

## Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2026 February

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	288,487	151,186	1,326	1,424	163,203	42,728	926,568	371	0.08	0.03	1,287.76	558	1,235
Land Bank of Taiwan	302,868	137,557	707	2,315	310,975	113,108	737,602	364	0.46	0.45	499.55	0	2,306
Taiwan Cooperative Bank	668,568	392,822	2,343	4,751	984,220	494,066	3,946,404	1,244	0.20	0.18	407.55	5,608	11,875
First Commercial Bank	1,540,487	950,771	9,597	6,416	1,293,624	1,716,945	6,248,346	3,733	0.14	0.00	1,063.28	7,580	14,700
Hua Nan Commercial Bank	1,003,549	774,554	1,828	4,302	1,112,615	5,755,011	4,615,507	984	0.26	0.01	265.47	0	0
Chang Hwa Commercial Bank	574,559	292,705	2,521	2,492	397,522	397,431	1,889,980	938	0.13	0.00	775.15	2,177	4,520
The Shanghai Commercial & Savings Bank	385,603	195,077	1,341	1,584	696,235	1,125,052	1,417,270	2,907	0.20	0.18	672.74	4,283	8,330
Taipei Fubon Bank	7,430,543	5,847,762	26,727	9,652	11,407,694	32,065,063	45,813,232	64,500	0.17	0.00	1,639.92	86,169	170,398
Cathay United Bank	7,377,610	5,243,241	34,466	18,711	21,095,115	22,999,326	63,969,888	147,666	0.21	0.00	978.23	98,079	196,442
Bank of Kaohsiung	9,784	4,316	12	21	12,684	511	135,222	37	0.21	0.21	292.56	2	50
Mega International Commercial Bank	1,102,565	604,159	2,543	3,734	1,592,245	2,980,159	3,955,102	11,883	0.20	0.05	504.57	5,150	12,059
Citibank Taiwan Ltd.	27,083	17,642	302	216	0	0	483,426	55	0.11	0.00	122.16	0	0
Taiwan Business Bank	174,530	99,736	590	559	279,464	144,245	945,026	777	0.07	0.04	242.76	1,496	2,565
Standard Chartered Bank (Taiwan)	221,463	136,387	127	1,837	813,117	537,844	1,070,575	1,565	0.23	0.00	719.55	3,132	8,206
Taichung Commercial Bank	155,849	79,019	747	448	193,854	41,823	515,562	144	0.24	0.00	1,136.33	1,331	2,586
HSBC Bank(Taiwan) Ltd.	863,847	595,531	7,205	3,283	1,790,514	1,762,544	10,132,840	5,868	0.21	0.00	847.70	5,873	16,783
Hwatai Bank	9,187	4,884	24	47	8,701	2,256	47,410	0	0.07	0.00	687.87	0	47
Shin Kong Commercial Bank	1,054,635	534,459	620	4,746	1,716,427	2,212,353	3,574,817	4,577	0.22	0.02	607.42	11,515	18,887
Sunny Bank	114,581	59,783	1,125	728	184,975	112,267	465,756	19	0.69	0.06	416.50	0	0
Cota Commercial Bank	21,029	13,376	79	72	39,845	15,998	126,319	7	0.59	0.00	2,212.18	343	634
Union Bank of Taiwan	2,740,859	1,856,322	20,081	17,836	6,475,723	7,456,323	13,204,318	24,104	0.15	0.00	290.60	17,656	42,348
Far Eastern International Bank	1,286,543	900,785	3,823	5,189	3,214,350	3,614,606	3,684,786	50,417	0.25	0.02	102.07	12,277	23,200
Yuanta Bank	1,215,168	535,445	2,560	4,777	1,096,469	4,001,344	4,446,143	11,412	0.09	0.00	963.39	8,208	14,909
Bank Sinopac	2,510,318	1,535,218	15,966	5,012	3,761,004	5,202,405	13,210,041	40,966	0.14	0.00	522.40	15,654	31,605
E. Sun Commercial Bank, Ltd.	7,565,429	4,837,463	40,826	55,565	16,440,268	21,332,146	45,452,820	166,757	0.30	0.08	427.30	83,795	168,119
Cosmos Bank, Taiwan	431,007	207,376	4,086	1,510	1,300,779	1,236,484	1,545,886	4,734	0.84	0.60	184.45	7,726	15,541
DBS Bank(Taiwan)Ltd.	3,331,190	2,075,177	5,793	12,902	9,064,239	15,470,384	19,357,675	92,092	0.52	0.03	483.89	49,544	100,923
Taishin International Bank	6,647,405	4,805,993	34,357	31,125	11,327,250	19,966,427	40,723,866	87,231	0.19	0.01	721.47	35,738	79,735
EnTie Commercial Bank	120,823	61,542	426	510	145,976	1,686,257	429,071	189	0.17	0.03	291.37	1,368	2,041
Chinatrust Commercial Bank	9,581,320	6,797,018	94,749	63,785	17,780,550	20,916,957	71,834,032	359,893	0.11	0.00	309.52	85,075	174,986
Taiwan Rakuten Card, Inc.	597,720	196,697	3,099	6,775	805,215	587,793	744,486	2,394	1.80	0.33	140.83	824	1,677
American Express International Inc.	197,423	129,659	1,595	2,349	275,461	0	6,057,088	862	0.20	0.00	535.14	2,999	9,137
<b>Total</b>	<b>59,554,032</b>	<b>40,073,662</b>	<b>321,591</b>	<b>274,673</b>	<b>115,782,313</b>	<b>173,989,856</b>	<b>371,707,064</b>	<b>1,088,710</b>	<b>0.22</b>	<b>0.02</b>	<b>518.13</b>	<b>554,160</b>	<b>1,135,844</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.