Important Cash Card Business and Financial Information

Unit：NT$ Thousand, Card 2025 September

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	986	0	275, 603	48, 484	55	0.000	11	0	6
Hua Nan Commercial Bank	198	2, 442	1, 298, 590	112, 904	2, 788	0.000	1, 854	172	451
Taichung Commercial Bank	0	12	1, 197	0	0	0.000	19, 656	0	0
HSBC Bank(Taiwan) Ltd.	1, 164	1, 634	169, 154	8, 409	30, 160	0.065	20, 302	4	435
Shin Kong Commercial Bank	12	0	109	0	109	0.000	0	0	0
Union Bank of Taiwan	151	0	15, 955	1, 700	1, 613	0.086	115	0	95
Yuanta Bank	728	16, 934	5, 298, 600	0	6, 314	0.190	136	5	155
Bank Sinopac	89	0	1, 362	0	654	0.000	155	0	23
Cosmos Bank, Taiwan	271, 744	141, 940	251, 653, 223	38, 504, 456	9, 693, 965	1.152	147, 441	8, 898	170, 029
DBS Bank(Taiwan)Ltd.	844	10, 096	1, 328, 751	273, 772	56, 751	0.000	585	52	316
Taishin International Bank	1, 920	9, 678	5, 282, 790	1, 034, 760	85, 374	0.708	27, 731	105	2, 808
Chinatrust Commercial Bank	1, 727	3, 844	2, 592, 860	537, 729	42, 804	1.982	4, 281	2, 205	22, 302
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	279, 563	186, 580	267, 918, 194	40, 522, 214	9, 920, 587	1.141	222, 267	11, 441	196, 620

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.