

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 August

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	987	0	275,903	48,534	56	0.000	11	0	6
Hua Nan Commercial Bank	207	2,445	1,304,590	113,089	2,923	1.742	2,033	0	280
Taichung Commercial Bank	0	12	1,197	0	0	0.000	19,425	0	0
HSBC Bank(Taiwan) Ltd.	1,177	1,637	171,062	8,390	30,819	0.033	20,615	0	431
Shin Kong Commercial Bank	12	0	111	0	111	0.000	0	0	0
Union Bank of Taiwan	154	0	16,207	1,700	1,674	0.565	119	0	95
Yuanta Bank	755	16,930	5,305,500	0	6,562	0.185	141	1	150
Bank Sinopac	90	0	1,373	0	669	0.000	129	0	23
Cosmos Bank, Taiwan	272,403	142,210	252,098,078	38,583,343	9,740,182	1.022	142,136	31,268	161,131
DBS Bank(Taiwan)Ltd.	850	10,106	1,332,851	272,991	58,272	0.085	604	0	263
Taishin International Bank	1,984	9,683	5,318,290	1,041,890	88,457	0.665	27,836	458	2,703
Chinatrust Commercial Bank	1,761	3,857	2,615,960	542,254	44,121	1.998	4,431	3,104	20,097
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	280,380	186,880	268,441,122	40,612,191	9,973,846	1.014	217,480	34,831	185,179

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.