

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 June		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	294,716	152,806	3,367	1,602	157,970	189,926	2,047,505	516	0.08	0.03	1,405.35	415	3,345
Land Bank of Taiwan	292,560	135,604	1,226	4,506	300,724	316,972	1,408,970	671	0.22	0.19	841.79	2,770	14,138
Taiwan Cooperative Bank	666,714	388,905	4,290	6,330	977,527	2,324,620	11,284,374	2,106	0.07	0.06	427.36	4,616	35,274
First Commercial Bank	1,561,903	947,392	11,867	7,463	1,243,545	4,429,119	14,406,139	6,449	0.06	0.00	1,349.04	6,271	42,766
Hua Nan Commercial Bank	990,929	757,049	2,584	4,756	1,186,539	6,919,657	10,792,186	1,543	0.07	0.01	521.44	30,761	62,351
Chang Hwa Commercial Bank	581,318	277,739	6,212	3,406	386,446	1,092,603	4,531,981	1,370	0.14	0.00	591.47	1,867	12,861
The Shanghai Commercial & Savings Bank	385,834	195,802	1,105	2,097	663,252	1,398,155	2,879,397	4,187	0.15	0.09	826.36	2,764	23,515
Taipei Fubon Bank	7,534,494	5,857,704	41,133	33,330	11,486,316	32,380,588	75,499,699	104,692	0.15	0.00	1,646.13	80,334	493,367
Cathay United Bank	7,671,588	5,346,630	228,020	24,769	21,636,723	48,401,544	124,707,570	225,036	0.15	0.00	973.53	90,358	549,546
Bank of Kaohsiung	9,678	4,082	14	47	11,446	692	195,979	18	0.34	0.34	258.92	34	319
Mega International Commercial Bank	1,111,574	594,169	6,008	1,860	1,483,978	4,332,332	8,422,605	12,791	0.15	0.02	505.70	6,126	40,602
Citibank Taiwan Ltd.	27,848	18,352	462	301	0	0	713,747	70	0.12	0.00	110.57	0	0
Taiwan Business Bank	177,217	99,269	1,175	362	271,207	283,783	1,419,818	1,062	0.05	0.00	277.10	1,117	8,362
Standard Chartered Bank (Taiwan)	211,669	126,179	408	2,439	774,102	679,158	1,712,149	2,385	0.25	0.00	652.28	2,630	21,562
Taichung Commercial Bank	156,814	78,533	568	452	221,702	40,796	717,319	242	0.20	0.00	1,168.55	1,917	8,869
HSBC Bank(Taiwan) Ltd.	862,063	600,983	6,891	4,034	1,736,184	2,107,746	14,826,689	9,053	0.17	0.00	972.29	12,970	64,330
Hwatai Bank	8,998	4,863	10	119	6,738	2,158	71,303	0	0.00	0.00	717.62	0	71
Shin Kong Commercial Bank	1,004,156	515,647	664	26,001	1,602,301	2,324,080	5,858,296	6,842	0.19	0.01	466.60	12,336	71,674
Sunny Bank	116,327	61,965	1,234	1,082	175,865	163,281	809,211	74	0.18	0.01	772.99	3,335	7,881
Cota Commercial Bank	21,273	13,418	86	36	36,845	18,749	144,692	43	0.15	0.00	3,070.37	417	2,212
Union Bank of Taiwan	2,744,386	1,841,618	20,831	21,982	6,589,875	9,930,223	21,225,751	32,645	0.15	0.00	233.13	22,882	141,348
Far Eastern International Bank	1,281,495	873,842	5,841	7,271	3,135,937	3,519,906	5,263,585	75,577	0.26	0.02	102.98	11,235	67,676
Yuanta Bank	1,230,820	536,442	8,859	4,314	1,138,743	4,565,580	6,886,046	17,808	0.09	0.00	950.22	5,098	42,626
Bank Sinopac	2,553,350	1,521,130	15,654	6,222	3,896,498	7,122,332	22,309,131	61,555	0.14	0.00	560.05	14,927	100,571
E. Sun Commercial Bank, Ltd.	7,480,363	4,881,285	64,424	47,091	17,466,752	31,123,436	160,895,369	257,141	0.18	0.02	501.28	82,331	486,958
Cosmos Bank, Taiwan	450,138	214,664	5,953	1,750	1,341,174	1,371,552	2,731,960	6,888	0.64	0.43	196.05	8,537	50,419
DBS Bank(Taiwan)Ltd.	3,062,211	2,029,603	8,346	157,860	9,062,487	17,391,417	30,830,103	131,108	0.43	0.01	518.89	45,031	287,246
Taishin International Bank	6,675,828	4,771,101	37,701	29,019	11,247,968	41,493,556	91,838,441	129,981	0.14	0.01	973.33	43,290	237,798
EnTie Commercial Bank	121,295	62,311	594	472	141,201	1,778,111	615,723	372	0.13	0.02	182.32	1,317	8,014
Chinatrust Commercial Bank	9,741,923	6,869,995	122,884	130,647	17,767,112	39,729,423	155,865,771	545,844	0.08	0.00	292.31	84,076	515,573
Taiwan Rakuten Card, Inc.	586,779	198,560	4,543	8,893	859,591	590,861	879,215	4,663	2.19	0.44	107.96	837	5,102
American Express International Inc.	194,733	127,409	2,859	3,584	258,190	0	6,905,351	930	0.33	0.00	386.06	13,510	36,071
Total	59,810,994	40,105,051	615,884	544,147	117,264,938	266,022,356	788,696,075	1,643,662	0.16	0.01	544.70	594,109	3,442,447

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.