Important Cash Card Business and Financial Information

Unit：NT$ Thousand, Card 2026 June

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	21	0.000	6	0	0
Hua Nan Commercial Bank	142	2,426	1,262,590	111,377	2,211	0.000	1,394	138	247
Taichung Commercial Bank	0	10	977	0	0	0.000	22,216	0	0
HSBC Bank(Taiwan) Ltd.	984	1,645	148,828	7,266	25,473	0.127	17,006	3	29
Shin Kong Commercial Bank	7	0	65	0	65	0.000	0	0	0
Union Bank of Taiwan	119	0	11,257	800	992	0.053	83	37	102
Yuanta Bank	552	16,876	5,228,400	0	4,527	0.611	84	22	140
Bank Sinopac	65	0	1,100	0	411	0.000	76	0	35
Cosmos Bank, Taiwan	265,711	138,765	247,077,988	37,649,242	9,318,201	0.893	135,106	20,236	113,601
DBS Bank(Taiwan)Ltd.	789	10,060	1,312,721	269,591	51,798	0.000	526	289	715
Taishin International Bank	1,402	9,370	4,883,110	963,540	61,105	0.505	24,802	233	1,847
Chinatrust Commercial Bank	1,305	104	649,210	181,205	30,927	1.766	2,866	5,265	22,985
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	272,045	179,256	260,846,749	39,230,225	9,495,731	0.886	204,165	26,223	139,701

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.