

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2024 February

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	1,028	0	287,473	51,051	123	0.000	15	0	0
Hua Nan Commercial Bank	401	2,476	1,414,420	117,109	5,116	0.000	3,869	0	0
Taichung Commercial Bank	0	16	1,698	0	0	0.000	14,352	0	0
HSBC Bank(Taiwan) Ltd.	1,705	1,657	230,944	9,425	47,529	0.557	30,291	185	201
Shin Kong Commercial Bank	20	0	193	0	193	0.000	0	0	0
Union Bank of Taiwan	315	0	32,659	2,300	3,521	0.652	238	0	17
Yuanta Bank	1,224	16,956	5,454,000	0	12,663	0.061	242	0	0
Bank Sinopac	156	0	3,052	0	1,309	0.000	195	0	19
Cosmos Bank, Taiwan	285,296	147,969	260,900,508	39,612,860	10,392,295	1.288	162,775	13,341	38,363
DBS Bank(Taiwan)Ltd.	956	10,240	1,372,131	236,200	66,982	0.001	714	0	0
Taishin International Bank	3,705	11,011	6,783,750	1,330,060	183,215	2.335	38,597	1,116	1,557
Chinatrust Commercial Bank	3,559	4,042	3,554,910	780,974	112,938	1.582	10,520	3,646	7,410
The Sixth Credit Cooperation Of Changhua	6	6	1,100	977	123	0.000	1	0	0
Total	298,371	194,373	280,036,838	42,140,956	10,826,007	1.295	261,809	18,288	47,567

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.