

## Important Cash Card Business and Financial Information

Unit : NTS Thousand, Card

2026 April

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	971	0	271,103	47,374	28	0.000	9	0	0
Hua Nan Commercial Bank	155	2,436	1,274,090	111,866	2,380	0.306	1,564	0	109
Taichung Commercial Bank	0	11	1,177	0	0	0.000	21,624	0	0
HSBC Bank(Taiwan) Ltd.	1,023	1,643	155,960	7,179	26,659	0.061	17,802	9	23
Shin Kong Commercial Bank	8	0	73	0	73	0.000	0	0	0
Union Bank of Taiwan	126	0	12,169	800	1,127	0.073	91	60	64
Yuanta Bank	591	16,940	5,259,300	0	4,871	0.678	77	18	97
Bank Sinopac	70	0	1,148	0	466	0.000	109	2	2
Cosmos Bank, Taiwan	266,882	139,453	247,949,968	37,835,005	9,355,797	0.920	138,499	14,877	79,448
DBS Bank(Taiwan)Ltd.	800	10,069	1,315,251	270,184	52,886	0.000	538	0	426
Taishin International Bank	1,512	9,421	4,964,110	974,650	65,682	0.423	25,646	362	1,003
Chinatrust Commercial Bank	1,411	110	701,910	196,574	33,280	1.784	3,282	5,118	12,453
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
<b>Total</b>	<b>273,549</b>	<b>180,083</b>	<b>261,906,259</b>	<b>39,443,632</b>	<b>9,543,249</b>	<b>0.912</b>	<b>209,241</b>	<b>20,446</b>	<b>93,625</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.