

Important Credit Card Business and Financial Information

Issuer	2026 March												
	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	289,293	150,736	2,216	1,992	159,636	40,062	1,127,308	539	0.06	0.02	1,550.57	424	1,659
Land Bank of Taiwan	300,934	137,146	1,238	3,309	309,282	95,425	894,823	516	0.46	0.41	518.69	4,114	6,420
Taiwan Cooperative Bank	668,563	390,568	4,299	5,729	957,785	474,709	4,414,616	1,903	0.17	0.14	413.76	5,843	17,718
First Commercial Bank	1,549,398	953,236	16,462	8,038	1,255,707	1,602,783	7,528,706	4,469	0.15	0.00	1,173.32	7,495	22,195
Hua Nan Commercial Bank	1,001,342	770,115	2,806	5,811	1,155,172	5,444,152	5,680,666	1,623	0.11	0.01	336.26	31,590	31,590
Chang Hwa Commercial Bank	576,063	288,586	4,683	3,321	375,685	376,186	2,334,940	1,640	0.23	0.00	532.96	1,969	6,489
The Shanghai Commercial & Savings Bank	385,622	195,661	1,673	2,598	648,369	1,009,256	1,719,877	4,437	0.20	0.16	740.43	4,937	13,267
Taipei Fubon Bank	7,458,641	5,868,372	42,391	14,293	11,097,001	31,072,917	56,567,902	98,470	0.17	0.00	1,584.42	80,032	250,430
Cathay United Bank	7,410,001	5,267,362	58,926	26,536	21,181,144	22,611,250	83,103,407	225,018	0.21	0.00	966.65	92,313	288,755
Bank of Kaohsiung	9,764	4,286	26	46	12,311	471	212,302	24	0.42	0.42	216.03	0	50
Mega International Commercial Bank	1,103,737	600,745	4,450	3,278	1,485,474	2,890,316	4,653,605	10,211	0.21	0.04	513.72	7,103	19,162
Citibank Taiwan Ltd.	27,237	18,122	429	339	0	0	770,150	7	0.08	0.00	133.44	0	0
Taiwan Business Bank	175,127	99,769	1,209	612	265,867	128,842	1,025,312	1,176	0.08	0.03	230.30	1,780	4,345
Standard Chartered Bank (Taiwan)	219,080	133,424	263	2,650	783,763	508,420	1,340,704	2,987	0.31	0.00	668.18	2,960	11,166
Taichung Commercial Bank	156,275	79,064	1,051	692	211,430	42,446	672,880	211	0.19	0.00	1,189.83	1,909	4,495
HSBC Bank(Taiwan) Ltd.	869,230	597,298	10,143	4,760	1,707,010	1,726,482	12,442,363	9,058	0.22	0.00	921.72	16,361	33,144
Hwatai Bank	9,168	4,859	22	41	6,970	2,213	56,733	0	0.05	0.05	670.14	0	47
Shin Kong Commercial Bank	1,059,331	530,501	11,967	7,271	1,612,799	2,171,529	4,829,873	6,673	0.25	0.01	597.97	14,408	33,295
Sunny Bank	115,328	60,368	1,745	1,212	170,586	107,424	631,686	60	0.23	0.00	853.37	4,546	4,546
Cota Commercial Bank	21,067	13,332	205	80	35,073	18,493	134,163	47	0.67	0.00	1,957.95	316	950
Union Bank of Taiwan	2,746,362	1,852,157	24,620	19,117	6,457,606	6,915,288	14,607,249	33,466	0.19	0.00	263.38	26,943	69,291
Far Eastern International Bank	1,285,527	896,722	5,461	6,521	3,108,422	3,556,504	4,324,341	61,680	0.28	0.02	103.06	11,188	34,388
Yuanta Bank	1,215,887	534,973	4,250	5,980	1,135,705	3,858,934	5,401,726	13,887	0.09	0.00	977.33	6,920	21,829
Bank Sinopac	2,522,879	1,539,122	20,201	7,205	3,798,729	5,068,983	15,639,082	66,188	0.15	0.00	549.19	17,990	49,595
E. Sun Commercial Bank, Ltd.	7,462,748	4,789,020	59,700	162,381	16,203,807	19,528,089	52,742,084	261,115	0.34	0.08	419.82	87,048	255,167
Cosmos Bank, Taiwan	436,151	209,791	7,168	2,116	1,315,504	1,228,208	1,995,304	7,927	0.82	0.61	186.80	9,356	24,897
DBS Bank(Taiwan)Ltd.	3,184,507	2,064,336	9,086	182,614	8,883,977	15,071,609	23,185,949	133,401	0.50	0.02	523.92	49,700	150,623
Taishin International Bank	6,651,536	4,797,151	45,854	41,723	11,064,623	20,449,004	51,266,546	127,209	0.20	0.02	676.34	43,617	123,352
EnTie Commercial Bank	120,900	61,547	703	633	143,577	1,718,431	496,255	323	0.16	0.03	356.31	1,775	3,816
Chinatrust Commercial Bank	9,615,426	6,830,525	109,803	75,697	17,523,052	21,426,529	84,604,362	560,912	0.12	0.00	300.43	81,974	256,960
Taiwan Rakuten Card, Inc.	593,717	199,824	5,455	9,907	831,145	595,127	933,709	4,789	2.05	0.41	118.26	898	2,575
American Express International Inc.	196,926	129,081	2,704	3,201	260,685	0	7,063,505	843	0.38	0.00	414.52	1,951	11,088
Total	59,437,767	40,067,799	461,209	609,703	114,157,896	169,740,082	452,402,128	1,640,809	0.23	0.02	512.95	617,460	1,753,304

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 and cards with revolving credit activity only.

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.