

Important Credit Card Business and Financial Information

Unit : NTS Thousand : Card

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	2026 May		Coverage Ratio (%)	Monthly Write-off Amount	Annual Write-off Amount
									Delinquency Ratio(3 months to 6 months)	Delinquency Ratio (over 6 months)			
Bank of Taiwan	292,492	150,894	2,973	2,135	158,763	39,820	1,165,834	335	0.10	0.04	1,163.91	948	2,930
Land Bank of Taiwan	295,696	136,227	1,594	4,319	302,226	77,335	857,250	708	0.40	0.38	574.10	1,799	11,368
Taiwan Cooperative Bank	667,578	388,096	4,017	6,438	957,169	430,608	4,530,175	2,055	0.17	0.14	417.94	5,697	30,658
First Commercial Bank	1,557,124	948,403	11,222	9,561	1,245,630	1,614,804	7,069,187	5,486	0.10	0.00	1,397.56	6,864	36,495
Hua Nan Commercial Bank	994,576	762,646	2,864	4,971	1,182,221	4,929,968	5,238,982	1,601	0.29	0.01	267.15	0	31,590
Chang Hwa Commercial Bank	578,357	280,654	5,201	3,619	386,983	313,883	2,159,980	1,429	0.14	0.01	754.66	2,587	10,994
The Shanghai Commercial & Savings Bank	386,264	195,170	1,595	1,944	656,895	873,932	1,621,566	4,440	0.18	0.12	839.48	3,204	20,751
Taipei Fubon Bank	7,526,691	5,867,043	37,811	13,694	11,379,901	29,971,406	51,538,660	91,614	0.17	0.00	1,613.97	84,534	413,033
Cathay United Bank	7,468,338	5,302,965	54,779	23,194	22,231,944	22,334,481	72,762,612	199,501	0.23	0.00	958.49	83,160	459,188
Bank of Kaohsiung	9,711	4,128	17	33	11,949	567	250,346	31	0.28	0.28	256.68	0	285
Mega International Commercial Bank	1,107,426	595,621	4,412	2,340	1,487,257	2,943,827	4,715,605	12,588	0.21	0.03	474.79	5,548	34,476
Citibank Taiwan Ltd.	27,702	18,394	457	252	0	0	682,202	52	0.10	0.00	166.57	0	0
Taiwan Business Bank	176,404	99,860	934	372	263,324	103,852	1,130,460	1,089	0.16	0.09	197.87	1,161	7,245
Standard Chartered Bank (Taiwan)	213,872	128,488	252	2,476	770,913	436,163	1,169,172	2,587	0.29	0.00	682.83	4,322	18,932
Taichung Commercial Bank	156,666	79,199	679	762	213,589	42,188	604,378	322	0.20	0.00	1,190.74	1,386	6,952
HSBC Bank(Taiwan) Ltd.	859,206	600,078	7,393	4,326	1,734,331	1,732,965	12,082,964	7,763	0.21	0.00	904.54	7,724	51,360
Hwatai Bank	9,107	4,802	16	52	6,644	2,158	50,903	0	0.00	0.00	711.01	24	71
Shin Kong Commercial Bank	1,029,493	516,175	621	23,258	1,602,935	2,095,377	3,750,392	5,794	0.21	0.01	641.11	12,417	59,338
Sunny Bank	115,999	61,567	986	997	173,219	95,531	586,420	60	0.48	0.00	440.21	0	4,546
Cota Commercial Bank	21,248	13,366	239	86	34,706	18,119	151,656	15	0.50	0.00	2,122.62	122	1,795
Union Bank of Taiwan	2,745,537	1,843,799	21,832	22,596	6,461,274	5,864,596	14,138,753	27,447	0.19	0.00	242.81	24,651	118,466
Far Eastern International Bank	1,282,897	882,646	5,570	7,239	3,164,636	3,299,979	3,973,826	69,538	0.28	0.02	102.37	10,080	56,441
Yuanta Bank	1,224,210	534,489	5,980	4,370	1,139,612	3,793,783	4,932,501	14,593	0.09	0.00	966.10	7,399	37,528
Bank Sinopac	2,544,363	1,531,633	16,004	5,869	3,928,082	5,153,547	14,270,923	57,055	0.15	0.00	535.61	17,112	85,644
E. Sun Commercial Bank, Ltd.	7,463,030	4,873,920	52,008	45,404	15,399,618	17,398,709	53,038,027	234,538	0.31	0.05	458.33	81,789	404,627
Cosmos Bank, Taiwan	445,866	212,827	6,357	1,700	1,328,523	1,170,285	1,784,362	6,113	0.73	0.52	187.64	8,272	41,882
DBS Bank(Taiwan)Ltd.	3,188,975	2,054,344	8,443	15,525	9,015,752	13,847,611	20,621,500	121,241	0.54	0.03	508.51	40,258	242,215
Taishin International Bank	6,667,146	4,759,928	39,529	29,793	11,190,270	20,328,243	46,674,349	118,124	0.21	0.02	646.23	35,013	194,508
EnTie Commercial Bank	121,160	61,677	707	534	143,019	1,682,983	496,160	477	0.13	0.03	468.57	995	6,697
Chinatrust Commercial Bank	9,749,686	6,894,678	121,435	55,381	17,687,063	20,825,531	80,272,210	492,486	0.12	0.00	298.22	85,659	431,497
Taiwan Rakuten Card, Inc.	590,857	199,496	5,013	10,528	844,584	587,396	755,212	4,725	2.23	0.44	112.05	833	4,265
American Express International Inc.	195,458	127,955	2,216	2,833	260,730	0	7,079,336	1,159	0.43	0.00	332.43	5,892	22,561
Total	59,713,135	40,131,168	423,156	306,601	115,363,762	162,009,647	420,155,903	1,484,966	0.23	0.02	516.94	539,450	2,848,338

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.