

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 July		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	265,045	128,442	1,825	1,079	167,917	135,955	1,070,531	405	0.11	0.05	1,062.76	902	6,029
Land Bank of Taiwan	310,013	141,081	1,651	3,741	317,956	150,187	897,988	628	0.30	0.29	721.14	2,802	18,160
Taiwan Cooperative Bank	684,963	388,930	6,296	10,103	949,442	1,767,642	3,924,016	2,046	0.29	0.19	319.54	7,290	43,701
First Commercial Bank	1,532,797	958,431	12,881	9,434	1,240,565	3,276,391	7,007,372	8,639	0.21	0.00	796.22	7,128	49,688
Hua Nan Commercial Bank	1,073,440	842,084	7,203	7,559	1,103,078	5,193,145	5,537,737	1,665	0.15	0.00	290.22	0	38,469
Chang Hwa Commercial Bank	572,344	344,902	7,199	3,403	349,431	2,467,120	2,215,956	1,255	0.11	0.00	613.80	2,783	13,714
The Shanghai Commercial & Savings Bank	390,010	216,422	1,838	2,760	646,629	1,867,238	1,656,210	5,478	0.22	0.15	677.82	4,474	34,114
Taipei Fubon Bank	7,283,353	5,671,916	62,072	219,268	9,862,453	38,311,331	52,308,678	128,433	0.19	0.00	1,128.12	94,912	466,030
Cathay United Bank	7,367,508	4,801,477	53,532	26,172	19,747,702	39,206,999	65,284,620	248,567	0.24	0.00	1,034.54	109,005	622,509
Bank of Kaohsiung	9,685	4,202	31	75	14,429	339	234,099	55	0.54	0.54	172.01	1	330
Mega International Commercial Bank	1,159,951	648,661	6,518	7,164	1,650,669	3,267,845	4,594,894	13,882	0.26	0.03	512.12	12,757	71,346
Citibank Taiwan Ltd.	20,713	12,892	317	223	0	0	471,609	2	0.09	0.00	155.94	0	0
Taiwan Business Bank	168,566	94,497	514	571	264,593	278,147	904,472	1,279	0.06	0.01	286.08	1,645	10,494
Standard Chartered Bank (Taiwan)	277,463	180,040	1,962	3,664	866,755	952,732	1,930,349	3,691	0.27	0.00	357.01	6,004	32,246
Taichung Commercial Bank	171,494	82,339	1,410	789	222,007	44,652	677,358	258	0.19	0.00	1,185.24	1,564	11,289
HSBC Bank(Taiwan) Ltd.	742,774	492,506	10,988	3,177	1,981,923	1,592,957	8,921,726	7,538	0.26	0.00	1,249.03	10,889	65,573
Hwatai Bank	9,088	4,817	44	16	8,090	2,294	44,011	0	0.32	0.00	498.63	0	93
Shin Kong Commercial Bank	1,075,341	593,993	3,845	4,974	1,636,622	2,173,872	4,967,422	8,239	0.28	0.03	421.91	10,523	56,840
Sunny Bank	120,048	59,601	1,039	1,326	172,419	173,369	475,161	63	0.54	0.03	472.21	0	6,009
Cota Commercial Bank	20,965	13,667	295	88	31,735	17,309	130,065	51	0.21	0.00	4,350.79	308	1,892
Union Bank of Taiwan	2,862,474	1,894,851	25,108	38,734	6,768,768	6,175,919	16,742,326	42,055	0.24	0.00	270.49	27,802	148,843
Far Eastern International Bank	1,351,813	946,707	6,860	6,098	3,331,135	4,657,012	4,582,518	101,587	0.27	0.02	102.76	15,709	92,877
Yuanta Bank	1,205,618	552,460	5,732	6,815	1,144,586	4,103,506	5,121,731	19,600	0.09	0.00	977.60	9,500	52,075
Bank Sinopac	2,246,884	1,263,294	18,324	29,737	3,769,708	5,329,316	12,750,548	74,594	0.14	0.00	610.26	22,803	131,636
E. Sun Commercial Bank, Ltd.	7,311,205	4,828,965	112,876	64,693	16,438,127	34,031,884	48,429,593	280,917	0.26	0.07	241.39	46,775	327,789
Cosmos Bank, Taiwan	374,468	175,630	3,344	1,703	1,214,172	1,278,883	1,360,016	7,311	1.26	0.92	159.18	10,906	67,056
DBS Bank(Taiwan)Ltd.	3,268,661	2,026,874	19,367	345,607	8,398,307	14,839,987	24,060,444	138,262	0.65	0.03	372.46	61,334	554,945
Taishin International Bank	6,559,094	4,718,346	135,593	89,420	10,483,916	29,499,619	44,354,956	138,967	0.31	0.01	527.47	64,361	290,823
EnTie Commercial Bank	129,445	57,556	851	269	149,422	1,337,555	418,163	442	0.30	0.02	191.26	0	6,300
Chinatrust Commercial Bank	9,320,897	5,897,468	72,801	64,437	16,518,419	29,992,331	68,761,987	604,875	0.13	0.00	335.48	98,171	833,078
Taiwan Rakuten Card, Inc.	502,068	187,936	1,683	2,867	675,043	638,897	813,720	6,611	2.47	1.11	161.07	835	5,586
American Express International Inc.	193,517	127,936	3,442	2,599	274,664	0	6,100,553	998	0.11	0.00	713.82	5,655	23,910
Total	58,581,705	38,358,923	587,441	958,565	110,400,682	232,764,433	396,750,829	1,848,393	0.26	0.03	446.60	636,838	4,083,444

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.