

## Important Cash Card Business and Financial Information

Unit : NTS Thousand, Card

2025 December

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	981	0	274,103	48,054	32	0.000	10	55	61
Hua Nan Commercial Bank	185	2,434	1,288,090	112,363	2,597	0.000	1,684	115	566
Taichung Commercial Bank	0	11	1,177	0	0	0.000	20,563	0	0
HSBC Bank(Taiwan) Ltd.	1,111	1,633	162,649	8,775	27,897	0.038	19,166	30	545
Shin Kong Commercial Bank	10	0	87	0	87	0.000	0	0	12
Union Bank of Taiwan	146	0	14,701	1,300	1,458	5.883	113	0	95
Yuanta Bank	669	16,929	5,279,400	0	5,667	0.000	124	3	167
Bank Sinopac	80	0	1,186	0	516	0.000	79	6	90
Cosmos Bank, Taiwan	269,252	141,216	250,068,913	38,208,475	9,670,727	1.096	145,584	25,084	231,226
DBS Bank(Taiwan)Ltd.	820	10,082	1,320,961	270,451	55,485	0.000	563	233	549
Taishin International Bank	1,736	9,561	5,139,640	1,006,620	75,807	1.133	26,649	274	3,890
Chinatrust Commercial Bank	1,577	149	793,410	221,832	38,179	1.960	3,968	2,091	30,195
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
<b>Total</b>	<b>276,567</b>	<b>182,015</b>	<b>264,344,317</b>	<b>39,877,870</b>	<b>9,878,452</b>	<b>1.090</b>	<b>218,503</b>	<b>27,891</b>	<b>267,396</b>

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 NTS\$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 NTS\$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 NTS\$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 NTS\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NTS\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NTS\$1,000.

3. The end of base date month means the end of month prior to the date of reporting.