

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 February

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	997	0	278,703	49,209	88	7.355	19	0	0
Hua Nan Commercial Bank	249	2,449	1,327,390	114,105	3,416	0.951	2,484	0	0
Taichung Commercial Bank	0	12	1,197	0	0	0.000	17,601	0	0
HSBC Bank(Taiwan) Ltd.	1,319	1,655	188,549	8,519	35,574	0.103	23,633	335	357
Shin Kong Commercial Bank	15	0	141	0	141	0.000	0	0	0
Union Bank of Taiwan	192	0	19,433	1,700	2,188	4.462	166	0	0
Yuanta Bank	887	16,927	5,344,200	0	8,181	0.122	142	19	19
Bank Sinopac	99	0	1,595	0	802	0.000	153	0	2
Cosmos Bank, Taiwan	276,318	144,248	254,978,218	39,018,758	9,994,781	1.155	148,729	15,823	40,654
DBS Bank(Taiwan)Ltd.	883	10,165	1,346,111	279,480	58,921	0.000	595	1	1
Taishin International Bank	2,371	10,007	5,662,380	1,116,500	112,304	0.813	29,492	538	779
Chinatrust Commercial Bank	2,093	3,948	2,813,860	590,382	55,533	2.654	5,810	2,181	4,776
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	285,423	189,411	271,961,777	41,178,653	10,271,929	1.149	228,824	18,897	46,588

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.