

## Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2023 November

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	257,196	125,458	2,339	3,117	165,425	44,009	930,779	498	0.07	0.01	1,871.55	785	5,416
Land Bank of Taiwan	325,312	145,283	2,147	5,089	333,772	93,058	861,149	588	0.16	0.15	1,369.93	2,366	22,104
Taiwan Cooperative Bank	684,850	397,960	7,590	4,316	850,881	1,062,826	3,966,508	1,647	0.17	0.14	472.11	5,066	50,394
First Commercial Bank	1,556,110	943,752	13,639	9,355	1,562,746	2,308,577	6,669,709	7,852	0.19	0.00	865.62	6,329	66,120
Hua Nan Commercial Bank	1,072,238	833,031	6,396	9,792	1,083,668	4,515,351	5,029,755	1,785	0.18	0.00	344.88	0	42,185
Chang Hwa Commercial Bank	625,692	290,765	4,637	4,767	353,156	785,879	2,083,339	1,095	0.20	0.00	581.97	1,982	18,677
The Shanghai Commercial & Savings Bank	478,169	213,067	2,826	2,460	617,340	1,847,525	1,827,795	5,791	0.19	0.14	975.81	4,087	31,962
Taipei Fubon Bank	7,167,873	5,416,399	115,618	26,433	8,584,964	33,056,802	53,374,677	110,451	0.13	0.00	1,280.56	42,281	346,013
Cathay United Bank	7,188,709	4,599,971	52,053	42,626	18,883,374	30,505,735	56,872,096	248,740	0.19	0.00	1,339.28	59,248	575,033
Bank of Kaohsiung	9,985	4,492	9	95	14,286	688	217,705	115	0.38	0.38	210.67	0	1,400
Mega International Commercial Bank	1,149,739	661,070	6,006	5,204	1,749,118	2,929,658	4,469,582	14,433	0.25	0.01	617.26	12,003	92,337
Citibank Taiwan Ltd.	19,961	12,558	254	222	0	0	445,967	97	0.05	0.00	196.22	0	285,413
Taiwan Business Bank	172,401	96,943	380	1,178	274,497	210,985	923,087	1,564	0.04	0.03	300.57	1,635	12,173
Standard Chartered Bank (Taiwan)	289,327	188,513	3,206	3,737	901,546	558,816	1,794,797	3,934	0.20	0.00	878.76	3,717	38,030
Taichung Commercial Bank	164,602	81,269	1,722	1,019	211,465	51,937	648,958	227	0.13	0.00	1,600.67	1,795	14,921
HSBC Bank(Taiwan) Ltd.	706,623	467,810	8,208	4,833	1,841,916	1,479,291	7,496,633	22,088	0.26	0.00	1,253.23	5,978	69,550
Hwatai Bank	8,958	4,889	18	24	7,295	2,282	43,788	0	0.21	0.00	784.75	0	392
Shin Kong Commercial Bank	1,072,721	606,358	7,597	7,413	1,625,500	2,523,478	4,596,306	5,237	0.18	0.02	297.92	7,098	69,457
Sunny Bank	116,675	57,711	723	1,175	173,510	121,925	430,615	121	0.39	0.02	619.74	0	7,588
Cota Commercial Bank	20,124	13,038	228	131	28,616	17,162	137,002	33	0.24	0.00	3,532.18	173	1,454
Union Bank of Taiwan	2,842,482	1,749,789	50,263	17,903	6,213,702	6,080,012	16,330,023	44,470	0.14	0.00	240.61	16,967	157,975
Far Eastern International Bank	1,355,053	977,431	8,650	13,009	3,484,991	4,774,879	4,554,394	98,863	0.33	0.08	102.44	11,848	118,107
Yuanta Bank	1,203,661	561,369	5,172	10,906	1,148,586	3,662,076	4,916,380	18,717	0.08	0.00	839.29	6,018	54,692
Bank Sinopac	2,204,769	1,257,760	14,100	11,054	3,771,708	5,125,196	11,687,531	69,375	0.15	0.00	617.01	16,585	156,559
E. Sun Commercial Bank, Ltd.	7,202,986	4,800,532	88,857	80,541	13,095,873	28,048,840	43,296,698	268,651	0.22	0.01	378.29	47,282	508,333
Cosmos Bank, Taiwan	378,701	180,043	1,097	1,729	1,188,017	979,087	1,230,284	7,487	1.11	0.79	149.47	7,758	74,549
DBS Bank(Taiwan)Ltd.	3,327,649	2,277,962	11,584	44,577	8,517,539	13,574,826	21,868,949	124,559	0.86	0.02	358.64	50,679	293,981
Taishin International Bank	6,500,524	4,538,190	58,890	53,354	10,343,177	25,025,633	40,810,812	127,096	0.17	0.01	868.30	27,817	264,071
EnTie Commercial Bank	126,222	56,011	568	286	159,695	1,259,264	392,291	350	0.18	0.03	494.49	4,713	8,996
Chinatrust Commercial Bank	9,043,746	5,755,575	90,561	53,164	16,292,482	36,510,312	61,886,475	547,578	0.13	0.00	357.51	90,531	831,013
Taiwan Rakuten Card, Inc.	499,715	200,259	3,601	2,522	625,286	688,995	947,998	6,293	2.23	1.13	164.59	845	8,820
American Express International Inc.	188,767	124,343	2,988	2,458	290,773	0	5,932,708	954	0.12	0.00	782.50	9,452	55,429
Total	57,961,540	37,639,601	571,927	424,489	104,394,904	207,845,104	366,674,790	1,740,689	0.22	0.02	486.70	445,038	4,283,144

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.