

## Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2024 January

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	1,035	0	289,573	51,331	126	0.000	15	0	0
Hua Nan Commercial Bank	405	2,491	1,423,920	117,147	5,167	0.000	4,006	0	0
Taichung Commercial Bank	0	17	1,947	0	0	0.000	14,113	0	0
HSBC Bank(Taiwan) Ltd.	1,748	1,662	238,641	9,708	49,122	0.710	30,973	16	16
Shin Kong Commercial Bank	20	0	198	0	198	0.000	0	0	0
Union Bank of Taiwan	327	0	33,576	2,300	3,661	0.628	247	17	17
Yuanta Bank	1,257	16,948	5,461,500	0	13,071	0.000	242	0	0
Bank Sinopac	158	0	3,078	0	1,340	0.000	198	19	19
Cosmos Bank, Taiwan	285,850	148,469	261,413,048	39,647,903	10,590,547	1.167	163,782	25,022	25,022
DBS Bank(Taiwan)Ltd.	957	10,252	1,375,641	240,030	67,855	0.154	733	0	0
Taishin International Bank	3,840	11,049	6,868,000	1,345,760	190,810	2.529	39,712	442	442
Chinatrust Commercial Bank	3,712	4,033	3,623,910	795,002	120,197	1.535	11,500	3,764	3,764
The Sixth Credit Cooperation Of Changhua	5	7	1,100	943	157	0.000	42	0	0
Total	299,314	194,928	280,734,132	42,210,124	11,042,251	1.184	265,563	29,280	29,280

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.