

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 May		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	262,440	126,486	2,507	1,618	164,005	41,825	1,042,685	584	0.17	0.10	715.57	1,159	4,255
Land Bank of Taiwan	313,854	143,815	2,173	4,036	317,561	76,000	905,222	613	0.32	0.31	668.75	3,604	12,486
Taiwan Cooperative Bank	692,985	394,396	6,807	7,088	930,173	417,394	4,109,218	1,838	0.28	0.23	354.89	6,369	28,651
First Commercial Bank	1,513,430	967,881	13,805	11,794	1,299,417	2,120,408	7,174,925	6,656	0.23	0.00	754.40	6,874	35,408
Hua Nan Commercial Bank	1,078,312	844,342	10,260	8,810	1,081,396	4,179,801	5,692,817	1,813	0.21	0.00	264.44	0	16,523
Chang Hwa Commercial Bank	652,310	304,331	15,311	5,352	340,440	515,926	2,207,805	1,014	0.20	0.00	623.44	2,001	9,445
The Shanghai Commercial & Savings Bank	427,067	216,908	2,225	53,442	620,795	1,865,048	1,861,874	5,288	0.29	0.24	538.16	4,959	22,648
Taipei Fubon Bank	7,418,460	5,637,874	61,565	36,837	9,418,092	31,448,118	50,571,710	117,176	0.21	0.00	1,030.58	71,653	287,408
Cathay United Bank	7,304,437	4,738,121	66,093	28,313	18,816,256	19,675,264	59,823,672	222,526	0.30	0.00	1,063.07	97,815	411,745
Bank of Kaohsiung	9,764	4,317	23	45	13,897	451	210,882	39	0.54	0.54	182.51	245	302
Mega International Commercial Bank	1,161,627	650,489	7,861	5,458	1,637,516	2,813,723	4,530,265	13,801	0.30	0.03	510.34	9,700	48,530
Citibank Taiwan Ltd.	20,604	12,864	337	247	0	0	484,245	0	0.09	0.00	214.46	0	0
Taiwan Business Bank	168,633	95,304	679	729	260,164	95,484	999,594	1,118	0.05	0.01	292.89	1,315	6,882
Standard Chartered Bank (Taiwan)	280,873	183,245	2,983	3,686	869,918	669,184	1,765,550	3,432	0.32	0.00	724.61	4,705	20,580
Taichung Commercial Bank	170,066	82,251	1,609	1,021	211,095	47,169	677,920	268	0.18	0.00	1,188.69	917	7,685
HSBC Bank(Taiwan) Ltd.	732,201	498,009	7,382	2,512	1,959,680	1,366,296	8,099,383	3,123	0.27	0.00	1,193.64	9,631	46,064
Hwatai Bank	9,035	4,803	25	21	7,360	2,424	47,188	0	0.55	0.19	420.97	0	0
Shin Kong Commercial Bank	1,078,232	601,227	4,346	5,726	1,599,226	1,846,832	4,527,965	6,971	0.28	0.02	390.98	7,988	38,531
Sunny Bank	119,350	58,834	1,318	1,183	167,131	122,970	471,011	139	0.63	0.04	330.80	0	2,954
Cota Commercial Bank	20,725	13,590	324	133	29,814	17,129	147,021	38	0.42	0.00	2,819.49	164	1,019
Union Bank of Taiwan	2,912,389	1,876,977	42,345	22,535	6,414,050	5,194,145	16,415,751	40,205	0.23	0.00	275.18	23,809	95,228
Far Eastern International Bank	1,351,660	954,746	6,482	6,704	3,317,041	4,441,823	4,329,641	87,250	0.28	0.02	102.72	14,049	64,169
Yuanta Bank	1,202,391	555,092	6,547	10,420	1,159,672	3,311,969	4,808,707	18,431	0.08	0.00	952.60	6,912	33,517
Bank Sinopac	2,250,886	1,249,908	16,739	7,763	3,711,236	4,683,701	12,061,871	69,477	0.17	0.00	582.26	21,538	86,638
E. Sun Commercial Bank, Ltd.	7,259,717	4,799,594	82,386	63,973	17,038,376	17,303,149	45,859,476	257,917	0.31	0.08	256.07	46,234	231,736
Cosmos Bank, Taiwan	372,488	175,745	2,195	1,791	1,200,557	985,589	1,267,619	7,069	1.46	1.01	158.10	8,775	44,962
DBS Bank(Taiwan)Ltd.	3,646,355	1,962,848	449,440	491,091	8,295,260	13,291,900	22,651,599	140,506	0.67	0.02	395.62	63,675	432,991
Taishin International Bank	6,510,659	4,654,403	57,333	55,464	10,256,768	19,844,095	41,624,381	119,501	0.33	0.01	495.07	38,760	177,866
EnTie Commercial Bank	128,382	56,577	861	296	150,373	1,293,574	421,080	565	0.54	0.29	271.78	0	0
Chinatrust Commercial Bank	9,276,341	5,875,216	86,774	49,219	16,237,859	19,752,453	61,196,123	551,015	0.18	0.00	328.80	117,396	632,427
Taiwan Rakuten Card, Inc.	501,582	194,020	1,791	4,461	653,772	642,095	700,545	6,205	2.33	1.02	178.26	985	3,920
American Express International Inc.	191,823	126,433	3,822	2,893	275,464	0	6,081,204	775	0.19	0.00	532.08	4,564	14,966
Total	59,039,098	38,060,646	964,348	894,661	108,454,364	158,065,919	372,768,849	1,685,353	0.30	0.03	442.05	575,796	2,819,536

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 where 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.