

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 October				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	286,987	141,818	9,578	1,299	162,067	104,342	1,065,724	443	0.23	0.16	557.58	251	6,112	
Land Bank of Taiwan	315,389	140,349	1,032	3,323	315,174	184,037	866,758	673	0.33	0.31	721.39	1,359	21,856	
Taiwan Cooperative Bank	679,597	397,795	3,699	6,528	987,148	1,184,747	4,303,042	2,046	0.19	0.17	381.75	7,987	62,493	
First Commercial Bank	1,525,439	946,353	9,415	5,517	1,299,237	2,040,835	7,618,009	6,835	0.16	0.00	969.16	7,268	78,398	
Hua Nan Commercial Bank	1,026,188	797,084	3,606	6,499	1,215,271	6,941,717	5,895,802	2,101	0.15	0.00	328.29	0	79,360	
Chang Hwa Commercial Bank	574,187	300,725	2,119	2,572	386,266	492,268	2,236,643	1,371	0.23	0.00	525.64	2,020	26,776	
The Shanghai Commercial & Savings Bank	385,840	198,229	1,106	4,327	666,216	1,312,831	1,795,072	5,632	0.23	0.17	666.80	3,449	39,066	
Taipei Fubon Bank	7,491,291	5,807,168	37,104	34,469	11,229,397	34,287,972	56,553,764	118,268	0.20	0.00	1,349.33	98,784	956,802	
Cathay United Bank	7,347,244	5,186,971	42,223	28,449	22,203,076	31,760,704	79,077,303	216,746	0.22	0.00	927.66	99,743	1,039,279	
Bank of Kaohsiung	9,896	4,624	45	42	14,141	384	218,738	57	0.30	0.30	255.26	0	1,642	
Mega International Commercial Bank	1,115,663	617,795	7,529	16,822	1,577,058	2,973,086	4,615,997	14,179	0.20	0.05	514.51	10,813	89,042	
Citibank Taiwan Ltd.	25,554	14,963	807	225	0	0	607,216	15	0.08	0.00	242.03	0	0	
Taiwan Business Bank	174,527	100,765	607	641	262,382	240,865	1,059,407	1,357	0.05	0.01	261.87	2,675	19,372	
Standard Chartered Bank (Taiwan)	230,894	146,016	235	3,069	823,554	718,717	1,392,714	2,348	0.26	0.00	776.59	4,595	42,676	
Taichung Commercial Bank	153,608	79,251	1,151	640	216,684	45,944	672,552	277	0.23	0.00	1,105.43	1,724	22,017	
HSBC Bank(Taiwan) Ltd.	846,231	588,373	8,476	3,497	1,702,698	2,020,767	11,633,535	10,110	0.24	0.00	833.08	12,167	98,266	
Hwatai Bank	9,301	4,988	43	41	7,834	2,319	51,797	0	0.08	0.08	639.51	0	395	
Shin Kong Commercial Bank	1,070,374	558,158	1,694	4,604	1,659,287	2,477,248	4,630,718	7,389	0.25	0.02	546.81	8,986	83,470	
Sunny Bank	118,210	58,544	684	843	179,428	140,068	562,012	115	0.53	0.02	608.64	0	11,235	
Cota Commercial Bank	21,220	13,596	90	86	36,798	18,304	143,218	61	0.45	0.00	2,512.90	473	3,409	
Union Bank of Taiwan	2,752,053	1,849,732	19,370	23,812	6,565,629	9,834,360	14,412,897	33,541	0.19	0.00	272.83	27,554	261,451	
Far Eastern International Bank	1,293,778	915,673	7,184	8,078	3,177,730	4,253,171	4,597,574	84,551	0.28	0.01	102.88	11,814	130,573	
Yuanta Bank	1,216,352	538,424	3,683	7,275	1,219,237	4,072,755	5,379,439	19,733	0.09	0.00	969.00	8,402	70,044	
Bank Sinopac	2,458,266	1,538,563	18,894	6,341	3,865,865	5,826,905	16,090,748	70,176	0.16	0.00	537.07	23,564	189,796	
E. Sun Commercial Bank, Ltd.	8,732,871	5,420,952	62,591	82,097	17,838,541	31,071,082	63,826,907	260,812	0.40	0.17	290.94	84,896	688,759	
Cosmos Bank, Taiwan	414,024	196,845	7,437	1,888	1,285,647	1,331,389	2,099,323	7,540	0.84	0.60	178.20	8,563	91,663	
DBS Bank(Taiwan)Ltd.	3,345,537	2,066,047	38,079	17,745	8,828,768	17,778,603	25,239,050	142,540	0.50	0.02	497.15	47,446	569,087	
Taishin International Bank	6,631,624	4,861,994	51,185	48,663	11,208,334	22,314,993	48,769,248	130,644	0.22	0.02	626.58	44,654	480,428	
EnTie Commercial Bank	120,812	62,082	705	600	144,921	1,693,245	462,392	375	0.17	0.02	321.22	1,673	9,705	
Chinatrust Commercial Bank	9,362,580	6,521,624	168,834	111,762	17,767,469	25,834,651	80,096,712	528,310	0.11	0.00	298.28	89,395	901,949	
Taiwan Rakuten Card, Inc.	543,906	168,998	35,783	3,664	807,960	603,639	792,150	5,127	1.98	0.54	175.93	820	8,442	
American Express International Inc.	199,763	132,444	2,488	3,123	259,220	0	6,645,665	1,013	0.17	0.00	565.57	12,740	75,915	
Total	60,479,206	40,376,943	547,476	438,541	117,913,037	211,561,948	453,412,126	1,674,385	0.25	0.04	464.90	623,815	6,159,478	

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.