

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

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	2024 March		Coverage Ratio (%)	Monthly Write-off Amount	Annual Write-off Amount
									Delinquency Ratio(3 months to 6 months) (%)	Delinquency Ratio (over 6 months) (%)			
Bank of Taiwan	259,957	127,151	1,624	1,067	166,457	40,723	845,784	496	0.17	0.11	744.82	299	1,812
Land Bank of Taiwan	317,616	147,260	1,777	3,647	325,560	77,723	793,300	518	0.38	0.36	724.53	1,806	5,298
Taiwan Cooperative Bank	690,593	398,030	7,014	6,367	927,538	614,154	3,843,879	1,964	0.19	0.17	467.66	5,369	15,942
First Commercial Bank	1,537,657	962,672	18,133	54,930	1,313,605	2,100,648	6,524,366	6,402	0.20	0.00	877.38	7,342	22,002
Hua Nan Commercial Bank	1,074,125	831,731	14,108	7,786	1,087,064	4,049,712	4,971,634	1,481	0.08	0.00	434.33	16,523	16,523
Chang Hwa Commercial Bank	635,350	292,145	17,928	7,965	342,729	594,094	1,837,607	905	0.13	0.00	863.27	1,399	5,377
The Shanghai Commercial & Savings Bank	478,309	213,379	2,481	4,643	627,080	1,879,173	1,704,846	5,352	0.28	0.22	620.92	6,742	10,876
Taipei Fubon Bank	7,346,864	5,608,654	58,321	22,558	9,179,289	32,043,194	45,910,163	101,394	0.16	0.00	1,238.36	50,494	155,966
Cathay United Bank	7,255,505	4,683,326	62,266	29,344	18,592,095	22,829,896	53,335,214	215,989	0.26	0.00	1,163.73	77,713	229,474
Bank of Kaohsiung	9,822	4,348	12	46	13,865	522	169,336	69	0.67	0.67	187.24	0	34
Mega International Commercial Bank	1,156,779	654,338	6,908	5,535	1,671,993	2,837,842	4,229,187	11,960	0.23	0.02	668.24	9,801	28,816
Citibank Taiwan Ltd.	20,417	12,861	366	435	0	0	513,287	60	0.07	0.00	175.08	0	0
Taiwan Business Bank	168,798	95,619	675	1,106	262,957	127,101	909,668	1,349	0.08	0.03	353.94	3,692	3,692
Standard Chartered Bank (Taiwan)	283,879	185,604	3,993	4,478	886,975	626,924	1,707,842	3,705	0.23	0.00	799.76	3,583	11,894
Taichung Commercial Bank	168,473	82,370	1,941	687	209,529	46,880	621,414	205	0.15	0.00	1,298.49	1,442	4,672
HSBC Bank(Taiwan) Ltd.	725,382	478,201	12,296	9,071	1,837,384	1,397,785	7,547,747	17,302	0.29	0.00	1,118.87	10,154	27,700
Hwatai Bank	9,022	4,843	15	17	7,295	2,369	43,856	0	0.39	0.00	446.99	0	0
Shin Kong Commercial Bank	1,078,687	600,652	9,108	6,734	1,613,921	2,054,036	3,936,014	4,428	0.24	0.02	346.02	7,769	22,935
Sunny Bank	118,582	57,292	1,704	1,740	167,888	123,605	431,936	84	0.19	0.00	611.03	2,954	2,954
Cota Commercial Bank	20,377	13,314	419	107	31,385	17,132	134,735	37	0.32	0.00	3,386.18	190	456
Union Bank of Taiwan	2,878,839	1,842,928	50,343	101,847	6,164,551	5,446,975	15,856,564	38,718	0.18	0.00	257.03	17,877	51,521
Far Eastern International Bank	1,352,201	966,829	6,435	7,298	3,437,535	4,558,987	3,982,059	92,440	0.26	0.01	102.59	14,087	37,741
Yuanta Bank	1,204,361	557,563	5,990	11,232	1,137,971	3,489,551	4,572,239	17,418	0.08	0.00	978.81	7,100	18,304
Bank Sinopac	2,231,267	1,268,856	15,923	6,699	3,707,522	4,804,978	10,937,454	66,733	0.14	0.00	636.06	16,499	47,971
E. Sun Commercial Bank, Ltd.	7,253,031	4,803,284	73,614	52,154	16,317,448	20,381,728	41,778,826	247,292	0.29	0.05	277.47	46,098	140,120
Cosmos Bank, Taiwan	371,462	176,653	2,350	1,768	1,194,511	973,518	1,170,987	7,240	1.29	0.83	163.14	9,312	27,309
DBS Bank(Taiwan)Ltd.	3,730,787	2,030,599	142,622	167,233	8,422,826	12,965,014	21,519,968	120,946	0.76	0.01	389.92	107,854	289,408
Taishin International Bank	6,505,711	4,632,600	59,480	58,189	10,273,946	21,137,286	37,210,947	115,835	0.23	0.01	660.06	32,032	99,288
EnTie Commercial Bank	127,451	56,233	608	272	155,265	1,279,952	418,972	212	0.37	0.18	229.19	0	0
Chinatrust Commercial Bank	9,206,691	5,840,035	82,732	39,140	16,250,142	24,038,042	56,252,705	523,415	0.20	0.00	331.69	143,977	375,142
Taiwan Rakuten Card, Inc.	505,259	201,680	2,523	2,580	653,757	669,853	761,097	5,174	2.37	1.10	184.78	558	2,119
American Express International Inc.	189,949	125,585	3,649	2,636	287,476	0	6,062,374	970	0.18	0.00	613.91	3,649	7,444
Total	58,913,203	37,956,635	667,358	619,311	107,267,559	171,209,397	340,536,007	1,610,093	0.27	0.02	462.26	606,315	1,662,790

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.