

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2024 August

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	1,013	0	282,973	50,006	105	0.000	14	0	0
Hua Nan Commercial Bank	310	2,474	1,369,170	115,488	4,157	0.686	3,130	0	305
Taichung Commercial Bank	0	15	1,668	0	0	0.000	16,021	0	0
HSBC Bank(Taiwan) Ltd.	1,496	1,651	204,998	8,716	41,204	0.306	26,539	0	552
Shin Kong Commercial Bank	16	0	160	0	160	0.000	0	0	6
Union Bank of Taiwan	250	0	25,889	2,300	2,805	1.005	194	0	34
Yuanta Bank	1,033	16,926	5,387,700	0	10,128	0.043	158	61	255
Bank Sinopac	120	0	2,036	0	1,040	0.000	205	7	119
Cosmos Bank, Taiwan	280,898	145,940	257,983,138	39,369,076	10,161,542	1.289	157,202	32,795	172,321
DBS Bank(Taiwan)Ltd.	926	10,192	1,358,061	281,984	63,622	0.001	661	340	923
Taishin International Bank	2,977	10,516	6,186,150	1,220,680	144,432	2.516	33,825	1,308	6,330
Chinatrust Commercial Bank	2,709	3,994	3,127,580	667,772	77,428	2.277	7,994	1,187	21,971
The Sixth Credit Cooperation Of Changhua	7	5	1,100	792	308	0.000	3	0	0
Total	291,755	191,713	275,930,623	41,716,814	10,506,931	1.299	245,946	35,698	202,816

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.