

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 November		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	286,372	143,458	6,419	7,504	165,714	75,115	967,756	309	0.10	0.08	1,000.62	1,659	7,771
Land Bank of Taiwan	311,480	139,767	1,107	5,223	313,244	166,686	802,362	603	0.34	0.32	599.02	2,452	24,308
Taiwan Cooperative Bank	677,357	395,450	3,615	7,498	993,488	891,983	4,265,439	1,893	0.19	0.16	1,036.27	8,753	71,246
First Commercial Bank	1,528,910	948,639	8,451	5,404	1,296,845	1,904,270	6,556,210	4,891	0.15	0.00	1,056.76	7,333	85,731
Hua Nan Commercial Bank	1,021,238	792,523	3,035	6,127	1,217,179	6,641,393	4,948,792	1,310	0.24	0.00	278.96	0	79,360
Chang Hwa Commercial Bank	575,229	300,086	2,716	2,599	391,390	470,387	2,095,694	1,317	0.15	0.00	678.03	2,653	29,429
The Shanghai Commercial & Savings Bank	385,387	196,774	884	1,953	668,862	1,239,451	1,556,300	4,606	0.22	0.18	655.92	4,107	43,173
Taipei Fubon Bank	7,368,864	5,827,933	36,148	158,575	11,517,715	33,563,196	51,145,814	89,072	0.19	0.00	1,365.13	87,883	1,044,685
Cathay United Bank	7,378,552	5,207,744	59,075	27,766	22,402,903	29,309,657	69,309,873	185,591	0.23	0.00	953.47	95,561	1,134,840
Bank of Kaohsiung	9,876	4,533	33	53	13,423	421	246,008	42	0.31	0.31	227.33	2	1,644
Mega International Commercial Bank	1,111,237	615,547	4,681	9,107	1,591,765	3,002,158	4,401,315	12,734	0.20	0.05	526.43	5,428	94,470
Citibank Taiwan Ltd.	26,333	16,130	891	223	0	0	603,314	82	0.10	0.00	134.89	0	0
Taiwan Business Bank	174,533	100,203	534	528	265,145	212,380	1,054,828	821	0.04	0.01	259.21	921	20,293
Standard Chartered Bank (Taiwan)	228,523	143,771	220	2,459	823,706	693,049	1,246,907	2,085	0.28	0.00	722.39	3,533	46,209
Taichung Commercial Bank	153,778	78,949	993	909	220,231	46,581	582,563	231	0.28	0.00	1,079.48	1,688	23,705
HSBC Bank(Taiwan) Ltd.	849,981	589,927	7,270	3,520	1,694,352	2,001,551	10,415,918	7,181	0.22	0.00	869.54	10,321	108,587
Hwatai Bank	9,253	4,964	28	76	7,223	2,418	48,700	0	0.09	0.09	653.83	0	395
Shin Kong Commercial Bank	1,073,192	553,366	7,404	4,586	1,671,816	2,400,969	3,939,518	4,589	0.18	0.01	587.50	12,498	95,968
Sunny Bank	112,496	58,608	593	6,469	179,697	117,206	490,322	61	0.72	0.11	356.54	0	11,235
Cota Commercial Bank	21,218	13,526	123	100	38,142	16,486	137,398	21	0.25	0.00	3,183.70	520	3,929
Union Bank of Taiwan	2,724,426	1,851,382	17,400	45,027	6,536,915	9,287,738	13,967,540	31,237	0.18	0.00	280.13	27,609	289,060
Far Eastern International Bank	1,292,552	913,893	6,552	7,808	3,520,455	4,215,352	4,233,680	64,785	0.25	0.02	103.00	11,929	142,502
Yuanta Bank	1,215,996	537,590	3,559	5,975	1,185,025	4,106,186	4,631,914	12,992	0.09	0.00	940.79	7,721	77,765
Bank Sinopac	2,468,090	1,541,989	16,239	5,940	3,856,324	5,588,301	13,790,779	54,781	0.15	0.00	539.22	19,376	209,172
E. Sun Commercial Bank, Ltd.	8,706,607	5,387,478	52,421	78,685	16,967,594	28,441,252	48,431,125	219,405	0.38	0.15	334.64	85,479	774,238
Cosmos Bank, Taiwan	418,692	200,111	6,227	1,655	1,283,472	1,301,888	1,819,366	6,358	0.89	0.58	176.27	9,012	100,675
DBS Bank(Taiwan)Ltd.	3,356,156	2,069,869	17,786	15,750	8,899,477	17,580,497	21,161,538	111,877	0.53	0.02	489.08	46,745	615,832
Taishin International Bank	6,633,053	4,861,181	43,518	42,089	11,256,633	21,199,075	43,360,054	89,524	0.22	0.02	617.55	47,175	527,603
EnTie Commercial Bank	120,750	62,185	553	638	145,235	1,676,713	475,895	453	0.20	0.02	360.05	781	10,486
Chinatrust Commercial Bank	9,403,362	6,601,383	132,555	91,773	17,601,608	22,082,267	72,454,170	422,972	0.11	0.00	299.67	96,371	998,320
Taiwan Rakuten Card, Inc.	581,785	175,899	41,717	5,644	787,369	603,893	735,312	3,986	1.67	0.34	191.13	917	9,359
American Express International Inc.	199,243	132,077	2,366	2,886	263,673	0	6,828,359	939	0.15	0.00	596.67	3,449	79,364
Total	60,424,521	40,466,935	485,113	554,549	117,776,620	198,838,519	396,704,763	1,336,748	0.25	0.03	487.67	601,876	6,761,354

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.