

## Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2026 January

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	288,210	150,827	3,183	4,865	163,700	43,977	1,091,555	401	0.11	0.04	1,123.08	677	677
Land Bank of Taiwan	304,290	138,753	1,173	4,082	312,912	132,123	851,265	510	0.31	0.29	774.76	2,306	2,306
Taiwan Cooperative Bank	669,805	394,415	3,865	8,431	994,778	544,650	4,443,151	1,786	0.15	0.13	419.64	6,267	6,267
First Commercial Bank	1,536,932	949,239	13,875	8,597	1,293,339	1,758,291	7,017,204	5,141	0.14	0.00	1,183.88	7,120	7,120
Hua Nan Commercial Bank	1,009,069	780,122	2,784	7,069	1,199,692	6,106,403	5,399,646	1,565	0.17	0.01	303.61	0	0
Chang Hwa Commercial Bank	574,866	297,678	2,606	3,663	389,937	409,985	2,242,037	1,060	0.13	0.00	736.97	2,343	2,343
The Shanghai Commercial & Savings Bank	385,291	195,135	1,962	2,040	664,834	1,142,206	1,683,806	4,019	0.27	0.17	632.44	4,047	4,047
Taipei Fubon Bank	7,413,468	5,850,943	37,090	14,754	11,543,155	33,399,779	53,782,871	105,453	0.18	0.00	1,512.59	84,229	84,229
Cathay United Bank	7,361,854	5,227,282	53,061	28,420	22,235,768	23,865,416	73,108,938	213,611	0.23	0.00	953.49	98,363	98,363
Bank of Kaohsiung	9,798	4,365	16	42	13,086	479	195,011	23	0.30	0.30	272.22	48	48
Mega International Commercial Bank	1,103,756	608,880	4,178	7,377	1,554,047	3,072,812	4,615,990	13,649	0.20	0.05	479.45	6,909	6,909
Citibank Taiwan Ltd.	26,967	17,514	497	250	0	0	590,778	41	0.07	0.00	202.47	0	0
Taiwan Business Bank	174,499	99,988	707	712	268,867	170,666	1,066,997	1,170	0.08	0.02	236.19	1,069	1,069
Standard Chartered Bank (Taiwan)	223,410	139,270	236	2,318	815,470	603,993	1,295,792	2,410	0.22	0.00	717.72	5,074	5,074
Taichung Commercial Bank	155,499	78,792	1,636	600	216,066	43,035	618,465	290	0.18	0.00	1,216.34	1,255	1,255
HSBC Bank(Taiwan) Ltd.	859,925	594,282	11,736	4,270	1,698,436	1,889,701	11,471,506	8,043	0.22	0.00	833.16	10,910	10,910
Hwatai Bank	9,210	4,929	24	38	7,216	2,369	50,755	0	0.05	0.00	689.01	47	47
Shin Kong Commercial Bank	1,058,761	540,089	1,030	4,851	1,651,242	2,331,312	4,376,513	5,675	0.21	0.02	605.46	7,372	7,372
Sunny Bank	114,071	59,689	1,825	909	175,418	122,926	647,357	51	0.44	0.03	643.03	0	0
Cota Commercial Bank	21,071	13,419	168	107	36,116	18,600	152,642	27	0.57	0.00	2,056.19	291	291
Union Bank of Taiwan	2,738,614	1,854,462	28,093	21,259	6,625,000	8,114,685	14,788,006	34,973	0.17	0.00	283.92	24,692	24,692
Far Eastern International Bank	1,287,861	905,892	5,554	7,785	3,190,494	3,859,824	4,210,357	75,931	0.25	0.02	103.07	10,923	10,923
Yuanta Bank	1,215,623	538,004	4,159	7,166	1,219,682	4,137,018	5,206,635	16,853	0.09	0.00	931.90	6,701	6,701
Bank Sinopac	2,499,751	1,534,910	29,782	8,177	3,910,390	5,400,326	15,115,528	59,843	0.15	0.00	540.22	15,951	15,951
E. Sun Commercial Bank, Ltd.	7,580,168	4,841,229	63,242	1,231,139	18,447,274	21,982,181	51,766,007	234,459	0.36	0.12	380.91	84,324	84,324
Cosmos Bank, Taiwan	428,371	205,621	6,605	1,970	1,316,742	1,322,220	1,877,401	6,708	0.81	0.56	189.15	7,815	7,815
DBS Bank(Taiwan)Ltd.	3,330,717	2,090,994	13,076	16,430	8,910,111	16,423,853	22,243,921	131,111	0.51	0.02	499.50	51,379	51,379
Taishin International Bank	6,644,173	4,838,948	51,727	40,503	11,358,271	20,543,170	47,415,189	110,813	0.20	0.02	660.85	43,997	43,997
EnTie Commercial Bank	120,888	62,573	608	586	143,921	1,739,497	491,590	588	0.19	0.02	244.66	673	673
Chinatrust Commercial Bank	9,550,356	6,762,185	154,390	62,151	17,827,944	21,492,206	82,496,697	508,640	0.11	0.00	297.15	89,911	89,911
Taiwan Rakuten Card, Inc.	599,586	194,188	2,067	19,879	828,707	604,129	807,413	4,722	2.06	0.52	112.12	853	853
American Express International Inc.	198,177	130,961	3,092	3,161	264,339	0	6,940,693	930	0.15	0.00	644.87	6,138	6,138
<b>Total</b>	<b>59,495,037</b>	<b>40,105,578</b>	<b>504,047</b>	<b>1,523,601</b>	<b>119,276,954</b>	<b>181,277,832</b>	<b>428,061,716</b>	<b>1,550,496</b>	<b>0.24</b>	<b>0.03</b>	<b>498.97</b>	<b>581,684</b>	<b>581,684</b>

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.