

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 April

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	991	0	277,103	48,809	76	0.000	12	6	6
Hua Nan Commercial Bank	231	2,450	1,318,890	113,753	3,215	0.000	2,256	0	159
Taichung Commercial Bank	0	12	1,197	0	0	0.000	18,443	0	0
HSBC Bank(Taiwan) Ltd.	1,270	1,645	182,838	8,820	34,066	0.065	22,588	10	371
Shin Kong Commercial Bank	13	0	132	0	132	0.000	0	0	0
Union Bank of Taiwan	179	0	18,306	1,700	1,958	0.413	140	94	94
Yuanta Bank	836	16,923	5,327,700	0	7,607	0.184	120	14	51
Bank Sinopac	94	0	1,492	0	743	0.000	139	20	23
Cosmos Bank, Taiwan	274,875	143,331	253,809,578	38,865,975	9,923,701	1.137	149,495	16,139	80,029
DBS Bank(Taiwan)Ltd.	873	10,148	1,342,061	277,990	58,827	0.000	593	117	117
Taishin International Bank	2,233	9,803	5,500,380	1,080,940	103,537	0.589	28,941	256	1,491
Chinatrust Commercial Bank	1,969	3,931	2,747,360	571,439	51,708	2.742	5,148	1,828	8,435
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	283,564	188,243	270,527,037	40,969,426	10,185,570	1.128	227,875	18,484	90,776

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.