

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2025 January

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	264,426	132,000	1,144	1,657	165,519	43,421	814,098	347	0.13	0.03	1,086.91	697	697
Land Bank of Taiwan	323,387	154,517	1,646	1,869	320,504	98,433	736,621	514	0.26	0.21	806.18	3,459	3,459
Taiwan Cooperative Bank	682,042	397,138	3,922	6,954	972,763	646,875	4,215,795	1,935	0.18	0.16	372.35	5,496	5,496
First Commercial Bank	1,475,586	934,445	7,488	7,277	1,310,326	2,578,872	5,585,168	5,202	0.26	0.00	684.29	8,854	8,854
Hua Nan Commercial Bank	1,061,552	835,546	4,862	7,827	1,125,601	5,042,384	4,568,007	1,424	0.15	0.00	286.61	0	0
Chang Hwa Commercial Bank	563,897	310,017	2,914	6,542	371,973	1,283,253	1,853,504	1,137	0.09	0.00	811.63	2,072	2,072
The Shanghai Commercial & Savings Bank	388,051	207,375	1,070	1,801	681,996	1,079,756	1,451,595	3,876	0.22	0.18	663.87	4,656	4,656
Taipei Fubon Bank	7,301,427	5,747,006	39,879	24,463	10,711,517	37,024,138	45,727,836	87,512	0.19	0.00	1,298.77	119,126	119,126
Cathay United Bank	7,500,304	4,998,723	38,114	25,362	20,217,385	28,257,561	53,154,518	166,909	0.26	0.00	1,013.20	130,099	130,099
Bank of Kaohsiung	9,506	4,049	21	42	12,534	670	174,327	55	0.75	0.75	162.33	3	3
Mega International Commercial Bank	1,153,764	641,358	4,288	6,308	1,709,902	3,151,702	4,435,982	14,915	0.19	0.04	568.64	11,008	11,008
Citibank Taiwan Ltd.	21,419	13,662	276	214	0	0	394,557	87	0.07	0.00	125.62	0	0
Taiwan Business Bank	170,998	98,557	1,380	809	273,806	167,028	993,820	918	0.13	0.03	244.07	1,799	1,799
Standard Chartered Bank (Taiwan)	257,542	166,206	287	2,969	871,012	582,213	1,361,794	2,109	0.26	0.00	650.39	5,035	5,035
Taichung Commercial Bank	153,417	81,917	1,157	672	197,747	47,545	542,972	227	0.36	0.00	919.24	2,690	2,690
HSBC Bank(Taiwan) Ltd.	785,181	543,532	11,604	3,371	2,202,466	1,565,484	8,279,847	5,716	0.23	0.00	829.71	5,591	5,591
Hwatai Bank	9,224	4,810	35	26	10,174	2,004	46,606	0	0.83	0.03	462.84	0	0
Shin Kong Commercial Bank	1,070,736	568,570	3,927	5,755	1,737,057	2,169,870	3,572,254	5,776	0.18	0.01	538.30	7,328	7,328
Sunny Bank	116,471	56,773	1,074	983	180,152	163,757	403,839	59	0.54	0.01	606.72	0	0
Cota Commercial Bank	21,043	13,685	157	99	37,474	17,483	149,804	90	0.43	0.00	2,645.30	318	318
Union Bank of Taiwan	2,760,230	1,866,378	17,534	21,771	6,281,851	5,508,461	14,598,387	31,960	0.21	0.00	294.00	25,943	25,943
Far Eastern International Bank	1,356,785	947,191	7,830	7,275	3,989,837	4,691,122	3,775,009	86,197	0.26	0.02	101.94	13,664	13,664
Yuanta Bank	1,209,683	540,587	3,412	6,050	1,142,835	3,923,687	4,332,730	14,359	0.09	0.00	944.37	6,502	6,502
Bank Sinopac	2,297,171	1,407,108	63,038	4,740	3,838,330	5,265,897	12,189,999	54,225	0.16	0.00	501.50	18,491	18,491
E. Sun Commercial Bank, Ltd.	7,477,350	4,967,720	54,309	53,190	15,668,235	21,784,801	45,663,323	214,618	0.45	0.14	272.97	49,050	49,050
Cosmos Bank, Taiwan	381,062	176,445	2,310	1,659	1,221,356	1,184,585	1,194,099	4,837	1.05	0.71	165.17	9,145	9,145
DBS Bank(Taiwan)Ltd.	3,283,230	2,054,973	9,373	16,176	8,710,766	14,993,043	19,990,708	107,020	0.62	0.02	448.81	61,837	61,837
Taishin International Bank	6,579,770	4,841,935	33,988	32,166	11,099,017	22,397,722	35,421,657	95,755	0.26	0.02	591.17	62,735	62,735
EnTie Commercial Bank	119,855	59,554	604	278	149,140	1,441,763	411,235	224	0.23	0.05	215.64	0	0
Chinatrust Commercial Bank	9,164,277	5,996,175	63,424	79,057	17,335,561	19,093,992	55,509,089	432,757	0.15	0.00	321.52	95,161	95,161
Taiwan Rakuten Card, Inc.	498,189	173,034	2,953	3,044	712,891	636,784	564,766	3,400	1.88	0.68	193.20	834	834
American Express International Inc.	197,170	131,564	3,446	2,501	300,721	0	6,447,443	785	0.22	0.00	540.05	3,157	3,157
Total	58,654,745	39,072,550	387,466	332,907	113,560,448	184,844,306	338,561,389	1,344,945	0.28	0.03	464.85	654,750	654,750

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.