

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2026 July

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	964	0	269,003	46,919	18	0.000	4	0	0
Hua Nan Commercial Bank	137	2,422	1,258,090	111,102	2,166	0.000	1,394	0	247
Taichung Commercial Bank	0	10	977	0	0	0.000	22,613	0	0
HSBC Bank(Taiwan) Ltd.	962	1,642	145,305	7,162	24,476	0.104	16,438	82	111
Shin Kong Commercial Bank	7	0	63	0	63	0.000	0	0	0
Union Bank of Taiwan	114	0	10,846	800	947	0.045	80	0	102
Yuanta Bank	534	16,733	5,180,100	0	4,371	0.629	64	20	160
Bank Sinopac	64	0	1,092	0	399	0.000	80	0	35
Cosmos Bank, Taiwan	265,154	138,515	246,700,728	37,584,711	9,386,022	0.955	136,430	14,280	127,880
DBS Bank(Taiwan)Ltd.	800	10,044	1,311,761	267,696	53,129	0.000	537	158	873
Taishin International Bank	1,335	9,352	4,840,810	957,520	58,859	0.466	24,456	345	2,193
Chinatrust Commercial Bank	1,267	93	627,810	175,810	29,856	1.748	2,682	9,246	32,231
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	271,338	178,811	260,346,585	39,151,720	9,560,306	0.946	204,778	24,131	163,832

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.