

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2025 December

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	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	289,455	148,176	4,746	2,137	161,958	42,995	1,201,085	507	0.11	0.06	996.70	579	8,350
Land Bank of Taiwan	306,978	140,249	590	5,147	312,106	152,116	1,011,475	712	0.33	0.31	658.89	2,466	26,774
Taiwan Cooperative Bank	672,680	395,942	3,319	9,742	989,900	585,965	4,595,164	2,163	0.13	0.13	1,146.28	6,792	78,038
First Commercial Bank	1,531,235	952,857	8,277	6,433	1,297,020	1,745,651	7,583,238	5,759	0.15	0.00	1,034.41	7,281	93,012
Hua Nan Commercial Bank	1,014,753	788,586	2,605	7,115	1,200,229	6,359,672	5,770,624	1,466	0.09	0.01	359.58	29,703	109,063
Chang Hwa Commercial Bank	575,263	302,736	2,126	3,124	383,291	442,875	2,414,991	1,414	0.21	0.00	519.01	2,775	32,204
The Shanghai Commercial & Savings Bank	384,715	195,583	909	2,476	665,672	1,200,558	1,786,440	5,256	0.23	0.17	678.43	4,113	47,286
Taipei Fubon Bank	7,391,132	5,849,375	36,440	14,172	11,468,186	32,786,476	58,873,591	113,598	0.18	0.00	1,461.64	95,338	1,140,023
Cathay United Bank	7,337,214	5,209,203	46,441	87,779	22,171,305	26,660,450	81,878,315	225,843	0.23	0.00	975.83	94,669	1,229,509
Bank of Kaohsiung	9,825	4,435	8	35	13,935	433	167,800	59	0.31	0.31	257.68	307	1,951
Mega International Commercial Bank	1,106,955	613,344	3,733	8,015	1,561,810	3,025,231	4,920,625	11,947	0.20	0.06	508.18	7,203	101,673
Citibank Taiwan Ltd.	26,662	16,921	535	180	0	0	666,971	86	0.15	0.00	121.28	0	0
Taiwan Business Bank	174,504	100,320	584	613	265,140	200,738	1,126,509	1,329	0.04	0.01	255.80	798	21,091
Standard Chartered Bank (Taiwan)	225,917	141,822	267	2,604	822,055	653,238	1,407,862	2,451	0.29	0.00	659.15	3,434	49,643
Taichung Commercial Bank	154,419	78,769	1,124	555	221,131	43,732	668,414	288	0.24	0.00	1,138.71	1,976	25,681
HSBC Bank(Taiwan) Ltd.	852,459	590,428	6,001	3,523	1,711,263	1,939,380	11,715,342	9,865	0.24	0.00	840.16	12,125	120,712
Hwatai Bank	9,224	4,935	17	46	7,182	2,458	50,692	0	0.13	0.08	650.89	0	395
Shin Kong Commercial Bank	1,062,582	547,522	1,175	11,785	1,658,692	2,290,949	5,184,373	6,956	0.21	0.01	581.78	9,627	105,595
Sunny Bank	112,998	58,937	1,223	924	175,595	119,707	637,246	118	0.36	0.01	575.91	4,451	15,686
Cota Commercial Bank	21,049	13,524	75	110	37,236	18,344	140,907	27	0.41	0.00	2,379.79	159	4,088
Union Bank of Taiwan	2,731,780	1,849,324	31,298	23,944	6,592,497	8,600,612	15,000,911	31,970	0.18	0.00	278.51	28,371	317,431
Far Eastern International Bank	1,290,052	910,122	5,702	8,259	3,185,712	3,979,825	4,517,285	80,321	0.28	0.02	102.98	10,991	153,493
Yuanta Bank	1,216,355	538,589	4,046	6,149	1,177,581	4,132,981	5,454,940	17,772	0.09	0.00	938.79	8,102	85,867
Bank Sinopac	2,478,579	1,545,721	17,921	6,985	3,898,214	5,337,396	15,837,909	67,030	0.15	0.00	548.83	17,527	226,699
E. Sun Commercial Bank, Ltd.	8,748,065	5,340,523	128,776	87,318	17,957,715	24,097,499	54,299,671	259,475	0.37	0.14	372.09	84,032	858,270
Cosmos Bank, Taiwan	423,651	203,805	6,788	1,912	1,283,066	1,357,281	2,201,713	7,416	0.75	0.54	179.43	13,781	114,456
DBS Bank(Taiwan)Ltd.	3,324,547	2,087,494	20,983	61,543	8,914,937	17,063,521	23,990,920	141,231	0.50	0.02	507.79	58,158	673,990
Taishin International Bank	6,632,949	4,852,939	44,324	44,428	11,314,621	20,339,947	48,399,932	107,568	0.22	0.02	629.07	42,858	570,461
EnTie Commercial Bank	120,826	62,645	575	528	143,616	1,723,235	512,614	520	0.19	0.02	184.32	2,116	12,602
Chinatrust Commercial Bank	9,458,117	6,685,860	148,745	93,990	17,911,768	21,706,013	83,917,586	539,073	0.12	0.00	299.62	92,455	1,090,775
Taiwan Rakuten Card, Inc.	602,725	192,537	38,723	18,387	826,545	607,654	875,904	5,925	2.02	0.54	116.19	819	10,178
American Express International Inc.	198,246	131,230	2,477	3,474	258,604	0	6,852,489	995	0.15	0.00	632.71	2,159	81,523
Total	60,485,911	40,554,453	570,553	523,432	118,588,582	187,216,932	453,663,538	1,649,140	0.24	0.03	502.41	645,165	7,406,519

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.