

## 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 December				Monthly Write-off Amount	Annual Write-off Amount
									Delinquency Ratio(3 months to 6 months)	Delinquency Ratio (over 6 months)	Coverage Ratio (%)			
Bank of Taiwan	264,588	131,869	2,383	2,733	166,458	42,796	1,143,478	564	0.14	0.06	927.48	329	8,721	
Land Bank of Taiwan	323,505	155,620	5,841	2,509	325,542	107,851	1,071,935	632	0.33	0.28	637.98	2,321	32,497	
Taiwan Cooperative Bank	683,831	396,996	5,901	7,589	967,310	835,958	4,454,442	1,738	0.17	0.17	367.26	5,742	75,849	
First Commercial Bank	1,474,945	942,221	8,958	12,553	1,287,115	2,654,731	7,203,786	6,164	0.26	0.00	767.65	9,751	85,628	
Hua Nan Commercial Bank	1,065,890	842,005	4,170	7,033	1,148,725	5,176,711	6,022,673	1,603	0.07	0.00	392.08	29,312	93,494	
Chang Hwa Commercial Bank	566,940	320,805	2,032	3,944	368,272	1,468,619	2,320,750	1,152	0.13	0.00	597.55	3,242	25,065	
The Shanghai Commercial & Savings Bank	388,209	208,247	798	2,884	676,739	1,127,182	1,662,230	6,208	0.25	0.19	572.26	5,547	59,308	
Taipei Fubon Bank	7,286,011	5,754,738	45,668	55,300	10,804,962	36,014,082	57,021,524	129,752	0.23	0.00	1,090.19	115,464	1,020,301	
Cathay United Bank	7,487,552	4,980,797	57,807	27,709	20,736,892	29,885,451	72,207,576	245,851	0.27	0.00	991.23	123,300	1,215,766	
Bank of Kaohsiung	9,527	4,058	9	49	12,297	584	174,740	59	0.54	0.54	165.11	209	993	
Mega International Commercial Bank	1,155,784	647,621	3,796	5,530	1,667,282	3,028,349	5,090,131	15,433	0.24	0.03	522.20	4,619	118,893	
Citibank Taiwan Ltd.	21,318	13,703	344	198	0	0	541,271	8	0.11	0.00	108.77	0	0	
Taiwan Business Bank	170,427	97,421	1,545	733	277,550	181,551	1,056,725	1,213	0.06	0.03	256.11	1,588	18,947	
Standard Chartered Bank (Taiwan)	260,955	169,388	348	3,472	879,637	646,203	1,704,251	3,966	0.28	0.00	624.68	6,283	58,290	
Taichung Commercial Bank	152,823	81,997	1,122	11,813	220,875	48,499	672,740	292	0.24	0.00	1,063.98	1,509	19,969	
HSBC Bank(Taiwan) Ltd.	776,948	529,635	6,340	3,152	2,145,751	1,624,110	9,403,767	9,110	0.24	0.00	847.14	12,762	115,652	
Hwatai Bank	9,215	4,803	32	20	8,260	2,042	52,534	0	0.67	0.03	458.79	160	253	
Shin Kong Commercial Bank	1,071,398	577,269	2,456	4,108	1,693,062	2,058,414	5,297,992	8,781	0.17	0.01	517.26	11,331	116,372	
Sunny Bank	116,191	56,869	969	5,470	175,160	162,534	519,294	90	0.29	0.00	599.99	4,557	14,082	
Cota Commercial Bank	21,048	13,749	100	101	36,487	18,925	140,476	37	0.26	0.00	3,695.48	179	3,302	
Union Bank of Taiwan	2,764,467	1,868,354	19,572	59,664	6,402,796	5,329,750	15,579,738	40,431	0.25	0.00	273.35	33,936	311,515	
Far Eastern International Bank	1,356,177	948,035	7,078	9,226	3,310,248	4,879,487	4,737,848	107,878	0.27	0.02	102.88	14,525	170,765	
Yuanta Bank	1,210,216	544,121	3,839	6,401	1,169,336	3,898,461	5,203,502	18,984	0.09	0.00	967.99	8,148	96,272	
Bank Sinopac	2,238,632	1,345,701	78,852	5,431	3,821,018	5,137,060	14,360,372	74,865	0.17	0.00	535.49	15,189	231,679	
E. Sun Commercial Bank, Ltd.	7,476,231	4,965,433	57,027	65,859	18,629,094	21,737,539	51,214,901	282,146	0.42	0.13	295.56	47,340	563,876	
Cosmos Bank, Taiwan	380,343	176,887	2,590	1,804	1,239,950	1,234,741	1,563,822	8,286	1.13	0.75	158.67	21,765	131,723	
DBS Bank(Taiwan)Ltd.	3,281,643	2,071,611	11,611	20,975	8,567,162	15,698,312	25,272,608	151,780	0.61	0.02	437.42	63,277	866,415	
Taishin International Bank	6,577,948	4,845,736	39,421	50,938	10,951,497	24,115,053	44,332,846	139,287	0.27	0.02	572.48	68,411	623,746	
EnTie Commercial Bank	119,470	60,168	670	247	148,275	1,471,043	476,620	636	0.20	0.04	176.89	0	12,920	
Chinatrust Commercial Bank	9,179,910	6,020,685	69,206	112,230	17,409,480	20,276,814	72,117,777	600,580	0.14	0.00	316.89	89,108	1,276,527	
Taiwan Rakuten Card, Inc.	496,604	176,599	1,253	2,412	729,158	657,983	832,378	6,329	2.00	0.80	156.54	812	9,824	
American Express International Inc.	196,225	131,066	3,505	2,936	296,371	0	6,722,034	867	0.22	0.00	555.29	3,247	36,323	
Total	58,584,971	39,084,207	445,243	495,023	116,272,761	189,520,835	420,176,761	1,864,722	0.29	0.03	462.71	703,963	7,414,967	

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.