

## 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 May		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	266,175	129,597	1,823	1,814	161,097	42,302	1,000,146	419	0.10	0.04	1,135.42	415	3,636
Land Bank of Taiwan	321,767	150,460	1,752	2,188	310,695	77,752	860,183	581	0.30	0.26	920.61	2,195	12,883
Taiwan Cooperative Bank	684,861	395,325	6,516	7,043	956,260	449,414	4,232,188	2,059	0.15	0.13	467.28	6,053	33,170
First Commercial Bank	1,498,099	945,445	9,891	5,663	1,253,381	1,729,179	6,437,411	5,071	0.21	0.00	864.26	7,456	41,980
Hua Nan Commercial Bank	1,048,890	829,544	5,251	6,034	1,153,539	4,620,032	5,038,168	1,269	0.24	0.00	303.23	0	29,693
Chang Hwa Commercial Bank	566,950	285,947	4,071	4,144	369,201	491,935	2,091,579	1,081	0.14	0.00	735.31	1,871	13,034
The Shanghai Commercial & Savings Bank	387,540	203,480	1,564	2,173	660,431	767,806	1,565,580	4,446	0.24	0.19	697.54	3,851	22,333
Taipei Fubon Bank	7,457,469	5,796,439	58,606	32,986	10,739,659	32,295,143	48,542,045	94,365	0.20	0.00	1,305.70	92,351	511,263
Cathay United Bank	7,256,330	5,081,876	46,817	25,672	20,808,011	21,717,569	63,076,088	193,864	0.26	0.00	987.59	104,020	570,609
Bank of Kaohsiung	9,710	4,422	209	39	12,154	521	209,471	41	0.35	0.35	215.98	612	952
Mega International Commercial Bank	1,140,792	634,664	4,747	14,022	1,597,596	2,958,654	4,548,412	13,928	0.22	0.04	503.96	3,121	46,159
Citibank Taiwan Ltd.	23,419	14,110	686	223	0	0	522,931	60	0.05	0.00	269.43	0	0
Taiwan Business Bank	173,012	100,728	801	412	263,073	108,672	1,031,235	1,264	0.07	0.04	303.65	3,713	8,886
Standard Chartered Bank (Taiwan)	245,135	157,094	320	2,681	833,248	501,412	1,333,876	2,279	0.21	0.00	764.63	4,513	22,747
Taichung Commercial Bank	156,496	80,043	1,168	786	208,586	47,583	595,663	220	0.23	0.00	1,060.77	1,585	12,231
HSBC Bank(Taiwan) Ltd.	810,550	576,082	8,843	4,022	1,854,571	1,556,804	9,330,429	7,130	0.24	0.00	844.81	10,647	46,805
Hwatai Bank	9,279	4,808	39	42	7,601	2,410	45,583	0	0.30	0.03	565.46	222	237
Shin Kong Commercial Bank	1,075,731	568,030	3,499	5,838	1,652,263	2,049,362	4,017,153	6,815	0.22	0.01	577.00	8,317	40,823
Sunny Bank	117,494	58,465	1,044	946	168,893	141,103	504,971	101	0.70	0.16	429.61	0	4,202
Cota Commercial Bank	21,173	13,687	136	93	34,848	16,634	147,969	39	0.37	0.00	2,858.17	234	1,909
Union Bank of Taiwan	2,753,407	1,849,537	20,762	22,119	6,310,787	5,086,288	13,893,740	35,123	0.21	0.00	293.80	23,972	140,157
Far Eastern International Bank	1,360,965	942,748	8,816	7,413	3,248,175	4,027,719	4,074,317	85,214	0.23	0.02	102.40	11,875	68,850
Yuanta Bank	1,213,452	538,878	4,456	5,567	1,154,355	3,478,090	4,640,145	17,913	0.09	0.00	990.75	4,995	33,086
Bank Sinopac	2,385,042	1,502,193	19,925	5,267	3,870,754	4,970,892	13,911,950	66,025	0.15	0.00	535.73	18,476	92,029
E. Sun Commercial Bank, Ltd.	8,578,082	5,176,214	409,399	58,755	16,798,514	16,382,225	46,983,332	227,018	0.53	0.24	244.40	61,971	268,870
Cosmos Bank, Taiwan	388,200	178,325	5,039	1,632	1,218,451	1,109,271	1,486,407	6,242	1.00	0.67	168.69	8,950	47,011
DBS Bank(Taiwan)Ltd.	3,305,397	2,035,932	10,763	16,785	8,610,588	14,091,004	20,489,333	127,388	0.58	0.02	496.26	63,885	303,242
Taishin International Bank	6,619,863	4,858,371	47,946	43,149	10,862,427	17,544,930	40,658,409	112,133	0.28	0.02	517.38	44,254	247,487
EnTie Commercial Bank	121,968	60,294	996	504	144,098	1,509,187	467,975	200	0.23	0.04	373.59	4,908	4,908
Chinatrust Commercial Bank	9,089,172	6,063,559	78,812	92,326	17,120,625	18,324,411	62,936,155	478,527	0.14	0.00	309.53	90,007	454,468
Taiwan Rakuten Card, Inc.	510,138	174,934	2,356	3,197	754,018	610,601	707,134	5,263	2.02	0.75	169.40	805	4,098
American Express International Inc.	199,349	131,713	3,127	2,705	284,609	0	6,405,325	704	0.34	0.00	483.30	15,570	36,401
Total	59,795,907	39,542,944	770,180	376,240	113,422,508	156,708,905	371,785,303	1,496,782	0.30	0.05	451.55	600,844	3,124,159

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.