

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 August		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	298,124	154,476	2,706	1,461	158,687	129,732	1,116,199	423	0.18	0.08	761.23	521	4,422
Land Bank of Taiwan	281,381	134,648	1,079	8,093	305,924	256,618	819,200	634	0.33	0.28	704.41	2,107	17,712
Taiwan Cooperative Bank	663,487	387,714	3,489	6,130	975,539	1,622,501	4,363,160	1,935	0.15	0.13	344.45	5,513	45,959
First Commercial Bank	1,569,010	960,753	12,727	12,326	1,268,232	3,840,974	7,086,146	5,856	0.09	0.00	1,268.03	5,494	53,254
Hua Nan Commercial Bank	980,556	749,510	2,922	6,561	1,212,817	6,398,816	5,009,903	1,301	0.19	0.01	343.29	0	62,351
Chang Hwa Commercial Bank	589,509	285,593	7,123	3,514	405,025	796,206	2,302,652	1,519	0.19	0.00	598.82	1,951	17,249
The Shanghai Commercial & Savings Bank	384,970	194,472	905	2,086	661,552	1,337,046	1,598,886	4,349	0.19	0.14	719.50	3,904	30,590
Taipei Fubon Bank	7,592,487	5,883,816	41,211	12,741	11,639,822	31,675,418	51,295,615	90,472	0.16	0.00	1,690.06	87,589	657,266
Cathay United Bank	7,268,930	5,200,819	45,357	34,081	22,947,429	43,088,417	76,600,952	185,407	0.17	0.00	959.93	81,624	712,048
Bank of Kaohsiung	9,644	4,014	43	45	12,373	553	205,497	30	0.15	0.15	434.83	341	714
Mega International Commercial Bank	1,115,069	590,977	4,456	2,073	1,480,213	3,654,590	4,690,972	13,026	0.18	0.04	440.39	4,190	53,641
Citibank Taiwan Ltd.	28,041	18,632	471	265	0	0	708,309	28	0.16	0.00	101.09	0	0
Taiwan Business Bank	179,915	99,776	1,813	485	270,414	220,609	1,133,888	1,070	0.05	0.01	293.39	1,297	11,473
Standard Chartered Bank (Taiwan)	206,614	122,852	239	2,558	768,367	601,263	1,178,622	2,303	0.24	0.00	672.50	2,474	28,183
Taichung Commercial Bank	157,704	78,078	862	439	225,334	38,137	585,205	235	0.21	0.00	1,221.28	1,761	12,046
HSBC Bank(Taiwan) Ltd.	872,635	604,960	8,361	3,327	1,764,246	1,945,317	12,608,396	7,577	0.15	0.00	1,006.40	8,304	84,275
Hwatai Bank	8,780	4,796	12	125	6,879	2,490	53,994	0	0.00	0.00	739.69	0	71
Shin Kong Commercial Bank	932,952	510,220	654	5,300	1,593,530	2,064,886	3,969,359	6,442	0.18	0.01	481.89	12,135	94,665
Sunny Bank	118,029	63,774	1,211	885	179,857	139,932	577,466	80	0.46	0.02	449.57	0	7,881
Cota Commercial Bank	21,295	13,409	162	66	36,792	16,954	140,497	3	0.26	0.00	2,722.93	762	3,042
Union Bank of Taiwan	2,771,141	1,849,963	24,175	22,654	6,659,599	9,231,319	14,747,776	27,704	0.15	0.00	213.22	21,495	188,773
Far Eastern International Bank	1,278,389	866,880	6,259	8,063	3,130,903	3,328,027	4,000,645	59,319	0.25	0.01	103.04	11,809	89,334
Yuanta Bank	1,238,962	541,994	5,651	4,411	1,148,950	4,354,890	4,979,419	16,618	0.09	0.00	942.26	7,700	58,263
Bank Sinopac	2,572,877	1,515,887	17,919	8,284	3,785,143	6,393,420	14,221,769	56,387	0.13	0.00	611.59	17,124	136,169
E. Sun Commercial Bank, Ltd.	7,513,121	4,896,297	68,226	52,816	17,067,688	35,327,960	54,432,575	220,295	0.19	0.01	569.45	79,107	645,417
Cosmos Bank, Taiwan	459,367	218,321	6,695	2,086	1,382,579	1,320,470	1,807,349	5,744	0.67	0.44	202.68	9,521	66,685
DBS Bank(Taiwan)Ltd.	3,069,505	2,019,789	9,605	14,908	9,255,141	16,189,215	20,167,154	121,508	0.49	0.03	529.74	47,496	380,307
Taishin International Bank	6,698,958	4,802,813	47,042	34,043	11,480,545	36,678,363	48,035,417	113,643	0.15	0.01	862.51	41,210	318,731
EnTie Commercial Bank	121,684	62,017	614	468	141,192	1,775,848	507,938	473	0.11	0.02	286.49	1,005	10,035
Chinatrust Commercial Bank	9,828,182	6,955,633	105,673	64,774	18,127,530	32,146,481	85,965,756	477,047	0.10	0.00	291.05	86,181	688,971
Taiwan Rakuten Card, Inc.	587,319	199,174	5,015	7,667	873,483	592,908	794,525	4,299	1.95	0.38	117.40	837	6,763
American Express International Inc.	193,687	127,112	2,497	2,869	253,479	0	6,888,670	888	0.20	0.00	566.36	11,686	55,384
Total	59,612,324	40,119,169	435,174	325,604	119,219,264	245,169,360	432,593,911	1,426,615	0.18	0.01	548.54	555,138	4,541,674

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.