

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 August		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	269,830	131,617	2,235	1,178	164,454	168,019	954,340	468	0.17	0.07	817.81	868	5,429
Land Bank of Taiwan	319,174	142,040	1,166	2,729	312,303	234,651	813,582	530	0.28	0.26	863.18	2,048	18,727
Taiwan Cooperative Bank	682,494	398,556	5,666	7,631	988,036	1,745,373	4,259,948	2,064	0.12	0.11	460.28	5,105	49,151
First Commercial Bank	1,515,684	950,546	11,461	5,222	1,263,947	2,404,231	6,450,972	5,383	0.17	0.00	939.08	7,408	63,976
Hua Nan Commercial Bank	1,034,499	804,386	4,239	6,491	1,205,970	7,418,894	4,855,623	1,190	0.18	0.00	328.54	0	55,267
Chang Hwa Commercial Bank	572,031	295,801	3,607	2,919	386,264	751,997	2,098,357	1,333	0.17	0.00	654.98	1,823	20,434
The Shanghai Commercial & Savings Bank	388,710	201,140	2,883	2,261	671,875	1,385,651	1,551,612	4,474	0.17	0.12	812.73	3,178	32,616
Taipei Fubon Bank	7,466,246	5,799,168	38,579	13,547	11,136,559	36,434,802	47,355,858	96,361	0.20	0.00	1,282.26	79,550	768,404
Cathay United Bank	7,315,782	5,140,127	43,658	28,552	21,731,907	35,793,034	65,055,781	195,503	0.23	0.00	968.06	92,132	843,449
Bank of Kaohsiung	9,929	4,658	125	99	11,872	501	200,902	35	0.28	0.28	271.42	104	1,519
Mega International Commercial Bank	1,128,915	625,785	8,099	8,795	1,606,020	3,354,229	4,397,548	12,177	0.19	0.03	546.23	6,852	71,820
Citibank Taiwan Ltd.	24,076	14,420	575	532	0	0	531,479	7	0.04	0.00	463.91	0	0
Taiwan Business Bank	174,309	100,748	982	569	267,302	293,670	1,008,908	1,324	0.05	0.01	248.02	2,242	14,565
Standard Chartered Bank (Taiwan)	237,677	150,862	354	2,828	833,652	798,134	1,297,809	2,257	0.29	0.00	778.21	3,666	33,205
Taichung Commercial Bank	158,149	79,670	1,113	611	213,802	41,109	584,727	255	0.25	0.00	1,099.40	1,594	17,598
HSBC Bank(Taiwan) Ltd.	832,115	581,418	12,865	3,513	1,684,670	1,972,925	9,820,276	8,666	0.24	0.00	785.23	8,081	77,290
Hwatai Bank	9,292	4,914	76	61	7,214	2,814	53,079	0	0.01	0.00	657.52	158	395
Shin Kong Commercial Bank	1,074,206	561,728	3,175	4,082	1,663,174	2,586,852	3,936,423	6,132	0.25	0.01	555.83	7,710	64,811
Sunny Bank	118,150	58,987	709	851	174,456	172,647	510,214	70	0.58	0.13	407.28	0	7,635
Cota Commercial Bank	21,232	13,530	152	86	37,379	17,463	152,214	33	0.25	0.00	3,143.54	205	2,673
Union Bank of Taiwan	2,759,352	1,846,922	23,065	23,273	6,473,412	10,898,235	14,375,683	33,849	0.18	0.00	281.08	22,896	209,112
Far Eastern International Bank	1,294,859	926,739	7,637	73,883	3,249,738	4,062,144	3,934,187	78,748	0.26	0.01	103.14	14,128	107,119
Yuanta Bank	1,216,680	537,465	4,576	6,297	1,179,280	4,150,258	4,652,119	14,320	0.09	0.00	964.97	7,791	54,922
Bank Sinopac	2,432,150	1,525,417	20,756	5,769	3,949,911	6,421,379	13,856,226	57,517	0.15	0.00	537.75	21,303	147,888
E. Sun Commercial Bank, Ltd.	8,804,641	5,429,148	133,762	65,009	16,199,399	36,088,964	47,848,330	232,085	0.39	0.16	260.00	87,712	518,274
Cosmos Bank, Taiwan	402,185	187,620	7,899	1,716	1,244,010	1,363,677	1,641,074	6,284	0.87	0.64	173.28	8,681	72,914
DBS Bank(Taiwan)Ltd.	3,319,504	2,047,205	14,733	19,156	8,725,605	17,401,619	20,453,867	119,784	0.53	0.03	515.72	48,484	459,851
Taishin International Bank	6,628,129	4,875,411	38,737	36,243	11,058,630	23,935,587	39,021,829	112,665	0.24	0.02	579.17	43,618	387,852
EnTie Commercial Bank	120,569	61,737	799	637	143,586	1,651,882	468,594	255	0.34	0.14	220.15	0	4,908
Chinatrust Commercial Bank	9,106,827	6,131,466	225,162	107,738	17,382,240	30,919,968	66,950,018	468,863	0.11	0.00	314.24	86,060	725,332
Taiwan Rakuten Card, Inc.	511,390	168,778	2,268	2,788	789,362	604,289	720,217	4,739	2.22	0.66	155.61	850	6,769
American Express International Inc.	200,498	133,092	2,994	2,841	285,295	0	6,438,660	641	0.27	0.00	617.69	8,249	59,053
Total	60,149,284	39,931,101	624,107	437,907	115,041,324	233,074,998	376,250,456	1,468,012	0.25	0.04	465.91	572,496	4,902,958

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.