

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

2026 April

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	291,130	150,711	3,002	1,649	155,936	40,806	1,002,709	431	0.12	0.07	900.03	323	1,982
Land Bank of Taiwan	298,351	136,334	1,261	3,911	304,065	78,741	817,645	553	0.35	0.30	731.73	3,149	9,569
Taiwan Cooperative Bank	668,695	389,563	4,322	5,475	956,471	448,138	4,203,022	1,878	0.19	0.15	406.58	7,243	24,961
First Commercial Bank	1,555,075	952,085	13,093	7,845	1,248,884	1,604,302	6,958,306	5,285	0.12	0.00	1,314.30	7,436	29,631
Hua Nan Commercial Bank	997,975	764,015	3,019	4,931	1,170,524	5,169,488	5,145,201	1,639	0.19	0.01	309.27	0	31,590
Chang Hwa Commercial Bank	577,089	285,139	4,613	3,066	388,012	345,503	2,143,914	1,209	0.22	0.00	593.30	1,918	8,407
The Shanghai Commercial & Savings Bank	385,999	195,420	1,602	2,012	652,273	948,579	1,687,292	5,101	0.16	0.12	857.75	4,280	17,547
Taipei Fubon Bank	7,502,574	5,867,488	56,447	12,514	11,232,353	30,581,979	51,145,198	96,294	0.18	0.00	1,533.45	78,069	328,499
Cathay United Bank	7,436,751	5,282,104	51,918	25,166	21,799,619	22,488,465	74,647,987	200,212	0.22	0.00	955.89	87,273	376,028
Bank of Kaohsiung	9,727	4,180	20	57	11,895	486	143,274	51	0.47	0.47	261.32	235	285
Mega International Commercial Bank	1,105,354	599,126	4,252	2,635	1,483,696	2,913,151	4,317,888	12,609	0.21	0.02	487.78	9,766	28,928
Citibank Taiwan Ltd.	27,406	18,250	361	211	0	0	697,921	79	0.06	0.00	239.48	0	0
Taiwan Business Bank	175,842	99,704	1,178	463	262,963	112,296	1,024,557	1,053	0.11	0.02	223.17	1,739	6,084
Standard Chartered Bank (Taiwan)	216,259	130,560	182	2,798	774,253	463,044	1,181,353	2,393	0.28	0.00	683.49	3,444	14,610
Taichung Commercial Bank	156,667	79,299	948	613	210,630	43,306	604,066	280	0.14	0.00	1,330.76	1,071	5,566
HSBC Bank(Taiwan) Ltd.	856,139	598,288	8,790	21,881	1,710,575	1,741,348	11,686,290	7,328	0.20	0.00	882.38	10,492	43,636
Hwatai Bank	9,143	4,811	16	41	6,983	2,197	50,996	0	0.04	0.04	681.66	0	47
Shin Kong Commercial Bank	1,052,130	527,518	661	7,862	1,595,111	2,142,259	3,881,925	6,075	0.21	0.01	655.88	13,626	46,921
Sunny Bank	115,861	61,066	1,322	986	174,510	98,590	555,163	45	0.38	0.00	774.38	0	4,546
Cota Commercial Bank	21,157	13,363	208	62	34,127	18,867	142,434	27	0.36	0.00	2,594.44	723	1,673
Union Bank of Taiwan	2,746,301	1,848,148	23,028	23,089	6,499,507	6,375,158	13,593,499	31,266	0.19	0.00	252.83	24,524	93,815
Far Eastern International Bank	1,284,536	888,524	5,969	6,984	3,103,932	3,392,808	3,881,644	67,687	0.27	0.03	103.02	11,973	46,361
Yuanta Bank	1,220,668	534,186	7,237	4,553	1,136,755	3,773,603	4,853,470	17,778	0.09	0.00	939.22	8,300	30,129
Bank Sinopac	2,534,599	1,533,710	18,188	6,116	3,829,211	5,080,931	14,122,203	59,166	0.15	0.00	551.59	18,937	68,532
E. Sun Commercial Bank, Ltd.	7,456,426	4,860,784	49,612	55,934	17,599,801	18,411,944	49,602,827	229,472	0.34	0.09	429.67	67,671	322,838
Cosmos Bank, Taiwan	441,123	210,934	6,572	1,698	1,309,733	1,204,491	1,862,906	6,876	0.77	0.57	185.40	8,713	33,610
DBS Bank(Taiwan)Ltd.	3,186,632	2,062,426	8,876	16,154	8,903,589	14,513,486	20,856,282	122,722	0.50	0.02	520.28	51,334	201,957
Taishin International Bank	6,657,410	4,777,775	39,162	33,288	11,135,328	20,294,316	46,769,773	121,668	0.20	0.02	666.86	36,143	159,495
EnTie Commercial Bank	120,952	61,343	570	551	141,973	1,688,134	480,686	262	0.14	0.02	432.93	1,886	5,702
Chinatrust Commercial Bank	9,683,632	6,854,659	125,113	56,907	17,593,587	21,098,510	80,308,538	488,904	0.12	0.00	293.81	88,878	345,838
Taiwan Rakuten Card, Inc.	589,498	199,392	4,450	12,712	835,250	592,066	828,850	4,319	2.09	0.40	116.73	857	3,432
American Express International Inc.	196,075	128,517	2,409	3,260	260,594	0	6,728,409	773	0.37	0.00	406.31	5,581	16,669
Total	59,577,176	40,119,422	448,401	325,424	116,522,140	165,666,992	415,926,228	1,493,435	0.23	0.02	512.01	555,584	2,308,888

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.