

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 May

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	73	0.000	12	0	6
Hua Nan Commercial Bank	224	2,447	1,313,890	113,552	3,142	0.076	2,236	0	159
Taichung Commercial Bank	0	12	1,197	0	0	0.000	18,674	0	0
HSBC Bank(Taiwan) Ltd.	1,244	1,643	180,038	9,028	33,239	0.030	22,148	3	374
Shin Kong Commercial Bank	13	0	129	0	129	0.000	0	0	0
Union Bank of Taiwan	176	0	18,086	1,700	1,896	0.174	135	1	95
Yuanta Bank	806	16,930	5,320,800	0	7,249	0.187	111	80	130
Bank Sinopac	94	0	1,477	0	724	0.000	137	0	23
Cosmos Bank, Taiwan	274,245	143,133	253,416,138	38,799,717	9,883,808	1.156	149,958	14,462	94,491
DBS Bank(Taiwan)Ltd.	866	10,148	1,340,971	276,396	60,129	0.129	615	0	117
Taishin International Bank	2,165	9,755	5,448,780	1,068,700	99,705	0.574	28,476	465	1,956
Chinatrust Commercial Bank	1,922	3,915	2,718,960	564,687	49,618	2.562	5,196	2,915	11,351
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	282,746	187,983	270,037,569	40,882,589	10,139,712	1.146	227,698	17,926	108,702

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.