

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 January

Issuer	No. of Cards with Line Drawn	No. of Cards with Line Undrawn	Total Line Extended	Total Available Line of Cardholders	Outstanding Balance (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write- off Amount
First Commercial Bank	998	0	279,003	49,239	91	0.000	13	0	0
Hua Nan Commercial Bank	252	2,454	1,331,390	114,179	3,497	0.804	2,484	0	0
Taichung Commercial Bank	0	12	1,197	0	0	0.000	17,218	0	0
HSBC Bank(Taiwan) Ltd.	1,347	1,647	190,143	8,449	36,980	0.100	24,118	21	21
Shin Kong Commercial Bank	15	0	144	0	144	0.000	0	0	0
Union Bank of Taiwan	200	0	20,446	2,000	2,332	4.208	175	0	0
Yuanta Bank	913	16,925	5,351,400	0	8,519	0.146	161	0	0
Bank Sinopac	100	0	1,611	0	826	0.000	152	2	2
Cosmos Bank, Taiwan	276,974	144,793	255,586,568	39,085,933	10,156,365	1.053	147,511	24,831	24,831
DBS Bank(Taiwan)Ltd.	887	10,174	1,348,011	279,458	59,968	0.001	606	0	0
Taishin International Bank	2,454	10,235	5,803,480	1,149,840	117,308	1.194	30,030	242	242
Chinatrust Commercial Bank	2,157	3,935	2,837,660	598,050	57,923	2.622	6,134	2,595	2,595
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	286,297	190,175	272,751,053	41,287,148	10,443,953	1.054	228,602	27,691	27,691

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 No. of cards with line drawn: No. of cards with line drawn at the end of base date month.

2.2 No. of cards with line undrawn: No. of cards with line undrawn at the end of base date month.

2.3 Total line extended: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NT\$1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NT\$1,000.

2.5 Outstanding balance (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NT\$1,000.

2.6 Delinquency Ratio : Ratio of non-performing loan to loan outstanding at the end of base date month (The definitions of non-performing loan shall be as set out in the Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans).

2.7 Coverage balance : Bad debt reserve put aside for cash card business at the end of base date month, in the unit of NT\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NT\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NT\$1,000.

3. The end of base date month means the end of month prior to the date of reporting.