

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2023 December

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	257,755	127,999	1,226	973	168,649	42,146	950,135	447	0.11	0.04	1,216.40	295	5,711
Land Bank of Taiwan	323,193	146,961	1,666	3,904	338,242	89,982	908,395	663	0.16	0.14	1,252.13	1,809	23,913
Taiwan Cooperative Bank	686,446	399,446	6,172	4,730	847,417	956,592	4,103,770	1,534	0.18	0.15	469.28	5,403	55,797
First Commercial Bank	1,560,245	945,372	13,362	9,468	1,523,827	2,256,626	6,372,982	7,667	0.20	0.00	780.30	6,446	72,566
Hua Nan Commercial Bank	1,065,641	827,085	4,946	10,077	1,103,157	4,503,545	5,111,855	1,783	0.06	0.00	522.85	18,351	60,536
Chang Hwa Commercial Bank	624,491	291,323	2,021	4,277	350,681	764,356	1,974,295	984	0.11	0.00	877.27	2,340	21,017
The Shanghai Commercial & Savings Bank	478,714	213,526	1,836	2,282	631,372	1,848,007	1,665,235	4,896	0.17	0.14	982.29	4,075	36,037
Taipei Fubon Bank	7,214,481	5,491,815	67,767	21,159	9,134,105	32,897,882	48,807,127	111,884	0.12	0.00	1,380.53	54,636	400,649
Cathay United Bank	7,197,714	4,627,948	44,159	35,154	19,232,220	28,724,100	50,460,900	237,545	0.21	0.00	1,311.34	69,713	644,746
Bank of Kaohsiung	9,929	4,513	17	177	14,493	683	178,806	66	0.50	0.50	191.49	0	1,400
Mega International Commercial Bank	1,151,100	656,976	5,923	4,562	1,767,631	2,990,301	4,558,137	14,093	0.23	0.01	658.26	12,000	104,337
Citibank Taiwan Ltd.	20,146	12,679	317	207	0	0	431,746	49	0.04	0.00	591.21	0	285,413
Taiwan Business Bank	171,876	96,384	332	857	276,940	189,961	934,221	1,286	0.05	0.03	299.57	1,245	13,418
Standard Chartered Bank (Taiwan)	287,975	187,961	2,967	3,959	916,189	585,001	1,741,718	4,293	0.22	0.00	821.75	3,842	41,872
Taichung Commercial Bank	165,119	81,647	1,169	732	212,570	51,784	615,793	314	0.14	0.00	1,558.94	1,033	15,954
HSBC Bank(Taiwan) Ltd.	708,622	468,143	6,446	4,447	1,864,068	1,428,977	7,201,118	19,357	0.28	0.00	1,213.83	7,966	77,516
Hwatai Bank	8,962	4,848	14	10	6,872	2,349	48,271	0	0.35	0.00	751.23	0	392
Shin Kong Commercial Bank	1,071,408	600,640	5,694	7,007	1,654,083	2,461,083	4,085,684	6,018	0.18	0.01	311.08	8,693	78,150
Sunny Bank	116,723	57,097	983	1,070	169,841	118,178	416,963	125	0.19	0.01	705.44	3,280	10,868
Cota Commercial Bank	19,671	13,057	193	115	29,733	16,524	139,579	12	0.13	0.00	4,786.11	186	1,640
Union Bank of Taiwan	2,866,981	1,775,992	41,593	17,094	6,172,079	6,001,096	16,678,253	44,394	0.14	0.00	246.05	17,867	175,842
Far Eastern International Bank	1,352,688	976,323	6,211	8,698	3,556,231	4,585,576	4,293,243	101,444	0.32	0.07	102.46	13,716	131,823
Yuanta Bank	1,204,740	561,123	4,993	7,674	1,169,753	3,709,751	4,670,191	16,831	0.08	0.00	873.95	4,760	59,452
Bank Sinopac	2,208,497	1,259,221	13,235	9,405	3,794,251	5,067,634	11,284,524	72,826	0.13	0.00	664.45	18,997	175,556
E. Sun Commercial Bank, Ltd.	7,230,723	4,804,427	94,543	66,806	13,267,691	25,588,953	43,031,114	260,728	0.22	0.02	358.10	48,497	556,830
Cosmos Bank, Taiwan	370,587	178,762	988	9,205	1,204,136	1,014,100	1,219,144	7,245	1.10	0.79	148.01	8,105	82,654
DBS Bank(Taiwan)Ltd.	3,319,120	2,230,905	9,274	32,281	8,623,439	13,351,048	20,413,620	116,024	1.01	0.02	335.20	62,763	356,744
Taishin International Bank	6,500,585	4,557,884	49,320	49,259	10,514,032	24,227,289	36,643,260	125,876	0.17	0.01	866.09	36,833	300,904
EnTie Commercial Bank	126,562	56,268	514	250	161,805	1,273,999	404,434	379	0.23	0.04	176.25	0	8,996
Chinatrust Commercial Bank	9,104,306	5,787,166	97,753	37,193	16,514,969	34,043,990	59,474,418	547,832	0.15	0.00	342.14	107,748	938,761
Taiwan Rakuten Card, Inc.	502,268	201,067	3,230	2,397	639,946	692,471	927,977	5,862	2.05	1.00	186.09	778	9,598
American Express International Inc.	188,753	124,640	2,904	2,918	296,628	0	5,921,101	1,056	0.11	0.00	134.47	4,141	59,570
Total	58,116,021	37,769,198	491,768	358,347	106,157,050	199,483,984	345,668,009	1,713,513	0.24	0.02	476.75	525,518	4,808,662

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.