

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2025 November

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	984	0	275,003	48,354	53	0.000	10	0	6
Hua Nan Commercial Bank	189	2,439	1,292,590	112,756	2,670	0.000	1,845	0	451
Taichung Commercial Bank	0	11	1,177	0	0	0.000	20,139	0	0
HSBC Bank(Taiwan) Ltd.	1,129	1,637	164,892	8,392	29,100	0.070	19,583	3	515
Shin Kong Commercial Bank	11	0	91	0	91	0.000	0	12	12
Union Bank of Taiwan	148	0	15,739	1,700	1,512	0.079	110	0	95
Yuanta Bank	692	16,922	5,284,200	0	5,867	0.055	127	8	164
Bank Sinopac	82	0	1,217	0	542	0.000	83	0	84
Cosmos Bank, Taiwan	270,488	141,517	250,847,343	38,346,259	9,623,898	1.120	147,058	11,956	206,142
DBS Bank(Taiwan)Ltd.	826	10,087	1,323,981	273,073	55,753	0.409	644	0	316
Taishin International Bank	1,801	9,563	5,173,290	1,012,410	78,980	0.961	26,923	489	3,615
Chinatrust Commercial Bank	1,628	154	819,610	228,813	39,441	1.982	3,901	2,469	28,104
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	277,978	182,330	265,199,133	40,031,757	9,837,907	1.114	220,423	14,937	239,504

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.