

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2024 April

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	1,024	0	286,273	50,816	117	0.000	15	0	0
Hua Nan Commercial Bank	374	2,473	1,399,720	116,192	4,712	0.222	3,613	0	144
Taichung Commercial Bank	0	15	1,668	0	0	0.000	14,863	0	0
HSBC Bank(Taiwan) Ltd.	1,628	1,673	226,857	8,949	45,360	0.254	28,847	106	384
Shin Kong Commercial Bank	19	0	181	0	181	0.000	0	0	0
Union Bank of Taiwan	292	0	29,325	2,300	3,256	2.346	226	0	17
Yuanta Bank	1,159	16,935	5,428,200	0	11,740	0.011	195	79	97
Bank Sinopac	144	0	2,625	0	1,241	0.000	209	0	22
Cosmos Bank, Taiwan	283,737	147,080	259,755,998	39,535,915	10,208,571	1.260	153,998	27,849	91,400
DBS Bank(Taiwan)Ltd.	941	10,235	1,369,401	284,226	66,862	0.001	703	0	545
Taishin International Bank	3,434	10,835	6,563,750	1,289,930	170,099	2.363	37,500	312	2,654
Chinatrust Commercial Bank	3,216	4,042	3,393,010	737,308	99,179	1.830	9,260	2,729	13,576
The Sixth Credit Cooperation Of Changhua	5	7	1,100	959	141	0.000	1	0	0
Total	295,973	193,295	278,458,108	42,026,595	10,611,459	1.269	249,430	31,075	108,839

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.