

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2023 September

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	Delinquency Ratio(3 months to 6 months) (%)	Delinquency Ratio (over 6 months) (%)	Coverage Ratio (%)	Monthly Write-off Amount	Annual Write-off Amount
Bank of Taiwan	254,563	124,872	2,650	1,027	166,906	79,208	846,298	377	0.08	0.04	1,419.18	513	4,113
Land Bank of Taiwan	330,700	141,433	2,105	5,417	336,223	95,791	754,562	504	0.14	0.13	1,289.54	2,430	18,232
Taiwan Cooperative Bank	679,558	394,291	7,170	4,091	840,124	1,306,139	3,791,716	1,753	0.16	0.15	481.44	3,744	39,370
First Commercial Bank	1,546,869	934,918	15,760	10,378	1,628,395	2,137,631	5,896,847	9,809	0.17	0.00	924.66	6,146	53,158
Hua Nan Commercial Bank	1,084,218	839,436	9,247	30,370	1,077,293	4,828,304	4,789,606	1,166	0.06	0.00	518.69	16,993	42,185
Chang Hwa Commercial Bank	621,784	291,106	8,357	4,080	339,120	942,939	1,831,148	936	0.11	0.00	772.49	1,621	14,543
The Shanghai Commercial & Savings Bank	480,219	210,083	3,322	2,240	617,619	1,752,900	1,653,208	4,458	0.19	0.11	1,044.27	4,250	25,052
Taipei Fubon Bank	7,114,866	5,168,476	135,569	31,791	7,860,561	31,683,013	43,800,919	95,563	0.11	0.00	1,339.82	35,903	265,897
Cathay United Bank	7,181,064	4,494,980	58,547	71,022	19,167,399	31,173,910	45,150,953	209,752	0.16	0.00	1,428.34	60,450	457,420
Bank of Kaohsiung	10,104	4,527	20	85	13,763	658	227,105	83	0.35	0.35	206.30	253	1,399
Mega International Commercial Bank	1,147,539	662,799	6,221	4,735	1,781,426	3,348,061	4,265,630	14,144	0.26	0.02	557.71	8,002	70,518
Citibank Taiwan Ltd.	19,658	11,891	578	583	0	0	424,956	385	0.06	0.00	351.80	0	285,413
Taiwan Business Bank	174,075	96,257	460	715	276,477	252,292	906,910	1,059	0.03	0.02	307.64	1,279	9,513
Standard Chartered Bank (Taiwan)	291,095	186,740	6,728	4,720	902,953	447,366	1,667,525	3,920	0.22	0.00	867.00	2,642	31,427
Taichung Commercial Bank	163,006	80,920	1,450	675	208,005	49,835	599,109	135	0.14	0.01	1,785.93	1,083	11,886
HSBC Bank(Taiwan) Ltd.	700,273	467,317	8,884	5,391	1,814,502	1,383,479	6,725,715	19,279	0.23	0.00	1,416.02	6,063	54,674
Hwatai Bank	8,960	4,927	22	16	7,706	2,040	45,016	0	0.44	0.44	611.42	0	161
Shin Kong Commercial Bank	1,069,800	606,257	10,947	7,690	1,613,589	2,491,079	4,034,641	4,700	0.17	0.02	287.86	6,939	54,901
Sunny Bank	117,119	58,056	884	931	164,215	132,184	391,770	198	0.28	0.02	675.17	2,981	7,588
Cota Commercial Bank	20,000	12,951	255	83	27,860	16,191	137,125	38	0.32	0.00	3,472.71	158	992
Union Bank of Taiwan	2,776,618	1,688,037	54,395	16,290	5,931,042	6,233,851	16,189,382	38,105	0.14	0.00	216.22	15,913	123,173
Far Eastern International Bank	1,362,893	979,979	7,722	84,658	3,818,297	4,336,050	4,133,814	93,512	0.29	0.07	102.36	12,772	96,500
Yuanta Bank	1,207,068	559,829	6,076	8,163	1,156,142	3,672,757	4,356,109	16,024	0.08	0.00	826.27	5,902	43,645
Bank Sinopac	2,269,014	1,245,824	16,531	46,296	3,767,004	5,050,516	10,669,788	62,995	0.13	0.00	683.13	14,451	125,852
E. Sun Commercial Bank, Ltd.	7,140,978	4,789,387	88,999	58,324	13,054,955	32,748,509	40,968,327	237,548	0.19	0.00	411.74	44,869	414,637
Cosmos Bank, Taiwan	379,745	182,038	1,270	1,569	1,185,020	984,109	1,122,860	6,900	1.06	0.72	149.92	5,731	57,667
DBS Bank(Taiwan)Ltd.	3,355,321	2,362,915	14,358	47,783	9,114,567	12,277,660	18,271,218	89,507	0.84	0.29	372.47	8,330	102,807
Taishin International Bank	6,502,814	4,478,662	60,994	49,287	10,230,614	24,784,891	35,476,018	110,372	0.15	0.01	961.62	26,722	212,200
EnTie Commercial Bank	125,589	55,201	624	294	163,029	1,231,455	387,283	277	0.32	0.08	393.83	0	4,283
Chinatrust Commercial Bank	8,974,881	5,686,619	98,168	36,601	15,990,343	42,165,776	54,208,116	504,635	0.10	0.00	384.87	65,888	654,959
Taiwan Rakuten Card, Inc.	495,488	198,997	2,969	2,496	587,929	668,724	840,673	5,176	2.03	1.04	174.96	850	7,230
American Express International Inc.	187,954	122,981	3,392	2,204	296,505	0	5,780,838	970	0.16	0.00	672.69	2,827	44,283
Total	57,793,833	37,142,706	634,674	540,005	104,139,583	216,277,318	320,345,185	1,534,260	0.20	0.03	499.37	365,705	3,335,678

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.