

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2024 February

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	259,117	127,339	1,117	829	163,747	42,133	822,889	239	0.10	0.04	1,243.12	457	1,513
Land Bank of Taiwan	319,164	146,703	1,220	3,569	330,585	79,993	770,960	278	0.24	0.19	1,003.56	1,898	3,492
Taiwan Cooperative Bank	687,309	397,510	4,318	4,635	979,624	717,099	3,622,671	1,399	0.18	0.16	468.40	4,860	10,573
First Commercial Bank	1,574,030	951,249	16,126	10,888	1,385,850	2,171,872	5,887,991	4,947	0.19	0.00	779.86	7,389	14,660
Hua Nan Commercial Bank	1,070,687	827,852	8,297	6,762	1,052,864	4,281,828	4,488,534	1,143	0.17	0.00	323.89	0	0
Chang Hwa Commercial Bank	623,628	285,607	8,760	8,352	348,053	653,102	1,817,155	759	0.19	0.00	663.53	1,999	3,978
The Shanghai Commercial & Savings Bank	479,575	213,231	1,910	2,432	643,623	1,855,204	1,535,427	4,075	0.30	0.20	618.81	-45	4,134
Taipei Fubon Bank	7,311,101	5,580,767	57,859	19,551	9,310,986	32,833,348	42,580,200	68,891	0.13	0.00	1,421.33	51,009	105,472
Cathay United Bank	7,222,583	4,663,895	39,698	27,137	17,347,200	24,748,545	50,000,910	150,241	0.22	0.00	1,295.88	77,200	151,761
Bank of Kaohsiung	9,856	4,390	19	60	14,744	527	139,391	43	0.87	0.72	180.16	34	34
Mega International Commercial Bank	1,155,406	655,549	5,433	4,744	1,703,891	2,894,339	4,013,203	12,800	0.24	0.01	637.70	8,059	19,015
Citibank Taiwan Ltd.	20,418	12,683	244	172	0	0	295,569	0	0.09	0.00	264.75	0	0
Taiwan Business Bank	169,229	95,343	370	1,087	279,756	146,843	851,714	918	0.34	0.06	232.14	0	0
Standard Chartered Bank (Taiwan)	284,612	185,856	3,119	4,162	899,476	611,473	1,608,132	2,924	0.19	0.00	854.65	4,779	8,311
Taichung Commercial Bank	167,145	82,017	1,481	619	210,726	45,793	561,788	239	0.17	0.00	1,250.67	1,313	3,230
HSBC Bank(Taiwan) Ltd.	722,157	475,203	10,125	6,391	1,853,924	1,408,414	6,885,212	11,341	0.30	0.00	1,099.19	7,492	17,546
Hwatai Bank	9,024	4,855	15	12	7,978	2,473	44,158	0	0.39	0.00	765.06	0	0
Shin Kong Commercial Bank	1,076,313	600,903	7,853	5,086	1,660,570	2,224,945	3,925,840	3,249	0.20	0.02	338.71	7,637	15,166
Sunny Bank	117,858	57,119	1,191	1,006	174,135	122,825	392,593	124	0.55	0.02	330.86	0	0
Cota Commercial Bank	20,100	13,216	318	81	29,956	16,763	133,485	16	0.17	0.00	4,407.05	199	266
Union Bank of Taiwan	2,930,343	1,824,889	44,252	15,550	6,116,619	5,769,455	15,251,488	26,898	0.12	0.00	267.02	16,854	33,644
Far Eastern International Bank	1,353,010	968,101	5,557	6,196	3,510,004	4,490,910	4,306,401	67,969	0.28	0.03	103.51	11,113	23,654
Yuanta Bank	1,205,676	559,391	4,452	6,707	1,112,351	3,491,424	4,152,557	11,394	0.08	0.00	932.48	5,501	11,204
Bank Sinopac	2,222,178	1,261,613	11,839	6,653	3,781,390	4,943,560	10,210,409	47,894	0.13	0.00	641.33	15,460	31,472
E. Sun Commercial Bank, Ltd.	7,231,571	4,814,216	61,083	56,691	13,145,624	22,005,993	40,695,584	179,862	0.22	0.03	318.63	46,857	94,022
Cosmos Bank, Taiwan	370,790	176,740	1,550	1,580	1,191,424	972,518	1,058,196	4,370	1.18	0.79	166.45	8,346	17,997
DBS Bank(Taiwan)Ltd.	3,766,185	2,126,704	178,847	266,862	8,504,503	13,182,627	19,113,946	83,047	0.88	0.01	350.80	108,216	181,554
Taishin International Bank	6,504,420	4,602,442	47,873	43,855	10,490,463	22,391,090	36,870,328	80,080	0.19	0.01	780.05	34,509	67,256
EnTie Commercial Bank	127,086	56,141	436	218	157,664	1,282,471	392,141	143	0.30	0.13	224.35	0	0
Chinatrust Commercial Bank	9,163,099	5,809,849	72,034	36,580	16,396,791	27,487,122	53,370,095	384,207	0.20	0.00	328.69	129,109	231,165
Taiwan Rakuten Card, Inc.	503,892	202,541	1,964	2,448	654,636	678,844	804,766	3,678	2.29	1.07	177.90	706	1,561
American Express International Inc.	188,936	124,654	2,422	2,171	286,230	0	5,231,278	1,081	0.19	0.00	608.96	2,787	3,795
Total	58,866,498	37,908,568	601,782	553,086	103,745,387	181,533,533	321,835,011	1,154,249	0.25	0.02	477.08	553,738	1,056,475

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.