

## Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 July

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	988	0	276,203	48,584	59	0.000	11	0	6
Hua Nan Commercial Bank	214	2,444	1,307,390	113,150	2,984	0.000	2,049	0	280
Taichung Commercial Bank	0	12	1,197	0	0	0.000	19,179	0	0
HSBC Bank(Taiwan) Ltd.	1,197	1,639	173,975	8,775	31,472	0.034	21,076	50	431
Shin Kong Commercial Bank	12	0	114	0	114	0.000	0	0	0
Union Bank of Taiwan	163	0	16,979	1,700	1,736	0.460	123	0	95
Yuanta Bank	769	16,933	5,310,600	0	6,779	0.186	142	0	149
Bank Sinopac	92	0	1,388	0	686	0.000	132	0	23
Cosmos Bank, Taiwan	273,024	142,438	252,489,768	38,660,488	9,912,164	1.142	151,841	4,703	129,863
DBS Bank(Taiwan)Ltd.	850	10,131	1,337,081	274,445	58,175	0.000	589	0	263
Taishin International Bank	2,047	9,686	5,351,920	1,048,480	92,464	1.032	28,187	267	2,245
Chinatrust Commercial Bank	1,819	3,870	2,649,660	550,845	45,655	2.009	4,637	2,468	16,992
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	281,175	187,153	268,916,275	40,706,467	10,152,288	1.134	227,966	7,488	150,347

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.