

## Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 June

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	989	0	276,503	48,634	61	0.000	11	0	6
Hua Nan Commercial Bank	219	2,442	1,308,890	113,473	3,059	0.000	2,049	121	280
Taichung Commercial Bank	0	12	1,197	0	0	0.000	18,935	0	0
HSBC Bank(Taiwan) Ltd.	1,223	1,638	176,062	8,848	32,641	0.009	21,582	7	381
Shin Kong Commercial Bank	12	0	117	0	117	0.000	0	0	0
Union Bank of Taiwan	166	0	17,278	1,700	1,796	0.000	126	0	95
Yuanta Bank	793	16,931	5,317,200	0	7,037	0.186	142	19	149
Bank Sinopac	92	0	1,400	0	705	0.000	134	0	23
Cosmos Bank, Taiwan	273,560	142,677	252,878,718	38,705,318	9,872,134	1.037	146,741	30,669	125,160
DBS Bank(Taiwan)Ltd.	855	10,145	1,340,081	275,780	59,154	0.000	600	146	263
Taishin International Bank	2,107	9,705	5,393,180	1,057,470	96,168	0.952	28,454	22	1,978
Chinatrust Commercial Bank	1,857	3,910	2,686,660	556,435	47,225	2.019	4,824	3,173	14,524
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	281,873	187,460	269,397,286	40,767,658	10,120,097	1.030	223,598	34,157	142,859

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.