

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 March

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	994	0	277,803	49,009	85	7.625	19	0	0
Hua Nan Commercial Bank	239	2,452	1,323,890	113,890	3,307	0.000	2,256	159	159
Taichung Commercial Bank	0	12	1,197	0	0	0.000	17,928	0	0
HSBC Bank(Taiwan) Ltd.	1,291	1,648	184,954	8,644	34,843	0.082	22,992	4	361
Shin Kong Commercial Bank	14	0	136	0	136	0.000	0	0	0
Union Bank of Taiwan	187	0	19,036	1,700	2,112	5.193	171	0	0
Yuanta Bank	853	16,926	5,333,700	0	7,873	0.000	124	19	37
Bank Sinopac	98	0	1,549	0	782	0.000	161	0	2
Cosmos Bank, Taiwan	275,486	143,583	254,239,348	38,920,092	9,937,630	1.179	147,809	23,235	63,890
DBS Bank(Taiwan)Ltd.	883	10,154	1,344,401	277,049	59,933	0.000	605	0	1
Taishin International Bank	2,296	9,930	5,589,580	1,100,220	107,366	0.561	29,197	456	1,235
Chinatrust Commercial Bank	2,029	3,933	2,776,860	579,763	53,537	2.514	5,360	1,831	6,607
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	284,370	188,638	271,092,454	41,050,367	10,207,604	1.169	226,622	25,704	72,292

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.