Important Cash Card Business and Financial Information

Unit：NT$ Thousand, Card　　2026 May

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	969	0	270, 503	47, 204	25	0. 000	8	0	0
Hua Nan Commercial Bank	154	2, 425	1, 268, 090	111, 606	2, 340	1. 694	1, 564	0	109
Taichung Commercial Bank	0	11	1, 177	0	0	0. 000	21, 897	0	0
HSBC Bank(Taiwan) Ltd.	1, 003	1, 642	153, 155	7, 413	26, 077	0. 091	17, 595	4	26
Shin Kong Commercial Bank	7	0	67	0	67	0. 000	0	0	0
Union Bank of Taiwan	123	0	11, 632	800	1, 083	0. 057	87	0	64
Yuanta Bank	573	16, 933	5, 251, 800	0	4, 708	0. 296	86	21	118
Bank Sinopac	67	0	1, 108	0	422	0. 000	75	33	35
Cosmos Bank, Taiwan	266, 275	139, 243	247, 546, 858	37, 748, 093	9, 304, 931	0. 902	137, 914	13, 916	93, 365
DBS Bank(Taiwan)Ltd.	800	10, 062	1, 314, 231	269, 999	52, 637	0. 000	536	0	426
Taishin International Bank	1, 457	9, 399	4, 923, 610	968, 750	63, 136	0. 618	25, 035	611	1, 614
Chinatrust Commercial Bank	1, 363	108	678, 510	190, 543	32, 274	1. 762	3, 467	5, 266	17, 719
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0. 000	0	0	0
Total	272, 791	179, 823	261, 420, 741	39, 344, 408	9, 487, 700	0. 895	208, 264	19, 851	113, 476

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.