

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2023 October

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	256,112	125,517	2,224	1,075	164,425	60,702	963,592	509	0.10	0.03	1,283.72	518	4,631
Land Bank of Taiwan	328,035	141,869	1,708	4,761	340,035	93,712	924,728	770	0.22	0.21	989.71	1,506	19,738
Taiwan Cooperative Bank	681,414	395,525	6,109	4,358	841,279	1,185,864	3,919,669	1,703	0.14	0.12	511.37	5,958	45,328
First Commercial Bank	1,551,574	939,323	13,999	9,596	1,605,253	2,227,250	7,075,551	7,925	0.18	0.00	917.77	6,633	59,791
Hua Nan Commercial Bank	1,077,414	837,667	8,857	13,716	1,075,030	4,660,364	5,327,935	1,596	0.12	0.00	393.16	0	42,185
Chang Hwa Commercial Bank	624,581	289,697	5,908	4,318	338,568	860,505	2,068,588	1,316	0.18	0.00	597.42	2,152	16,695
The Shanghai Commercial & Savings Bank	476,921	211,582	3,173	7,356	619,421	1,785,943	1,756,161	5,434	0.19	0.14	1,012.96	2,823	27,875
Taipei Fubon Bank	7,078,688	5,293,318	117,529	153,707	8,208,304	32,231,362	50,789,467	112,572	0.12	0.00	1,286.34	37,835	303,732
Cathay United Bank	7,179,282	4,552,124	53,914	55,696	19,070,715	30,493,578	56,037,245	244,065	0.17	0.00	1,404.38	58,365	515,785
Bank of Kaohsiung	10,048	4,501	12	68	13,943	743	198,231	96	0.41	0.41	204.42	1	1,400
Mega International Commercial Bank	1,148,937	661,619	6,094	4,696	1,750,125	3,149,547	4,471,470	14,263	0.26	0.03	566.01	9,816	80,334
Citibank Taiwan Ltd.	19,894	12,242	433	154	0	0	404,341	211	0.01	0.00	229.67	0	285,413
Taiwan Business Bank	173,199	96,652	317	1,193	274,434	232,653	918,908	1,507	0.05	0.03	296.85	1,025	10,538
Standard Chartered Bank (Taiwan)	290,552	188,404	4,261	4,258	908,904	509,060	1,874,466	3,917	0.22	0.00	874.50	2,886	34,313
Taichung Commercial Bank	163,792	80,933	1,482	765	210,635	48,906	656,380	295	0.13	0.00	1,678.52	1,240	13,126
HSBC Bank(Taiwan) Ltd.	703,248	467,049	8,216	5,241	1,848,947	1,443,650	7,592,773	26,024	0.26	0.00	1,296.75	8,898	63,572
Hwatai Bank	8,964	4,902	11	7	7,702	2,188	44,319	0	0.13	0.00	777.82	231	392
Shin Kong Commercial Bank	1,072,537	606,302	9,905	7,168	1,617,114	2,549,147	5,192,895	7,793	0.18	0.01	291.84	7,458	62,359
Sunny Bank	116,912	57,887	683	1,284	167,092	126,004	428,052	166	0.23	0.00	880.06	0	7,588
Cota Commercial Bank	20,063	12,952	188	85	28,079	16,183	126,638	41	0.20	0.00	4,360.77	289	1,281
Union Bank of Taiwan	2,810,122	1,719,939	50,618	17,114	6,124,832	6,102,124	16,405,958	37,371	0.14	0.00	220.60	17,835	141,008
Far Eastern International Bank	1,359,375	978,736	8,441	12,003	3,485,533	4,744,938	4,948,591	89,657	0.30	0.07	102.40	9,759	106,259
Yuanta Bank	1,205,265	559,535	4,971	10,887	1,148,818	3,619,211	5,014,494	21,166	0.08	0.00	835.72	5,029	48,674
Bank Sinopac	2,201,759	1,250,898	13,687	80,775	3,795,814	4,982,900	12,075,671	76,662	0.14	0.00	652.10	14,122	139,974
E. Sun Commercial Bank, Ltd.	7,194,670	4,784,222	117,351	63,659	13,020,537	30,408,604	44,643,628	274,594	0.20	0.01	391.64	46,414	461,051
Cosmos Bank, Taiwan	379,243	181,098	1,056	1,653	1,188,282	978,590	1,240,856	7,523	1.14	0.74	151.17	9,124	66,791
DBS Bank(Taiwan)Ltd.	3,344,604	2,326,603	11,728	41,425	8,766,320	13,200,091	22,802,156	113,783	0.70	0.04	420.75	140,495	243,302
Taishin International Bank	6,494,988	4,500,599	59,703	67,529	10,312,453	25,137,417	42,514,318	129,196	0.16	0.01	909.08	24,054	236,254
EnTie Commercial Bank	125,915	55,556	577	288	162,614	1,247,425	392,441	344	0.38	0.16	389.28	0	4,283
Chinatrust Commercial Bank	9,006,349	5,725,300	97,186	65,718	16,353,092	39,712,833	63,733,253	577,105	0.11	0.00	379.81	85,523	740,482
Taiwan Rakuten Card, Inc.	497,267	198,145	3,316	2,454	622,000	672,898	964,401	6,557	2.12	1.07	172.58	745	7,975
American Express International Inc.	188,237	123,806	3,202	2,919	290,162	0	5,925,502	1,407	0.16	0.00	647.29	1,694	45,977
Total	57,789,961	37,384,502	616,859	645,926	104,360,462	212,484,392	371,432,678	1,765,568	0.20	0.02	504.92	502,428	3,838,106

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.