

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2024 October

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	264,862	129,116	1,892	5,040	167,318	65,392	947,766	535	0.13	0.04	1,013.08	780	7,707
Land Bank of Taiwan	309,687	140,092	4,503	2,856	320,396	115,680	859,978	679	0.43	0.40	522.94	2,237	25,810
Taiwan Cooperative Bank	681,866	392,016	5,563	9,503	957,567	1,189,894	4,096,571	2,230	0.20	0.19	383.84	8,716	63,848
First Commercial Bank	1,531,068	948,818	10,860	13,164	1,273,638	2,866,456	7,056,964	7,209	0.24	0.00	723.57	6,368	69,389
Hua Nan Commercial Bank	1,073,343	847,233	10,028	6,403	1,124,246	5,207,357	5,869,050	1,827	0.17	0.00	265.54	0	64,182
Chang Hwa Commercial Bank	567,767	316,940	4,613	2,665	366,941	1,884,216	2,234,211	1,401	0.17	0.00	496.41	1,531	19,037
The Shanghai Commercial & Savings Bank	389,843	213,145	1,192	2,585	670,851	1,418,379	1,701,056	6,084	0.25	0.18	595.99	6,738	48,560
Taipei Fubon Bank	7,281,679	5,715,395	47,508	27,796	10,345,518	36,225,148	51,737,603	125,034	0.28	0.00	923.44	116,336	763,794
Cathay United Bank	7,432,655	4,889,407	51,628	29,068	20,324,019	33,765,810	67,436,222	235,356	0.29	0.00	971.72	127,077	966,820
Bank of Kaohsiung	9,582	4,105	8	36	13,228	395	211,267	61	0.61	0.61	162.75	0	784
Mega International Commercial Bank	1,159,467	647,585	4,549	6,609	1,652,341	2,949,027	4,489,546	14,076	0.25	0.03	505.57	11,008	103,185
Citibank Taiwan Ltd.	20,952	13,333	312	165	0	0	494,012	9	0.08	0.00	162.54	0	0
Taiwan Business Bank	168,897	95,902	823	751	265,041	219,488	967,648	1,513	0.04	0.01	287.93	1,575	15,995
Standard Chartered Bank (Taiwan)	267,682	173,564	735	3,967	870,799	776,493	1,629,491	2,821	0.29	0.00	547.32	3,928	47,139
Taichung Commercial Bank	162,935	82,382	1,294	851	211,594	49,174	698,104	234	0.23	0.00	1,110.94	1,986	16,836
HSBC Bank(Taiwan) Ltd.	766,543	486,417	11,423	3,524	2,070,828	1,646,086	9,100,572	7,762	0.24	0.00	1,146.75	8,972	94,514
Hwatai Bank	9,184	4,823	38	17	7,244	1,864	43,883	0	0.35	0.32	467.35	0	93
Shin Kong Commercial Bank	1,074,720	579,948	3,563	4,029	1,684,520	2,040,800	4,284,084	7,430	0.23	0.01	478.32	15,589	93,581
Sunny Bank	120,894	59,296	469	1,698	174,409	159,091	466,610	88	0.58	0.08	554.32	0	9,525
Cota Commercial Bank	21,099	13,752	155	85	34,405	17,730	148,665	45	0.33	0.00	3,292.31	332	2,655
Union Bank of Taiwan	2,824,040	1,875,259	21,318	41,026	6,807,963	5,423,996	14,568,391	40,286	0.27	0.00	266.89	33,667	245,777
Far Eastern International Bank	1,357,124	940,380	9,736	7,502	3,302,147	5,012,618	4,716,973	98,062	0.29	0.02	102.62	16,627	142,792
Yuanta Bank	1,209,222	547,159	3,971	6,616	1,158,173	3,869,843	5,010,634	18,352	0.09	0.00	951.46	8,180	79,825
Bank Sinopac	2,164,599	1,273,605	14,766	5,277	3,761,743	5,193,929	13,113,297	73,505	0.17	0.00	544.40	20,990	197,255
E. Sun Commercial Bank, Ltd.	7,461,915	4,920,104	118,028	66,085	17,307,599	26,407,589	53,364,686	279,875	0.33	0.09	266.20	46,181	468,969
Cosmos Bank, Taiwan	378,800	179,516	2,693	1,996	1,221,204	1,208,530	1,425,769	8,111	1.35	0.95	153.36	11,050	100,595
DBS Bank(Taiwan)Ltd.	3,277,680	2,083,698	13,601	24,072	8,439,361	15,600,801	25,494,293	136,098	0.65	0.02	421.71	61,434	736,684
Taishin International Bank	6,587,924	4,821,765	77,287	78,429	10,612,445	26,193,778	47,003,705	132,534	0.30	0.01	540.89	65,682	498,120
EnTie Commercial Bank	131,355	59,178	670	268	147,301	1,391,304	418,654	309	0.50	0.21	222.45	0	6,300
Chinatrust Commercial Bank	9,252,139	5,955,216	90,072	124,040	17,036,339	20,854,786	68,019,488	538,495	0.14	0.00	326.59	86,392	1,102,639
Taiwan Rakuten Card, Inc.	501,501	178,585	1,378	2,854	703,162	639,270	751,750	5,889	2.24	0.93	175.33	849	8,175
American Express International Inc.	194,861	129,802	3,340	2,894	285,966	0	6,481,199	1,150	0.13	0.00	620.33	2,600	31,099
Total	58,655,885	38,717,536	518,016	481,871	113,320,306	202,394,924	404,842,142	1,747,060	0.29	0.03	451.70	666,825	6,031,684

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.