

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 April		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	265,862	130,580	1,590	1,248	158,597	40,650	890,293	390	0.06	0.05	1,256.96	1,308	3,221
Land Bank of Taiwan	322,212	152,532	1,520	2,009	311,168	78,747	852,782	720	0.38	0.34	714.65	1,936	10,688
Taiwan Cooperative Bank	684,002	396,247	5,726	6,706	955,963	463,954	3,867,566	2,280	0.18	0.16	407.19	8,336	27,117
First Commercial Bank	1,493,448	946,416	10,965	5,831	1,242,255	1,889,090	6,469,282	5,674	0.23	0.00	815.63	7,941	34,524
Hua Nan Commercial Bank	1,052,396	831,731	4,946	6,047	1,133,883	4,647,026	5,139,759	2,016	0.16	0.00	334.99	0	29,693
Chang Hwa Commercial Bank	566,111	291,767	4,617	4,243	369,772	698,006	1,989,055	1,151	0.21	0.00	565.68	3,496	11,163
The Shanghai Commercial & Savings Bank	387,407	204,764	1,215	2,113	645,462	816,620	1,566,352	5,406	0.25	0.18	671.69	4,444	18,482
Taipei Fubon Bank	7,431,849	5,799,244	42,784	18,643	10,627,867	33,222,875	49,484,724	132,774	0.20	0.00	1,362.37	105,290	418,912
Cathay United Bank	7,235,185	5,064,708	44,580	215,268	20,546,306	23,310,726	66,827,533	237,560	0.26	0.00	1,007.54	114,454	466,589
Bank of Kaohsiung	9,541	4,198	49	38	12,542	587	151,298	38	0.84	0.84	154.27	1	340
Mega International Commercial Bank	1,150,067	639,027	4,715	6,320	1,589,464	2,918,929	4,164,236	14,865	0.19	0.04	559.68	9,187	43,038
Citibank Taiwan Ltd.	22,909	13,999	925	211	0	0	544,795	39	0.08	0.00	177.84	0	0
Taiwan Business Bank	172,623	99,683	795	604	267,633	122,427	921,260	1,451	0.33	0.05	181.81	0	5,173
Standard Chartered Bank (Taiwan)	247,734	159,448	285	2,451	831,906	527,046	1,339,777	2,929	0.25	0.00	722.89	5,613	18,234
Taichung Commercial Bank	155,959	80,545	1,217	629	209,616	47,254	613,844	222	0.24	0.00	1,056.92	1,988	10,646
HSBC Bank(Taiwan) Ltd.	805,729	575,559	10,748	3,435	1,939,290	1,568,028	9,020,799	7,281	0.28	0.00	756.96	8,119	36,158
Hwatai Bank	9,282	4,806	53	71	7,763	2,365	46,402	0	0.71	0.42	479.67	0	15
Shin Kong Commercial Bank	1,078,070	572,814	4,476	4,277	1,654,327	2,057,308	4,017,900	7,608	0.20	0.01	585.26	8,218	32,506
Sunny Bank	117,244	57,997	1,006	1,178	171,495	144,665	458,105	41	0.63	0.00	525.62	0	4,202
Cota Commercial Bank	21,177	13,701	189	110	35,469	18,399	134,778	54	0.28	0.00	3,148.51	714	1,675
Union Bank of Taiwan	2,754,764	1,856,013	18,920	22,655	6,324,953	4,989,026	13,283,971	46,684	0.21	0.00	293.72	28,577	116,185
Far Eastern International Bank	1,359,511	944,728	8,163	6,837	3,185,180	4,145,909	3,973,876	93,922	0.24	0.01	102.86	12,745	56,975
Yuanta Bank	1,212,089	539,987	4,085	5,890	1,144,381	3,495,370	4,736,386	20,436	0.09	0.00	955.51	5,972	28,091
Bank Sinopac	2,370,703	1,495,106	22,734	5,707	3,769,699	4,873,533	14,156,078	72,644	0.16	0.00	531.45	17,080	73,553
E. Sun Commercial Bank, Ltd.	8,227,438	5,058,516	552,679	55,720	18,081,515	17,187,222	43,901,586	285,247	0.51	0.24	254.83	59,698	206,899
Cosmos Bank, Taiwan	384,700	177,043	4,217	1,872	1,214,309	1,127,806	1,467,863	7,549	0.99	0.72	164.65	10,238	38,061
DBS Bank(Taiwan)Ltd.	3,302,616	2,037,265	12,174	16,390	8,532,419	14,419,401	21,562,684	156,048	0.60	0.01	481.18	59,763	239,357
Taishin International Bank	6,615,066	4,853,069	43,028	16,877	10,786,591	18,535,990	40,295,422	147,776	0.28	0.02	525.02	43,421	203,233
EnTie Commercial Bank	121,428	59,794	865	425	143,532	1,476,097	445,090	348	0.44	0.17	268.44	0	0
Chinatrust Commercial Bank	9,102,686	6,046,652	89,584	104,061	17,064,533	18,403,272	64,104,657	609,354	0.14	0.00	308.62	91,200	364,461
Taiwan Rakuten Card, Inc.	509,932	176,532	2,877	3,935	748,236	618,544	659,132	5,025	2.48	0.88	145.95	846	3,293
American Express International Inc.	198,927	131,471	3,420	2,698	279,594	0	6,256,950	780	0.44	0.00	413.54	5,387	20,831
Total	59,388,667	39,415,942	905,147	524,499	113,985,720	161,846,872	373,344,235	1,868,312	0.30	0.05	453.86	615,972	2,523,315

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.