

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 July				
									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	268,363	131,102	1,687	1,066	163,195	197,912	1,822,071	470	0.13	0.05	983.49	531	4,561
Land Bank of Taiwan	320,572	143,302	1,429	2,384	310,316	258,050	1,217,445	610	0.27	0.25	1,146.69	2,292	16,679
Taiwan Cooperative Bank	683,061	396,744	6,368	7,395	987,730	2,020,546	10,235,113	2,319	0.06	0.06	485.32	5,450	44,046
First Commercial Bank	1,508,990	952,237	12,130	6,051	1,255,890	2,616,518	10,410,441	6,204	0.15	0.00	971.54	7,630	56,568
Hua Nan Commercial Bank	1,038,657	813,945	4,330	7,202	1,164,191	7,730,447	11,584,453	1,720	0.10	0.00	380.90	0	55,267
Chang Hwa Commercial Bank	570,449	290,775	4,548	3,258	372,703	980,498	4,017,013	1,162	0.17	0.00	504.21	2,760	18,611
The Shanghai Commercial & Savings Bank	387,307	202,159	1,306	2,420	658,313	1,366,431	2,856,239	5,269	0.15	0.12	799.90	3,322	29,438
Taipei Fubon Bank	7,441,214	5,796,909	41,160	16,358	10,918,708	38,358,894	70,997,069	112,822	0.16	0.00	1,428.04	89,069	688,854
Cathay United Bank	7,300,676	5,127,114	46,299	23,977	21,498,691	38,750,074	101,706,310	218,279	0.21	0.00	976.76	92,817	751,317
Bank of Kaohsiung	9,899	4,643	108	73	12,471	583	263,325	74	0.19	0.19	297.59	32	1,415
Mega International Commercial Bank	1,129,611	629,656	5,174	13,118	1,586,433	3,729,939	7,141,923	13,187	0.19	0.04	485.42	9,678	64,968
Citibank Taiwan Ltd.	23,922	14,352	533	367	0	0	562,034	74	0.06	0.00	311.70	0	0
Taiwan Business Bank	173,896	100,576	1,386	544	264,935	323,772	1,229,662	1,400	0.04	0.02	249.03	1,243	12,323
Standard Chartered Bank (Taiwan)	240,386	153,032	347	2,671	832,849	839,453	2,044,193	2,358	0.24	0.00	782.57	3,244	29,539
Taichung Commercial Bank	157,583	79,756	1,251	643	216,709	42,867	688,324	249	0.21	0.00	1,134.16	2,097	16,004
HSBC Bank(Taiwan) Ltd.	822,763	575,355	10,876	3,126	1,718,970	2,039,972	12,010,721	8,922	0.20	0.00	876.46	11,677	69,209
Hwatai Bank	9,277	4,867	55	50	7,102	2,538	48,837	0	0.30	0.25	548.99	0	237
Shin Kong Commercial Bank	1,075,113	563,922	3,834	4,154	1,646,199	2,683,562	6,250,341	6,772	0.21	0.01	568.02	8,470	57,101
Sunny Bank	118,126	59,030	1,112	913	173,989	192,196	702,136	74	0.45	0.00	720.77	0	7,635
Cota Commercial Bank	21,234	13,616	147	114	36,909	17,504	150,432	28	0.22	0.00	3,192.17	128	2,468
Union Bank of Taiwan	2,759,560	1,842,667	30,833	23,769	6,462,121	11,350,900	23,142,116	36,354	0.16	0.00	283.51	23,634	186,216
Far Eastern International Bank	1,361,053	934,831	8,711	7,739	3,152,668	4,150,599	5,171,055	81,222	0.24	0.02	102.98	14,248	92,991
Yuanta Bank	1,215,660	538,154	4,828	6,900	1,159,139	4,249,260	6,515,769	18,049	0.09	0.00	955.60	6,400	47,131
Bank Sinopac	2,417,555	1,522,570	25,593	5,971	3,798,200	6,742,445	21,083,593	67,860	0.14	0.00	500.98	14,820	126,585
E. Sun Commercial Bank, Ltd.	8,735,888	5,403,271	110,939	79,514	16,742,064	30,735,817	121,150,605	243,300	0.39	0.16	244.00	87,058	430,562
Cosmos Bank, Taiwan	395,899	183,717	8,100	1,761	1,243,260	1,415,361	2,274,100	6,592	0.83	0.60	174.28	7,931	64,233
DBS Bank(Taiwan)Ltd.	3,314,136	2,035,831	14,597	18,348	8,605,492	18,074,117	31,221,428	140,298	0.50	0.02	496.04	50,401	411,367
Taishin International Bank	6,625,635	4,873,151	50,054	48,325	10,977,018	25,590,816	63,003,868	123,079	0.21	0.02	664.60	46,174	344,234
EnTie Commercial Bank	120,347	61,030	850	639	142,748	1,647,479	579,064	749	0.29	0.09	193.48	0	4,908
Chinatrust Commercial Bank	8,989,403	6,108,991	82,553	126,141	17,294,253	34,401,317	125,976,593	533,943	0.08	0.00	299.49	88,612	639,272
Taiwan Rakuten Card, Inc.	510,639	171,671	2,311	2,941	772,038	610,474	860,127	4,932	2.05	0.68	163.31	796	5,919
American Express International Inc.	200,345	132,219	3,366	2,989	283,839	0	6,348,228	808	0.36	0.00	513.57	8,564	50,804
Total	59,947,219	39,861,195	486,815	420,921	114,459,143	241,120,341	653,264,628	1,639,179	0.23	0.04	461.10	589,078	4,330,462

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.