

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	2025 March		Coverage Ratio (%)	Monthly Write-off Amount	Annual Write-off Amount
									Delinquency Ratio(3 months to 6 months)	Delinquency Ratio (over 6 months)			
Bank of Taiwan	265,126	130,908	1,475	1,266	161,977	39,712	937,965	412	0.17	0.11	739.57	477	1,913
Land Bank of Taiwan	322,570	153,304	1,357	1,824	310,488	77,391	852,767	554	0.33	0.30	785.72	2,969	8,752
Taiwan Cooperative Bank	683,356	395,542	5,882	6,646	951,085	484,540	4,008,574	1,983	0.19	0.16	396.32	8,361	18,781
First Commercial Bank	1,487,876	944,254	12,378	5,875	1,253,081	2,078,652	6,326,437	5,176	0.24	0.00	774.69	8,851	26,583
Hua Nan Commercial Bank	1,055,664	835,585	5,362	6,692	1,136,629	4,771,196	5,015,399	1,275	0.08	0.00	386.74	29,693	29,693
Chang Hwa Commercial Bank	564,733	296,491	5,432	4,972	361,711	918,245	2,164,595	1,194	0.22	0.00	522.84	3,836	7,667
The Shanghai Commercial & Savings Bank	387,441	205,691	1,314	2,309	654,248	880,799	1,585,686	5,146	0.25	0.19	628.81	4,709	14,038
Taipei Fubon Bank	7,407,708	5,780,699	101,393	20,529	10,573,125	34,120,670	48,021,737	109,102	0.22	0.00	1,229.57	93,116	313,622
Cathay United Bank	7,405,873	5,039,187	51,941	156,513	20,423,984	24,510,406	65,887,574	215,394	0.30	0.00	949.13	114,437	352,135
Bank of Kaohsiung	9,530	4,162	98	61	12,117	628	183,027	31	0.65	0.65	160.06	336	339
Mega International Commercial Bank	1,151,672	639,718	7,163	8,846	1,588,654	2,945,829	4,431,313	12,792	0.18	0.03	579.43	11,642	33,851
Citibank Taiwan Ltd.	22,160	13,927	607	263	0	0	559,843	61	0.05	0.00	216.81	0	0
Taiwan Business Bank	172,432	99,940	1,369	571	265,337	134,056	935,989	1,206	0.09	0.02	256.79	1,306	5,173
Standard Chartered Bank (Taiwan)	250,819	161,743	403	2,955	837,628	546,347	1,446,176	2,715	0.33	0.00	660.83	2,831	12,621
Taichung Commercial Bank	155,222	80,745	1,532	699	208,610	46,422	627,853	254	0.28	0.00	989.03	2,941	8,658
HSBC Bank(Taiwan) Ltd.	798,416	568,267	10,643	3,470	2,041,202	1,521,257	8,917,125	7,209	0.28	0.00	794.86	9,364	28,039
Hwatai Bank	9,300	4,802	82	38	7,333	2,155	52,052	0	0.67	0.39	476.20	0	15
Shin Kong Commercial Bank	1,077,871	572,408	8,681	4,504	1,667,416	2,061,482	4,553,388	7,985	0.19	0.01	584.44	8,677	24,288
Sunny Bank	117,192	57,449	1,245	1,288	166,990	155,070	481,588	44	0.41	0.00	642.67	4,202	4,202
Cota Commercial Bank	21,132	13,633	236	104	35,151	18,224	128,177	26	0.53	0.00	2,410.96	248	961
Union Bank of Taiwan	2,758,499	1,857,339	21,824	24,550	6,277,058	5,060,723	14,085,756	39,380	0.24	0.00	289.90	30,835	87,608
Far Eastern International Bank	1,358,146	947,008	8,162	7,604	3,221,640	4,344,592	4,189,390	97,723	0.26	0.02	102.95	15,168	44,230
Yuanta Bank	1,211,123	540,501	4,353	7,836	1,142,817	3,542,943	4,737,874	19,767	0.09	0.00	934.42	8,030	22,119
Bank Sinopac	2,353,934	1,484,281	29,069	6,096	3,668,084	4,920,875	14,091,627	72,486	0.16	0.00	532.07	18,918	56,473
E. Sun Commercial Bank, Ltd.	7,730,479	4,967,111	274,931	39,851	17,144,584	18,399,524	45,518,585	265,989	0.51	0.22	259.53	49,579	147,201
Cosmos Bank, Taiwan	382,250	176,524	2,688	2,016	1,217,282	1,141,109	1,431,595	6,530	1.09	0.79	161.16	10,069	27,823
DBS Bank(Taiwan)/Ltd.	3,298,447	2,040,784	15,856	21,177	8,609,598	14,466,380	21,652,250	131,017	0.65	0.02	471.18	51,713	179,594
Taishin International Bank	6,588,915	4,846,808	40,354	37,436	10,823,545	19,624,967	39,655,164	122,930	0.29	0.02	527.84	48,962	159,812
EnTie Commercial Bank	120,960	59,678	962	353	143,669	1,481,373	434,154	346	0.37	0.12	257.56	0	0
Chinatrust Commercial Bank	9,117,163	6,022,702	98,917	121,014	17,184,918	18,606,731	66,880,445	566,524	0.15	0.00	309.64	92,129	273,261
Taiwan Rakuten Card, Inc.	510,048	177,666	13,030	3,230	743,776	631,500	670,286	5,552	2.43	0.90	151.04	804	2,447
American Express International Inc.	198,205	131,337	3,672	2,925	282,146	0	6,708,231	681	0.44	0.00	410.86	7,336	15,444
Total	58,994,262	39,250,194	732,411	503,513	113,115,883	167,533,798	377,172,642	1,701,484	0.31	0.05	449.19	641,539	1,907,343

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.