

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2024 July

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	1,015	0	283,573	50,106	109	0.000	14	0	0
Hua Nan Commercial Bank	327	2,476	1,378,320	115,724	4,279	0.636	3,214	0	305
Taichung Commercial Bank	0	15	1,668	0	0	0.000	15,655	0	0
HSBC Bank(Taiwan) Ltd.	1,527	1,664	211,152	8,820	42,725	0.111	27,015	103	552
Shin Kong Commercial Bank	16	0	164	0	164	0.000	0	0	6
Union Bank of Taiwan	259	0	26,573	2,300	2,898	0.803	197	17	34
Yuanta Bank	1,064	16,934	5,399,400	0	10,534	0.131	159	18	194
Bank Sinopac	128	0	2,212	0	1,073	0.000	196	78	112
Cosmos Bank, Taiwan	281,642	146,200	258,394,828	39,401,289	10,207,229	1.415	166,103	10,928	139,526
DBS Bank(Taiwan)Ltd.	924	10,207	1,361,241	282,032	65,096	0.507	708	0	583
Taishin International Bank	3,098	10,561	6,269,820	1,234,600	151,219	3.054	35,133	1,352	5,021
Chinatrust Commercial Bank	2,826	4,011	3,192,580	684,169	82,793	2.166	8,081	2,050	20,784
The Sixth Credit Cooperation Of Changhua	7	5	1,100	810	290	0.000	3	0	0
Total	292,833	192,073	276,522,631	41,779,850	10,568,409	1.431	256,478	14,546	167,117

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.