,449.29	55,227	396,970
Bank of Kaohsiung	10,169	4,586	62	4,878	14,854	527	187,401	63	0.44	0.44	209.28	150	1,146
Mega International Commercial Bank	1,146,053	664,070	7,683	5,157	1,750,500	3,669,997	4,461,138	14,186	0.24	0.01	647.96	8,002	62,516
Citibank Taiwan Ltd.	19,546	11,816	281	12,031	0	0	5,930,368	14,093	0.10	0.00	828.88	0	285,413
Taiwan Business Bank	174,330	96,611	401	984	271,350	272,049	930,450	1,616	0.03	0.02	310.85	1,222	8,234
Standard Chartered Bank (Taiwan)	289,991	185,044	8,490	4,957	898,757	434,800	1,730,513	4,126	0.20	0.00	919.49	5,732	28,785
Taichung Commercial Bank	162,173	80,959	1,554	755	205,135	45,878	687,166	249	0.10	0.00	2,149.33	1,150	10,803
HSBC Bank(Taiwan) Ltd.	696,780	466,007	9,203	5,704	1,807,393	1,394,841	7,312,026	20,922	0.24	0.00	1,401.70	6,004	48,611
Hwatai Bank	8,954	4,908	26	19	7,374	2,344	48,070	0	0.42	0.39	607.88	0	161
Shin Kong Commercial Bank	1,066,543	609,357	15,057	8,024	1,578,578	2,478,274	4,605,137	5,607	0.17	0.01	291.76	5,287	47,962
Sunny Bank	117,030	57,975	1,138	1,137	164,442	135,889	444,265	201	0.52	0.06	480.01	0	4,607
Cota Commercial Bank	19,866	12,959	243	92	26,260	16,303	131,504	34	0.20	0.00	4,129.39	118	834
Union Bank of Taiwan	2,738,513	1,634,520	78,297	19,452	5,937,228	5,957,825	15,927,985	46,339	0.13	0.00	209.59	15,761	107,260
Far Eastern International Bank	1,439,779	992,207	12,082	10,425	3,489,930	4,289,264	4,594,663	109,093	0.31	0.06	102.42	11,376	83,728
Yuanta Bank	1,206,042	559,749	7,595	11,036	1,135,022	3,681,466	4,981,935	16,881	0.08	0.00	822.48	4,999	37,743
Bank Sinopac	2,299,030	1,249,927	18,250	8,068	3,762,674	5,063,314	11,930,702	73,705	0.13	0.00	694.10	14,947	111,401
E. Sun Commercial Bank, Ltd.	7,110,303	4,769,596	97,453	56,626	12,885,422	34,125,276	44,234,804	266,032	0.17	0.00	435.85	47,626	369,768
Cosmos Bank, Taiwan	379,961	184,952	1,404	1,808	1,187,307	1,000,642	1,273,135	7,558	0.96	0.64	154.07	9,389	51,936
DBS Bank(Taiwan)Ltd.	3,359,924	2,410,222	23,432	46,080	9,213,624	12,084,244	13,889,473	73,132	1.05	0.58	230.24	28,532	94,477
Taishin International Bank	6,491,107	4,448,555	67,457	44,110	10,138,885	25,362,693	38,792,215	114,854	0.14	0.01	998.72	25,329	185,478
ErTie Commercial Bank	125,215	54,750	666	306	163,049	1,228,174	390,147	335	0.24	0.06	400.12	0	4,283
Chinatrust Commercial Bank	8,913,314	5,672,226	111,593	55,301	15,991,838	45,155,699	60,460,178	569,058	0.08	0.00	382.81	65,998	589,071
Taiwan Rakuten Card, Inc.	493,491	203,690	3,083	3,933	605,429	650,028	945,299	5,344	2.08	1.05	163.34	651	6,380
American Express International Inc.	186,766	121,962	3,813	2,193	286,272	0	5,641,475	690	0.16	0.00	683.52	2,005	41,456
Total	57,665,117	36,833,945	923,995	3,747,865	102,805,766	222,437,590	353,726,819	1,700,243	0.21	0.05	470.76	363,397	2,969,973

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.