

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 September				Monthly Write-off Amount	Annual Write-off Amount
									Delinquency Ratio(3 months to 6 months)	Delinquency Ratio (over 6 months)	Coverage Ratio (%)			
Bank of Taiwan	278,299	136,649	9,480	1,446	166,332	135,976	1,034,780	414	0.20	0.08	713.21	432	5,861	
Land Bank of Taiwan	317,482	141,441	1,026	2,969	312,555	206,769	867,696	595	0.25	0.23	825.14	1,770	20,497	
Taiwan Cooperative Bank	680,869	398,445	4,637	7,579	991,657	1,470,263	4,113,734	1,854	0.17	0.15	408.87	5,355	54,506	
First Commercial Bank	1,521,089	948,177	11,293	6,273	1,293,714	2,159,128	6,574,397	5,472	0.17	0.00	941.83	7,154	71,130	
Hua Nan Commercial Bank	1,030,510	799,773	4,411	6,768	1,205,957	7,225,978	5,286,124	1,224	0.07	0.00	431.23	24,093	79,360	
Chang Hwa Commercial Bank	573,747	299,575	3,652	2,855	380,033	524,660	2,329,947	1,126	0.19	0.00	577.26	4,322	24,756	
The Shanghai Commercial & Savings Bank	388,221	199,417	1,100	2,323	664,110	1,337,611	1,590,487	4,584	0.22	0.14	693.60	3,001	35,617	
Taipei Fubon Bank	7,488,656	5,803,191	38,593	16,183	11,389,102	34,991,646	48,349,084	102,606	0.20	0.00	1,325.25	89,614	858,018	
Cathay United Bank	7,333,465	5,169,904	49,438	31,750	21,005,803	33,380,106	71,463,253	212,516	0.22	0.00	946.82	96,087	939,536	
Bank of Kaohsiung	9,893	4,632	59	104	11,800	462	243,318	38	0.26	0.26	255.48	123	1,642	
Mega International Commercial Bank	1,124,956	621,917	4,094	8,053	1,615,380	2,968,215	4,525,571	13,583	0.19	0.04	540.83	6,409	78,229	
Citibank Taiwan Ltd.	24,944	14,515	1,142	261	0	0	556,194	64	0.03	0.00	460.20	0	0	
Taiwan Business Bank	174,561	100,529	756	504	266,445	268,142	983,538	1,168	0.06	0.01	248.18	2,132	16,697	
Standard Chartered Bank (Taiwan)	234,174	148,572	272	3,343	828,723	753,240	1,401,358	2,236	0.30	0.00	722.04	4,876	38,081	
Taichung Commercial Bank	152,947	79,206	1,088	6,334	221,077	43,358	601,242	268	0.28	0.00	1,071.50	2,695	20,293	
HSBC Bank(Taiwan) Ltd.	841,252	586,100	12,365	3,228	1,644,409	1,943,607	10,194,971	8,724	0.24	0.00	787.09	8,809	86,099	
Hwatai Bank	9,299	4,943	56	49	7,792	2,614	58,124	0	0.01	0.00	666.21	0	395	
Shin Kong Commercial Bank	1,073,284	560,224	2,746	3,668	1,686,974	2,513,280	4,779,149	6,472	0.24	0.01	540.71	9,673	74,484	
Sunny Bank	118,202	58,667	706	820	176,439	157,876	515,841	77	0.28	0.02	722.42	3,600	11,235	
Cota Commercial Bank	21,247	13,584	151	76	37,986	18,370	133,956	55	0.35	0.00	2,884.09	263	2,936	
Union Bank of Taiwan	2,756,495	1,850,898	21,314	24,171	6,529,968	10,386,384	14,540,278	34,726	0.18	0.00	281.78	24,785	233,897	
Far Eastern International Bank	1,294,614	919,975	7,476	7,754	3,254,115	4,017,555	4,252,474	76,425	0.26	0.01	102.93	11,640	118,759	
Yuanta Bank	1,217,425	538,634	4,319	6,229	1,174,461	4,007,570	4,660,332	17,634	0.09	0.00	992.31	6,720	61,642	
Bank Sinopac	2,446,109	1,528,884	20,809	6,392	4,045,805	6,047,160	14,139,555	63,705	0.15	0.00	525.95	18,344	166,232	
E. Sun Commercial Bank, Ltd.	8,752,377	5,437,724	64,162	116,426	18,455,493	34,145,493	51,251,681	247,545	0.37	0.17	278.00	85,589	603,863	
Cosmos Bank, Taiwan	408,356	191,403	7,849	1,779	1,262,801	1,341,768	1,801,105	7,101	0.83	0.58	179.13	10,186	83,100	
DBS Bank(Taiwan)Ltd.	3,316,008	2,046,800	11,701	25,670	8,781,277	17,202,328	21,394,753	119,246	0.50	0.02	502.00	61,790	521,641	
Taishin International Bank	6,629,102	4,844,510	65,893	64,920	11,120,714	22,817,391	43,935,514	134,165	0.23	0.02	613.38	47,922	435,774	
EnTie Commercial Bank	120,676	61,723	744	2,514	144,466	1,672,541	495,780	864	0.20	0.02	281.77	3,124	8,032	
Chinatrust Commercial Bank	9,305,508	6,375,464	330,062	131,381	17,442,113	28,143,169	73,733,664	514,011	0.11	0.00	306.53	87,222	812,554	
Taiwan Rakuten Card, Inc.	510,332	166,654	1,818	3,521	801,848	604,533	781,266	5,487	2.34	0.69	152.39	853	7,622	
American Express International Inc.	200,398	132,917	2,792	2,892	257,852	0	6,585,113	854	0.23	0.00	575.74	4,122	63,175	
Total	60,354,497	40,185,047	686,004	498,235	117,177,201	220,486,934	403,174,279	1,584,839	0.24	0.04	468.10	632,705	5,535,663	

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.