

# Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card									2025 February				
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	264,528	131,172	1,136	1,452	164,139	40,992	969,334	379	0.18	0.02	967.64	739	1,436
Land Bank of Taiwan	322,837	154,060	1,344	2,028	315,489	86,870	912,834	526	0.35	0.31	652.48	2,324	5,783
Taiwan Cooperative Bank	682,422	396,304	5,439	6,623	952,959	488,281	3,737,384	1,772	0.24	0.21	355.05	4,924	10,420
First Commercial Bank	1,480,907	940,183	11,314	6,354	1,261,272	2,352,880	7,043,300	4,759	0.24	0.00	737.40	8,878	17,732
Hua Nan Commercial Bank	1,058,503	837,704	5,304	7,243	1,091,007	4,887,749	5,441,843	1,400	0.27	0.00	224.90	0	0
Chang Hwa Commercial Bank	563,241	303,040	4,608	6,356	351,424	1,126,378	2,330,598	972	0.16	0.00	622.48	1,759	3,831
The Shanghai Commercial & Savings Bank	387,499	205,996	1,229	2,684	670,887	946,894	1,720,490	5,189	0.26	0.19	604.44	4,673	9,329
Taipei Fubon Bank	7,326,844	5,764,644	46,045	20,628	10,797,847	35,246,798	52,266,114	90,724	0.22	0.00	1,209.32	101,380	220,506
Cathay United Bank	7,510,445	5,016,580	46,909	36,768	21,244,227	26,449,671	69,748,895	177,964	0.28	0.00	1,002.04	107,599	237,698
Bank of Kaohsiung	9,493	4,067	29	42	11,918	591	154,781	51	0.92	0.92	157.43	0	3
Mega International Commercial Bank	1,153,355	640,241	5,656	6,065	1,625,888	3,030,125	4,135,868	11,049	0.19	0.05	573.80	11,201	22,209
Citibank Taiwan Ltd.	21,703	13,761	450	215	0	0	451,346	3	0.13	0.00	100.15	0	0
Taiwan Business Bank	171,634	99,115	1,547	911	268,920	150,109	879,655	1,117	0.10	0.03	253.90	2,068	3,867
Standard Chartered Bank (Taiwan)	253,986	164,013	424	3,162	854,598	565,309	1,539,548	2,218	0.30	0.00	650.27	4,755	9,790
Taichung Commercial Bank	154,257	81,482	1,398	666	218,314	44,417	670,553	206	0.34	0.00	978.36	3,027	5,717
HSBC Bank(Taiwan) Ltd.	791,243	559,349	9,582	3,520	2,105,896	1,524,325	9,220,354	5,131	0.23	0.00	896.51	13,084	18,675
Hwatai Bank	9,256	4,803	59	27	7,990	2,186	44,206	0	0.77	0.00	472.11	15	15
Shin Kong Commercial Bank	1,073,694	571,157	7,010	4,052	1,688,196	2,147,250	4,479,121	6,380	0.20	0.01	519.86	8,283	15,611
Sunny Bank	117,016	57,131	1,194	874	167,799	162,736	494,429	100	0.91	0.11	361.68	0	0
Cota Commercial Bank	21,116	13,691	254	98	36,185	18,009	133,836	31	0.45	0.00	2,577.65	395	713
Union Bank of Taiwan	2,761,225	1,862,595	21,987	20,992	6,275,060	5,344,805	13,372,699	31,382	0.22	0.00	292.18	30,830	56,773
Far Eastern International Bank	1,357,538	947,720	8,005	7,310	3,237,619	4,453,451	4,549,408	62,290	0.29	0.02	102.88	15,398	29,062
Yuanta Bank	1,211,202	539,089	4,362	5,644	1,110,816	3,707,483	5,112,008	14,895	0.10	0.00	936.99	7,587	14,089
Bank Sinopac	2,331,423	1,461,659	41,153	5,951	3,856,102	5,129,604	15,756,085	52,580	0.16	0.00	519.73	19,064	37,555
E. Sun Commercial Bank, Ltd.	7,495,399	4,980,846	56,782	38,733	15,690,999	19,877,615	44,617,765	196,235	0.49	0.17	264.29	48,572	97,622
Cosmos Bank, Taiwan	381,479	176,414	2,305	1,974	1,226,557	1,163,506	1,525,297	6,033	1.13	0.82	158.94	8,609	17,754
DBS Bank(Taiwan)/Ltd.	3,292,723	2,041,452	18,226	18,618	8,645,724	14,723,116	23,757,520	114,720	0.60	0.01	459.54	66,044	127,881
Taishin International Bank	6,585,997	4,847,223	38,757	32,530	10,834,589	20,836,262	42,845,567	92,606	0.27	0.02	571.71	48,115	110,850
EnTie Commercial Bank	120,336	59,529	798	336	146,486	1,476,204	416,555	395	0.32	0.08	229.30	0	0
Chinatrust Commercial Bank	9,139,260	6,011,148	74,221	99,238	16,935,317	18,901,538	70,550,358	443,244	0.15	0.00	323.16	85,971	181,132
Taiwan Rakuten Card, Inc.	499,543	173,316	2,957	2,800	720,791	631,190	731,392	3,952	1.97	0.67	209.14	809	1,643
American Express International Inc.	197,458	130,786	3,120	2,832	293,162	0	5,685,515	571	0.44	0.00	378.27	4,951	8,108
Total	58,747,562	39,190,270	423,604	346,726	112,808,177	175,516,344	395,294,658	1,328,874	0.30	0.04	457.30	611,054	1,265,804

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.