

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2024 August

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	266,292	128,926	1,889	1,133	168,098	111,770	935,271	351	0.11	0.04	1,136.57	393	6,422
Land Bank of Taiwan	308,416	140,801	1,761	3,523	321,857	139,715	852,903	595	0.29	0.26	793.57	2,666	20,826
Taiwan Cooperative Bank	686,497	391,385	7,073	7,343	947,321	1,537,675	4,119,073	1,952	0.30	0.19	308.65	6,009	49,710
First Commercial Bank	1,536,134	948,483	12,825	9,991	1,241,644	3,133,209	6,667,574	7,967	0.21	0.00	771.96	6,846	56,534
Hua Nan Commercial Bank	1,073,032	845,230	9,372	6,931	1,114,521	5,128,613	5,109,677	1,544	0.22	0.00	255.95	0	38,469
Chang Hwa Commercial Bank	571,137	346,520	6,835	3,224	354,923	2,268,574	2,138,310	1,213	0.08	0.00	769.48	1,262	14,976
The Shanghai Commercial & Savings Bank	390,315	215,234	1,759	2,558	647,433	1,709,167	1,572,374	5,300	0.27	0.18	573.54	3,458	37,572
Taipei Fubon Bank	7,302,974	5,690,076	52,283	32,662	10,047,287	37,209,586	47,804,193	118,740	0.23	0.00	1,015.58	88,081	554,111
Cathay United Bank	7,388,455	4,832,845	46,709	25,762	19,520,173	36,924,715	60,048,847	240,333	0.27	0.00	995.17	105,619	728,128
Bank of Kaohsiung	9,647	4,182	52	90	13,288	472	202,456	52	0.49	0.49	186.49	454	784
Mega International Commercial Bank	1,161,814	647,738	8,084	6,221	1,650,934	2,975,406	4,488,456	13,571	0.23	0.01	568.12	11,020	82,366
Citibank Taiwan Ltd.	20,891	13,162	304	191	0	0	497,697	77	0.09	0.00	158.61	0	0
Taiwan Business Bank	168,696	94,346	678	548	263,742	256,628	958,565	1,328	0.09	0.03	260.80	1,789	12,283
Standard Chartered Bank (Taiwan)	274,594	178,394	1,582	3,847	864,350	909,659	1,647,288	3,596	0.23	0.00	556.45	5,805	38,051
Taichung Commercial Bank	161,511	82,203	1,410	11,520	213,155	46,157	645,248	272	0.20	0.00	1,196.23	1,602	12,891
HSBC Bank(Taiwan) Ltd.	750,847	495,593	11,733	3,660	2,033,817	1,558,557	8,146,040	7,234	0.25	0.00	1,247.22	7,962	73,535
Hwatai Bank	9,112	4,823	40	16	7,781	2,139	61,290	0	0.26	0.00	503.80	0	93
Shin Kong Commercial Bank	1,074,966	590,919	4,172	4,547	1,635,227	2,050,560	4,103,215	7,634	0.28	0.02	437.27	10,130	66,970
Sunny Bank	119,514	59,662	902	1,626	174,384	169,174	445,434	68	0.61	0.12	326.28	0	6,009
Cota Commercial Bank	21,047	13,718	247	108	32,016	16,777	154,560	45	0.19	0.00	4,366.54	204	2,096
Union Bank of Taiwan	2,844,795	1,890,247	24,202	41,881	6,717,700	5,804,477	15,378,409	49,248	0.25	0.00	267.52	31,681	180,524
Far Eastern International Bank	1,352,996	942,869	7,416	6,281	3,314,524	4,521,042	4,306,568	105,754	0.31	0.02	102.68	16,238	109,115
Yuanta Bank	1,207,699	550,780	5,802	6,518	1,184,210	4,010,291	4,710,160	18,748	0.09	0.00	954.41	9,869	61,944
Bank Sinopac	2,197,531	1,266,309	18,676	67,783	3,748,279	5,256,319	11,907,741	70,841	0.15	0.00	598.50	22,196	153,832
E. Sun Commercial Bank, Ltd.	7,367,915	4,844,694	119,908	63,198	17,953,447	30,622,685	45,687,595	278,674	0.28	0.08	233.06	47,575	375,364
Cosmos Bank, Taiwan	376,258	177,556	3,540	1,844	1,213,967	1,242,426	1,279,422	6,841	1.38	0.93	156.30	10,989	78,045
DBS Bank(Taiwan)Ltd.	3,272,018	2,086,368	16,096	27,839	8,395,610	14,488,743	21,914,300	138,104	0.65	0.01	379.38	57,893	612,838
Taishin International Bank	6,587,940	4,758,050	88,451	59,605	10,440,658	27,828,369	41,255,457	131,000	0.31	0.01	529.05	74,046	364,869
EnTie Commercial Bank	130,138	57,832	942	282	147,612	1,351,798	429,296	495	0.38	0.09	194.23	0	6,300
Chinatrust Commercial Bank	9,361,130	5,926,606	75,385	35,152	16,601,456	26,527,914	60,730,430	582,581	0.13	0.00	337.03	93,402	926,480
Taiwan Rakuten Card, Inc.	502,363	184,032	1,265	2,703	681,005	632,366	724,818	6,374	2.69	1.20	147.93	886	6,472
American Express International Inc.	194,022	129,178	3,509	3,004	273,986	0	6,266,154	1,317	0.10	0.00	771.88	3,248	27,158
Total	58,690,696	38,538,761	534,902	441,591	111,924,405	218,434,983	365,188,821	1,802,049	0.28	0.03	444.00	621,323	4,704,767

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.