

## Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2024 June

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	1,021	0	285,373	50,566	111	0.000	14	0	0
Hua Nan Commercial Bank	343	2,470	1,383,020	115,888	4,430	0.000	3,214	161	305
Taichung Commercial Bank	0	15	1,668	0	0	0.000	15,375	0	0
HSBC Bank(Taiwan) Ltd.	1,571	1,658	216,559	8,825	43,897	0.109	27,628	21	449
Shin Kong Commercial Bank	16	0	167	0	167	0.000	0	6	6
Union Bank of Taiwan	269	0	27,681	2,300	3,029	2.460	215	0	17
Yuanta Bank	1,090	16,942	5,409,600	0	10,905	0.000	177	64	176
Bank Sinopac	131	0	2,380	0	1,175	1.598	242	11	33
Cosmos Bank, Taiwan	282,296	146,442	258,830,018	39,457,885	10,167,043	1.247	155,396	26,105	128,597
DBS Bank(Taiwan)Ltd.	929	10,207	1,363,091	282,809	64,786	0.001	679	39	583
Taishin International Bank	3,203	10,578	6,332,470	1,245,590	158,169	3.015	36,485	489	3,669
Chinatrust Commercial Bank	2,956	4,014	3,256,280	702,708	88,266	1.974	8,111	2,438	18,734
The Sixth Credit Cooperation Of Changhua	5	7	1,100	1,019	81	0.000	1	0	0
Total	293,830	192,333	277,109,407	41,867,590	10,542,059	1.266	247,537	29,334	152,569

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.