

Important Cash Card Business and Financial Information

Unit : NTS Thousand, Card

2026 February

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	975	0	272,303	47,704	30	0.000	9	0	0
Hua Nan Commercial Bank	171	2,437	1,282,590	112,205	2,489	0.618	1,684	0	0
Taichung Commercial Bank	0	11	1,177	0	0	0.000	21,068	0	0
HSBC Bank(Taiwan) Ltd.	1,070	1,638	158,762	9,005	26,653	0.023	18,495	1	14
Shin Kong Commercial Bank	8	0	77	0	77	0.000	0	0	0
Union Bank of Taiwan	132	0	13,137	1,100	1,290	0.203	100	0	4
Yuanta Bank	634	16,935	5,270,700	0	5,299	0.000	87	22	37
Bank Sinopac	76	0	1,174	0	493	0.000	76	0	0
Cosmos Bank, Taiwan	268,207	140,470	249,161,373	38,044,407	9,446,011	1.029	137,799	18,004	40,950
DBS Bank(Taiwan)Ltd.	803	10,076	1,317,451	271,557	52,945	0.000	534	0	426
Taishin International Bank	1,633	9,533	5,076,040	994,840	70,606	0.689	26,008	284	641
Chinatrust Commercial Bank	1,508	118	748,910	209,790	35,699	1.910	3,427	2,231	5,155
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	275,217	181,218	263,303,694	39,690,608	9,641,592	1.021	209,287	20,542	47,227

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.