

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 June		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	263,875	128,189	1,994	896	164,703	160,585	1,703,815	433	0.07	0.03	1,370.95	872	5,127
Land Bank of Taiwan	311,935	141,963	1,889	4,044	315,240	159,397	1,135,074	551	0.27	0.26	667.43	2,872	15,358
Taiwan Cooperative Bank	686,937	388,546	6,599	14,377	959,974	1,965,254	9,241,722	1,879	0.16	0.12	350.09	7,760	36,411
First Commercial Bank	1,528,844	964,480	12,391	9,292	1,236,261	3,483,676	9,908,725	6,188	0.17	0.00	766.95	7,152	42,560
Hua Nan Commercial Bank	1,075,853	843,943	6,871	7,382	1,115,191	5,379,310	9,063,093	1,384	0.08	0.00	378.35	21,946	38,469
Chang Hwa Commercial Bank	573,893	342,909	10,126	84,263	348,078	2,639,435	6,073,693	1,052	0.07	0.00	759.00	1,486	10,931
The Shanghai Commercial & Savings Bank	389,789	217,625	1,779	40,017	636,217	1,968,443	2,071,666	4,317	0.20	0.15	645.82	6,992	29,640
Taipei Fubon Bank	7,440,549	5,655,202	57,789	35,700	9,854,403	37,576,236	56,776,252	105,826	0.19	0.00	1,038.46	83,710	371,118
Cathay United Bank	7,340,148	4,772,811	59,478	23,769	19,999,410	40,989,281	91,763,399	201,957	0.22	0.00	1,035.15	101,759	513,504
Bank of Kaohsiung	9,729	4,257	12	47	13,884	386	194,019	25	0.61	0.61	169.73	27	329
Mega International Commercial Bank	1,160,597	647,619	5,848	6,878	1,689,047	3,514,960	6,926,784	13,813	0.20	0.02	559.20	10,059	58,589
Citibank Taiwan Ltd.	20,616	12,748	191	247	0	0	434,810	5	0.13	0.00	131.23	0	0
Taiwan Business Bank	168,623	95,128	565	575	267,336	224,815	1,300,706	1,290	0.05	0.00	280.61	1,967	8,849
Standard Chartered Bank (Taiwan)	279,790	181,842	2,512	3,097	877,160	925,760	2,115,100	3,029	0.32	0.00	320.23	5,662	26,242
Taichung Commercial Bank	170,780	82,430	1,308	695	215,186	46,619	655,508	170	0.19	0.00	1,166.51	2,040	9,725
HSBC Bank(Taiwan) Ltd.	734,963	490,070	6,872	4,110	2,005,095	1,568,235	9,001,262	5,164	0.25	0.00	1,195.08	8,620	54,684
Hwatai Bank	9,060	4,808	39	14	8,027	2,381	57,479	0	0.40	0.00	464.76	93	93
Shin Kong Commercial Bank	1,076,470	597,938	3,125	4,887	1,634,377	2,300,407	5,859,401	6,003	0.26	0.02	390.72	7,786	46,317
Sunny Bank	119,380	59,096	961	1,627	167,817	170,840	525,870	62	0.40	0.01	472.62	3,055	6,009
Cota Commercial Bank	20,835	13,620	272	103	31,128	16,809	156,394	82	0.30	0.00	3,543.43	565	1,584
Union Bank of Taiwan	2,876,100	1,891,236	27,562	63,851	6,437,534	6,617,771	19,046,628	36,669	0.22	0.00	271.67	25,813	121,041
Far Eastern International Bank	1,351,008	949,495	5,505	6,218	3,712,048	4,630,267	4,984,267	79,059	0.26	0.02	102.78	12,999	77,168
Yuanta Bank	1,203,594	552,598	5,340	6,875	1,147,183	4,179,921	5,782,078	17,354	0.09	0.00	990.19	9,058	42,575
Bank Sinopac	2,258,591	1,254,241	14,630	6,598	3,717,589	5,410,643	15,608,124	64,250	0.13	0.00	600.91	22,195	108,833
E. Sun Commercial Bank, Ltd.	7,263,022	4,817,103	59,641	56,336	17,019,721	29,108,344	102,532,163	234,470	0.20	0.05	254.38	49,278	281,014
Cosmos Bank, Taiwan	372,716	175,765	1,625	1,491	1,192,666	1,278,291	1,587,106	6,371	1.29	0.90	159.72	11,188	56,150
DBS Bank(Taiwan)Ltd.	3,516,949	2,042,306	42,121	158,038	8,423,020	14,799,558	25,884,542	115,566	0.61	0.02	364.46	60,620	493,611
Taishin International Bank	6,512,921	4,653,317	48,163	45,901	10,315,558	30,413,822	56,709,965	111,859	0.29	0.01	565.89	48,596	226,462
EnTie Commercial Bank	128,850	57,125	711	291	150,553	1,320,366	429,502	245	0.24	0.02	161.94	6,300	6,300
ChinaTrust Commercial Bank	9,312,533	5,882,600	68,717	32,525	16,210,780	33,195,775	111,234,326	508,668	0.11	0.00	336.51	102,480	734,907
Taiwan Rakuten Card, Inc.	502,411	191,267	1,731	2,715	640,767	632,769	724,852	5,428	1.95	0.86	200.92	831	4,751
American Express International Inc.	192,674	127,167	3,441	2,590	276,031	0	6,030,738	849	0.15	0.00	564.17	3,289	18,255
Total	58,874,035	38,239,444	459,808	625,449	110,781,984	234,680,356	565,519,063	1,534,218	0.23	0.02	447.91	627,070	3,446,606

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.

3. "r" means the data is revised after the date of reporting.