

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 July			Monthly Write-off Amount	Annual Write-off Amount
									Delinquency Ratio(3 months to 6 months)	Delinquency Ratio (over 6 months)	Coverage Ratio (%)		
Bank of Taiwan	296,489	153,075	3,045	1,654	160,966	159,706	1,104,913	552	0.14	0.07	846.06	556	3,901
Land Bank of Taiwan	288,301	134,807	1,479	5,707	305,604	286,985	840,850	565	0.27	0.27	667.45	1,467	15,605
Taiwan Cooperative Bank	664,909	387,088	3,712	6,959	981,323	2,003,586	4,371,778	2,064	0.10	0.10	462.86	5,172	40,446
First Commercial Bank	1,568,251	951,279	13,043	7,086	1,254,531	4,174,125	7,479,180	7,832	0.09	0.00	1,340.81	4,994	47,760
Hua Nan Commercial Bank	985,443	751,352	2,745	6,559	1,214,214	6,637,459	5,404,501	2,118	0.13	0.01	414.93	0	62,351
Chang Hwa Commercial Bank	586,089	281,645	7,799	3,908	401,159	942,492	2,328,659	1,782	0.17	0.00	632.00	2,437	15,298
The Shanghai Commercial & Savings Bank	385,582	194,935	1,223	2,027	665,184	1,375,609	1,774,519	5,423	0.17	0.13	774.85	3,171	26,686
Taipei Fubon Bank	7,564,017	5,867,144	42,622	13,099	11,433,377	32,675,932	55,014,969	124,284	0.17	0.00	1,622.13	76,310	569,677
Cathay United Bank	7,257,654	5,119,242	56,635	470,570	22,528,397	46,154,841	80,321,233	263,166	0.17	0.00	969.16	80,878	630,424
Bank of Kaohsiung	9,646	4,027	16	48	12,786	596	287,754	74	0.22	0.22	268.12	54	373
Mega International Commercial Bank	1,112,686	593,050	4,739	3,627	1,467,070	4,086,729	4,750,524	13,800	0.17	0.04	453.31	8,849	49,451
Citibank Taiwan Ltd.	27,772	18,466	463	570	0	0	702,943	12	0.12	0.00	118.14	0	0
Taiwan Business Bank	178,587	99,261	1,909	539	269,292	248,940	1,117,281	1,311	0.07	0.01	299.99	1,814	10,176
Standard Chartered Bank (Taiwan)	209,058	124,239	248	2,708	768,293	633,000	1,222,630	3,009	0.23	0.00	709.34	4,147	25,709
Taichung Commercial Bank	157,232	78,412	1,080	692	220,200	39,377	628,899	344	0.20	0.00	1,155.76	1,416	10,285
HSBC Bank(Taiwan) Ltd.	867,601	601,526	9,212	3,674	1,734,002	2,039,750	13,022,646	10,456	0.16	0.00	1,022.55	11,641	75,971
Hwatai Bank	8,893	4,829	20	125	7,006	2,111	53,135	0	0.00	0.00	726.95	0	71
Shin Kong Commercial Bank	937,598	511,546	590	67,148	1,585,772	2,193,179	4,089,955	7,843	0.20	0.01	482.28	10,856	82,530
Sunny Bank	117,550	62,875	2,049	967	178,996	159,053	679,430	87	0.31	0.01	744.29	0	7,881
Cota Commercial Bank	21,299	13,363	174	93	35,608	17,565	150,466	7	0.51	0.00	2,141.04	68	2,280
Union Bank of Taiwan	2,769,620	1,835,226	49,694	24,460	6,621,539	9,588,928	14,645,491	42,686	0.15	0.00	216.87	25,930	167,278
Far Eastern International Bank	1,280,168	870,466	6,439	7,804	3,096,841	3,486,456	4,002,823	84,673	0.27	0.01	102.92	9,849	77,525
Yuanta Bank	1,235,751	540,052	7,561	4,613	1,196,780	4,514,284	5,309,458	21,352	0.09	0.00	960.11	7,937	50,563
Bank Sinopac	2,564,033	1,515,608	18,912	7,876	3,850,433	6,872,568	15,204,077	71,245	0.14	0.00	601.43	18,474	119,045
E. Sun Commercial Bank, Ltd.	7,497,711	4,888,279	66,251	48,903	17,464,385	39,117,555	57,051,262	291,620	0.20	0.02	518.04	79,352	566,310
Cosmos Bank, Taiwan	454,666	216,360	6,320	1,888	1,390,962	1,367,224	1,973,076	7,621	0.68	0.51	197.16	6,745	57,164
DBS Bank(Taiwan)Ltd.	3,066,038	2,022,447	10,120	15,410	9,153,632	16,815,365	21,650,896	145,147	0.48	0.02	540.32	45,565	332,811
Taishin International Bank	6,685,959	4,806,088	42,946	32,815	11,487,445	39,562,117	50,460,227	155,139	0.14	0.01	902.42	39,723	277,521
EnTie Commercial Bank	121,531	62,078	738	523	140,453	1,785,529	493,960	390	0.12	0.02	230.95	1,016	9,030
Chinatrust Commercial Bank	9,787,283	6,904,052	109,018	63,658	18,264,535	36,383,319	90,354,616	614,860	0.09	0.00	288.76	87,217	602,790
Taiwan Rakuten Card, Inc.	587,214	199,080	5,308	7,648	863,061	592,016	833,486	5,360	2.17	0.47	102.09	824	5,926
American Express International Inc.	194,059	126,933	2,328	3,002	251,945	0	7,033,596	693	0.32	0.00	408.08	7,627	43,698
Total	59,488,690	39,938,830	478,438	816,360	119,005,791	263,916,396	454,359,233	1,885,515	0.18	0.01	542.75	544,089	3,986,536

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.