

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2026 August

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	921	0	256,630	43,594	16	0.000	4	0	0
Hua Nan Commercial Bank	132	2,420	1,254,590	111,063	2,127	0.000	1,368	0	247
Taichung Commercial Bank	0	10	977	0	0	0.000	22,887	0	0
HSBC Bank(Taiwan) Ltd.	950	1,641	142,664	7,500	23,517	0.061	15,879	12	123
Shin Kong Commercial Bank	7	0	62	0	62	0.000	0	0	0
Union Bank of Taiwan	111	0	10,579	800	910	0.036	78	0	102
Yuanta Bank	523	16,707	5,169,000	0	4,253	1.066	64	0	160
Bank Sinopac	61	0	1,079	0	383	0.000	73	7	42
Cosmos Bank, Taiwan	264,533	138,241	246,266,988	37,490,115	9,259,109	0.929	131,230	21,761	149,641
DBS Bank(Taiwan)Ltd.	788	10,049	1,311,051	269,136	51,477	0.000	520	54	927
Taishin International Bank	1,289	9,344	4,811,510	951,900	56,970	0.540	24,237	219	2,412
Chinatrust Commercial Bank	1,230	70	601,510	170,219	28,872	1.737	2,630	7,738	39,969
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	0	0
Total	270,545	178,482	259,826,640	39,044,327	9,427,696	0.922	198,970	29,791	193,623

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.