

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 June		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	267,369	129,622	1,840	1,043	163,539	44,858	1,167,760	496	0.16	0.07	807.65	394	4,030
Land Bank of Taiwan	321,420	143,338	1,314	1,742	305,764	91,061	930,916	544	0.35	0.31	1,155.96	1,504	14,387
Taiwan Cooperative Bank	682,622	395,731	4,934	8,406	969,930	446,168	4,203,212	1,844	0.14	0.12	488.87	5,426	38,596
First Commercial Bank	1,502,440	946,717	9,308	5,395	1,253,738	1,673,793	6,620,350	4,457	0.21	0.00	887.57	6,958	48,938
Hua Nan Commercial Bank	1,043,817	822,364	4,373	6,658	1,164,138	4,591,605	5,192,897	1,364	0.09	0.00	384.27	25,574	55,267
Chang Hwa Commercial Bank	568,128	282,635	3,968	3,729	365,357	463,985	2,287,933	1,151	0.23	0.00	538.93	2,817	15,851
The Shanghai Commercial & Savings Bank	387,497	202,083	1,452	2,280	646,330	754,043	1,603,454	4,495	0.23	0.19	712.61	3,783	26,116
Taipei Fubon Bank	7,416,412	5,766,030	40,026	81,083	10,892,648	32,379,517	50,976,410	101,478	0.19	0.00	1,366.58	88,522	599,785
Cathay United Bank	7,278,354	5,097,934	47,029	25,005	21,354,513	20,307,781	68,536,269	206,560	0.26	0.00	975.32	87,891	658,500
Bank of Kaohsiung	9,862	4,575	197	50	12,429	512	193,115	36	0.17	0.17	397.35	431	1,383
Mega International Commercial Bank	1,137,555	630,746	4,746	7,983	1,590,431	2,978,933	4,712,179	13,644	0.23	0.04	494.43	9,131	55,290
Citibank Taiwan Ltd.	23,710	14,164	585	314	0	0	521,075	20	0.03	0.00	379.32	0	0
Taiwan Business Bank	173,054	100,356	662	620	265,066	100,510	981,102	1,312	0.07	0.04	250.47	2,194	11,080
Standard Chartered Bank (Taiwan)	242,779	154,683	386	2,566	831,541	484,495	1,401,045	2,621	0.25	0.00	761.76	3,548	26,295
Taichung Commercial Bank	156,898	79,462	1,083	771	214,004	44,567	599,936	191	0.29	0.00	969.67	1,676	13,907
HSBC Bank(Taiwan) Ltd.	815,013	576,608	7,931	3,468	1,795,419	1,543,077	9,751,770	7,970	0.22	0.00	866.81	10,727	57,532
Hwatai Bank	9,272	4,802	41	48	7,605	2,559	51,408	0	0.56	0.29	515.05	0	237
Shin Kong Commercial Bank	1,075,433	568,875	3,609	3,907	1,664,967	2,083,400	4,926,521	6,106	0.20	0.01	580.79	7,808	48,631
Sunny Bank	117,733	58,508	1,018	970	169,937	149,850	517,957	61	0.32	0.00	802.94	3,433	7,635
Cota Commercial Bank	21,230	13,633	206	101	36,637	17,127	140,970	10	0.14	0.00	4,095.83	431	2,340
Union Bank of Taiwan	2,752,496	1,846,699	20,754	21,665	6,396,390	5,152,637	14,276,318	35,242	0.20	0.00	296.63	22,425	162,582
Far Eastern International Bank	1,360,053	935,241	7,187	8,122	3,218,499	3,951,436	4,189,890	82,832	0.26	0.02	103.07	9,893	78,743
Yuanta Bank	1,214,558	537,598	4,271	5,915	1,157,345	3,469,345	4,809,688	16,526	0.09	0.00	962.67	7,645	40,731
Bank Sinopac	2,398,255	1,503,827	18,675	5,046	3,868,650	5,029,464	14,413,467	65,476	0.15	0.00	529.49	19,736	111,765
E. Sun Commercial Bank, Ltd.	8,704,463	5,294,461	187,426	61,045	18,064,518	16,079,660	49,495,494	239,595	0.58	0.23	237.91	74,634	343,504
Cosmos Bank, Taiwan	389,466	179,505	2,870	1,685	1,220,979	1,166,460	1,639,788	6,699	0.95	0.66	169.37	9,291	56,302
DBS Bank(Taiwan)Ltd.	3,309,685	2,031,513	12,045	17,226	8,606,970	13,852,406	21,065,494	132,760	0.58	0.02	497.28	57,724	360,966
Taishin International Bank	6,623,906	4,874,392	42,672	38,629	10,906,152	17,820,549	43,848,944	121,220	0.27	0.02	535.11	50,573	298,060
EnTie Commercial Bank	122,427	60,835	999	556	144,259	1,537,531	448,256	547	0.25	0.05	162.41	0	4,908
Chinatrust Commercial Bank	9,032,991	6,062,309	83,021	139,202	17,114,879	18,078,823	67,106,146	520,099	0.13	0.00	311.59	96,192	550,660
Taiwan Rakuten Card, Inc.	510,389	171,327	2,194	2,490	763,901	607,866	816,495	5,555	2.06	0.75	167.69	1,025	5,123
American Express International Inc.	199,968	131,871	3,279	2,660	283,131	0	6,289,570	847	0.30	0.00	536.56	5,839	42,240
Total	59,869,255	39,622,444	520,101	460,380	115,449,666	154,904,018	393,715,829	1,581,758	0.29	0.05	451.74	617,225	3,741,384

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.