

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2024 September

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	267,390	129,188	1,774	1,137	165,069	87,711	932,663	413	0.13	0.07	958.66	505	6,927
Land Bank of Taiwan	307,976	140,506	1,928	2,620	318,751	125,869	848,249	599	0.32	0.26	756.89	2,747	23,573
Taiwan Cooperative Bank	683,951	391,114	6,073	10,241	950,975	1,374,530	3,943,487	1,982	0.26	0.22	337.41	5,422	55,132
First Commercial Bank	1,532,848	945,921	11,756	15,542	1,262,601	2,990,183	6,455,516	6,093	0.23	0.00	756.11	6,487	63,021
Hua Nan Commercial Bank	1,072,281	846,798	8,385	6,542	1,126,242	5,234,664	5,396,252	1,801	0.09	0.00	354.55	25,713	64,182
Chang Hwa Commercial Bank	566,711	315,651	5,335	2,840	362,497	2,100,612	2,271,434	1,194	0.13	0.00	566.89	2,530	17,506
The Shanghai Commercial & Savings Bank	390,251	214,034	1,455	2,535	651,201	1,553,822	1,559,691	4,820	0.29	0.21	519.96	4,250	41,822
Taipei Fubon Bank	7,261,967	5,698,950	52,934	93,941	10,286,009	36,446,496	47,514,689	107,146	0.28	0.00	907.61	93,347	647,458
Cathay United Bank	7,410,095	4,859,031	51,222	29,582	19,444,906	34,999,242	59,101,086	222,016	0.30	0.00	944.50	111,615	839,743
Bank of Kaohsiung	9,609	4,121	17	55	13,535	459	240,759	38	0.45	0.45	179.60	0	784
Mega International Commercial Bank	1,161,527	648,430	5,180	5,467	1,654,926	2,939,638	4,420,381	14,472	0.24	0.03	536.50	9,811	92,177
Citibank Taiwan Ltd.	20,771	13,167	248	390	0	0	478,989	0	0.09	0.00	144.18	0	0
Taiwan Business Bank	168,825	93,922	623	494	265,684	240,144	915,101	1,182	0.06	0.02	280.34	2,137	14,420
Standard Chartered Bank (Taiwan)	271,251	176,154	999	3,873	863,695	845,662	1,626,230	3,024	0.24	0.00	584.08	5,160	43,211
Taichung Commercial Bank	162,240	82,040	1,279	699	219,183	48,586	627,953	218	0.21	0.00	1,166.63	1,959	14,850
HSBC Bank(Taiwan) Ltd.	758,644	494,235	10,792	2,995	2,000,831	1,552,497	8,128,555	6,497	0.26	0.00	1,128.62	12,007	85,542
Hwatai Bank	9,163	4,819	62	11	7,817	1,938	45,105	0	0.36	0.33	459.54	0	93
Shin Kong Commercial Bank	1,075,186	589,363	4,290	4,070	1,673,840	1,991,129	4,652,163	7,473	0.27	0.02	448.95	11,022	77,992
Sunny Bank	119,048	59,612	674	1,338	174,302	167,407	440,553	87	0.34	0.08	583.11	3,516	9,525
Cota Commercial Bank	21,108	13,760	212	86	33,931	17,624	132,207	93	0.26	0.00	3,964.74	227	2,323
Union Bank of Taiwan	2,843,748	1,884,640	22,065	23,112	6,715,448	5,592,262	14,967,409	41,309	0.27	0.00	264.58	31,586	212,110
Far Eastern International Bank	1,354,836	941,044	8,224	6,433	3,370,606	4,659,607	4,449,328	89,169	0.29	0.02	102.86	17,050	126,165
Yuanta Bank	1,208,578	548,957	4,246	6,924	1,152,455	3,891,094	4,636,532	17,085	0.09	0.00	954.95	9,701	71,645
Bank Sinopac	2,152,568	1,266,554	15,074	59,904	3,835,479	5,202,503	11,827,950	65,831	0.15	0.00	600.17	22,433	176,265
E. Sun Commercial Bank, Ltd.	7,409,972	4,890,091	107,944	65,887	18,132,415	29,183,438	46,140,112	252,523	0.30	0.07	247.82	47,424	422,788
Cosmos Bank, Taiwan	378,000	178,851	3,610	1,982	1,205,251	1,218,014	1,273,313	6,497	1.33	0.92	156.00	11,500	89,545
DBS Bank(Taiwan)Ltd.	3,275,459	2,088,123	14,207	24,473	8,436,893	14,525,615	22,092,059	124,095	0.67	0.02	427.47	62,412	675,250
Taishin International Bank	6,589,066	4,801,572	68,752	67,626	10,490,867	26,752,308	42,608,008	124,057	0.31	0.01	532.10	67,569	432,438
EnTie Commercial Bank	130,921	58,429	1,012	251	147,658	1,380,501	440,333	466	0.43	0.14	213.56	0	6,300
Chinatrust Commercial Bank	9,286,107	5,940,711	73,605	148,628	16,689,913	23,398,676	62,705,082	540,173	0.13	0.00	336.67	89,767	1,016,247
Taiwan Rakuten Card, Inc.	501,767	180,373	1,314	2,744	694,240	628,572	699,777	5,543	2.20	0.99	186.05	854	7,326
American Express International Inc.	194,415	129,587	3,169	2,776	277,981	0	6,085,445	646	0.12	0.00	714.83	1,341	28,499
Total	58,596,279	38,629,748	488,460	595,198	112,625,201	209,150,803	367,656,411	1,646,542	0.29	0.03	449.72	660,092	5,364,859

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.