

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2024 November

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	264,316	128,392	2,902	4,097	166,180	43,261	920,852	427	0.10	0.03	1,314.99	685	8,392
Land Bank of Taiwan	320,066	145,990	13,422	3,027	321,784	111,371	846,653	585	0.28	0.23	724.45	4,366	30,176
Taiwan Cooperative Bank	683,732	392,491	8,764	8,620	959,699	1,004,102	4,086,706	2,003	0.24	0.20	348.83	6,259	70,107
First Commercial Bank	1,478,103	944,936	10,265	63,749	1,279,767	2,763,468	6,463,550	5,888	0.26	0.00	723.97	6,488	75,877
Hua Nan Commercial Bank	1,070,749	843,893	7,382	7,375	1,153,632	5,172,428	5,237,969	1,772	0.25	0.00	225.39	0	64,182
Chang Hwa Commercial Bank	568,637	317,941	3,572	2,757	373,952	1,664,214	2,170,255	1,345	0.10	0.00	732.14	2,786	21,823
The Shanghai Commercial & Savings Bank	389,179	210,301	1,001	2,695	678,192	1,249,343	1,571,616	4,988	0.28	0.21	541.65	5,201	53,761
Taipei Fubon Bank	7,295,643	5,737,700	46,825	32,861	10,601,756	36,329,225	53,061,111	119,794	0.24	0.00	1,030.22	141,043	904,837
Cathay United Bank	7,457,454	4,928,376	50,994	26,195	20,669,232	32,011,216	64,165,939	229,892	0.30	0.00	943.94	125,646	1,092,466
Bank of Kaohsiung	9,567	4,077	16	31	12,519	604	230,703	49	0.55	0.55	159.96	0	784
Mega International Commercial Bank	1,157,518	649,248	4,181	6,130	1,679,198	2,983,475	4,506,184	15,131	0.22	0.03	509.73	11,089	114,274
Citibank Taiwan Ltd.	21,167	13,568	320	181	0	0	529,340	73	0.09	0.00	155.16	0	0
Taiwan Business Bank	169,615	96,503	1,211	493	272,100	196,658	951,141	1,272	0.06	0.02	252.91	1,364	17,359
Standard Chartered Bank (Taiwan)	264,299	171,218	443	3,159	869,284	698,681	1,514,911	3,177	0.32	0.00	544.32	4,868	52,007
Taichung Commercial Bank	163,389	82,368	1,281	989	218,684	50,568	626,330	261	0.25	0.00	1,078.61	1,624	18,460
HSBC Bank(Taiwan) Ltd.	773,760	499,656	10,544	3,327	2,143,799	1,656,669	8,824,306	7,506	0.27	0.00	1,134.75	8,376	102,890
Hwatai Bank	9,203	4,821	34	15	7,736	2,114	47,015	0	1.01	0.33	410.07	0	93
Shin Kong Commercial Bank	1,073,050	578,389	2,631	4,301	1,690,050	2,020,480	4,486,459	7,759	0.21	0.01	492.35	11,460	105,041
Sunny Bank	120,363	59,089	663	1,418	175,615	149,486	437,422	116	0.80	0.09	348.41	0	9,525
Cota Commercial Bank	21,130	13,763	167	97	37,817	18,161	145,948	60	0.25	0.00	3,691.16	468	3,123
Union Bank of Taiwan	2,804,559	1,873,468	21,191	40,672	6,744,711	5,345,596	14,565,652	40,576	0.26	0.00	269.97	31,802	277,579
Far Eastern International Bank	1,358,281	943,013	9,663	8,548	3,364,259	5,079,483	4,572,217	103,314	0.27	0.02	102.84	13,448	156,240
Yuanta Bank	1,209,303	545,368	3,769	6,738	1,167,479	3,870,027	4,660,864	19,816	0.09	0.00	965.68	8,299	88,124
Bank Sinopac	2,165,796	1,296,046	67,262	63,567	3,900,165	5,231,039	12,168,843	70,029	0.17	0.00	546.53	19,235	216,490
E. Sun Commercial Bank, Ltd.	7,485,063	4,953,725	101,734	78,586	17,157,481	23,514,522	46,418,110	257,295	0.34	0.10	289.77	47,567	516,536
Cosmos Bank, Taiwan	379,458	178,112	2,536	1,973	1,216,894	1,192,417	1,313,622	6,318	1.41	0.98	151.75	9,363	109,958
DBS Bank(Taiwan)Ltd.	3,279,595	2,084,422	13,175	22,659	8,513,353	15,855,528	22,852,873	126,224	0.65	0.02	426.65	66,454	803,138
Taishin International Bank	6,589,465	4,844,613	56,274	54,733	10,750,031	25,075,971	42,809,078	127,728	0.30	0.02	524.04	57,215	555,335
EnTie Commercial Bank	119,018	59,700	676	13,040	148,814	1,412,965	441,068	448	0.18	0.04	343.67	6,620	12,920
Chinatrust Commercial Bank	9,222,934	5,996,912	74,459	103,664	17,007,853	20,078,034	67,632,399	547,059	0.14	0.00	331.27	84,780	1,187,419
Taiwan Rakuten Card, Inc.	497,051	177,020	1,147	7,154	716,661	649,407	711,834	5,761	2.18	0.91	181.98	837	9,012
American Express International Inc.	195,656	130,280	3,470	2,675	290,714	0	6,506,022	855	0.16	0.00	596.31	1,977	33,076
Total	58,617,119	38,905,399	521,974	575,526	114,289,411	195,430,513	385,476,992	1,707,521	0.29	0.03	456.44	679,320	6,711,004

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.