Important Credit Card Business and Financial Information

Unit：NT$ Thousand；Card　　2026 September

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	298,403	154,512	1,524	1,658	158,182	101,744	1,084,720	342	0.13	0.07	862.95	695	5,117
Land Bank of Taiwan	279,567	133,703	1,111	3,052	304,685	229,538	859,988	502	0.32	0.27	653.67	1,956	19,668
Taiwan Cooperative Bank	659,900	388,265	378	5,215	986,449	1,294,352	4,303,539	2,517	0.13	0.12	375.98	6,015	51,974
First Commercial Bank	1,573,734	964,805	11,576	7,315	1,284,495	3,654,894	7,662,896	6,380	0.10	0.00	1,208.78	5,809	59,063
Hua Nan Commercial Bank	976,545	744,287	2,923	5,864	1,223,603	6,209,544	5,686,206	1,626	0.09	0.01	444.62	22,893	85,244
Chang Hwa Commercial Bank	589,285	290,302	5,005	3,037	412,523	676,126	2,229,864	1,647	0.25	0.01	509.46	2,022	19,271
The Shanghai Commercial & Savings Bank	384,273	193,980	1,024	2,433	659,284	1,279,247	1,571,724	4,560	0.19	0.15	742.68	3,777	34,367
Taipei Fubon Bank	7,617,169	5,888,400	38,036	13,354	11,770,448	31,453,859	57,317,848	95,817	0.17	0.00	1,625.31	70,467	727,733
Cathay United Bank	7,274,938	5,235,605	44,615	38,607	21,555,338	40,906,221	84,299,866	192,156	0.16	0.00	975.37	88,737	800,785
Bank of Kaohsiung	9,637	4,002	44	50	12,186	554	273,505	52	0.19	0.19	313.39	0	714
Mega International Commercial Bank	1,117,193	589,690	4,086	1,962	1,492,532	3,530,897	4,819,734	12,474	0.16	0.05	465.41	6,073	59,714
Citibank Taiwan Ltd.	28,267	18,710	483	286	0	0	722,596	60	0.20	0.00	100.05	0	0
Taiwan Business Bank	180,769	100,012	1,387	533	272,947	196,755	1,144,828	1,176	0.16	0.01	230.63	0	11,473
Standard Chartered Bank (Taiwan)	206,076	121,445	2,072	2,463	757,105	576,338	1,213,431	2,115	0.22	0.00	696.81	3,851	32,034
Taichung Commercial Bank	158,047	77,687	839	533	222,412	41,381	616,304	286	0.18	0.00	1,349.55	1,930	13,976
HSBC Bank(Taiwan) Ltd.	876,892	606,292	7,816	3,559	1,772,020	1,938,048	13,830,022	8,874	0.14	0.00	1,065.76	8,849	93,124
Hwatai Bank	8,667	4,800	12	125	7,063	2,512	53,173	0	0.00	0.00	747.70	0	71
Shin Kong Commercial Bank	928,388	504,232	1,090	5,654	1,613,712	2,147,822	3,997,080	6,157	0.17	0.01	487.06	10,376	105,041
Sunny Bank	118,293	64,209	833	735	183,354	123,043	648,843	232	0.26	0.00	755.77	3,728	11,609
Cota Commercial Bank	21,315	13,467	152	66	39,557	18,502	136,468	35	0.44	0.00	2,375.63	156	3,198
Union Bank of Taiwan	2,770,856	1,852,005	22,262	22,547	6,658,959	9,003,366	14,392,921	30,889	0.16	0.00	202.18	24,808	213,581
Far Eastern International Bank	1,245,644	860,766	8,096	40,881	3,136,284	3,319,631	4,014,270	70,701	0.23	0.01	103.00	11,109	100,443
Yuanta Bank	1,241,743	545,457	4,939	4,277	1,163,323	4,334,030	5,413,310	16,071	0.09	0.00	950.26	6,401	64,664
Bank Sinopac	2,579,424	1,514,063	16,153	9,177	4,048,133	6,054,294	15,194,108	58,766	0.13	0.00	615.80	17,098	153,267
E. Sun Commercial Bank, Ltd.	7,518,514	4,920,475	67,795	62,402	15,925,753	33,144,879	55,645,497	222,709	0.17	0.00	599.21	78,663	724,080
Cosmos Bank, Taiwan	466,878	221,767	9,308	1,900	1,377,121	1,318,186	1,993,181	6,307	0.68	0.46	202.86	7,405	74,090
DBS Bank(Taiwan)Ltd.	2,922,477	2,010,447	9,309	181,677	9,413,479	16,233,175	22,135,322	113,024	0.45	0.01	542.85	44,025	424,332
Taishin International Bank	6,712,122	4,814,928	43,329	30,165	11,656,923	34,558,725	51,429,376	127,316	0.16	0.01	819.74	35,567	354,298
EnTie Commercial Bank	121,923	62,358	626	418	141,647	1,797,542	516,845	339	0.10	0.02	337.35	1,357	11,392
Chinatrust Commercial Bank	9,945,679	6,982,402	181,574	64,077	18,464,265	28,335,566	89,009,838	485,850	0.10	0.00	289.64	85,118	774,089
Taiwan Rakuten Card, Inc.	586,017	199,234	6,051	10,599	892,381	589,040	795,967	4,171	2.02	0.41	115.36	799	7,562
American Express International Inc.	193,502	126,726	2,653	2,838	253,630	0	7,019,566	1,121	0.22	0.00	394.46	5,286	60,670
Total	59,612,137	40,209,033	497,101	527,459	117,859,793	233,069,811	460,032,836	1,474,272	0.18	0.01	554.80	554,970	5,096,644

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.