

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2024 March

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	121	0.000	15	0	0
Hua Nan Commercial Bank	380	2,492	1,411,920	116,706	4,851	0.215	3,694	144	144
Taichung Commercial Bank	0	15	1,668	0	0	0.000	14,623	0	0
HSBC Bank(Taiwan) Ltd.	1,671	1,660	228,557	8,837	46,715	0.576	29,576	77	278
Shin Kong Commercial Bank	20	0	190	0	190	0.000	0	0	0
Union Bank of Taiwan	302	0	30,598	2,300	3,384	0.613	230	0	17
Yuanta Bank	1,186	16,947	5,439,900	0	12,225	0.103	223	19	19
Bank Sinopac	149	0	2,656	0	1,270	0.000	196	2	21
Cosmos Bank, Taiwan	284,509	147,395	260,251,048	39,576,316	10,274,294	1.264	158,164	25,187	63,550
DBS Bank(Taiwan)Ltd.	950	10,237	1,370,751	284,300	66,902	0.001	706	545	545
Taishin International Bank	3,559	10,990	6,698,650	1,315,120	176,016	2.058	37,812	784	2,342
Chinatrust Commercial Bank	3,370	4,050	3,471,610	758,215	105,281	1.590	9,371	3,438	10,848
The Sixth Credit Cooperation Of Changhua	5	7	1,100	972	128	0.000	1	0	0
Total	297,129	193,793	279,196,121	42,113,817	10,691,377	1.267	254,611	30,196	77,764

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.