

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2024 September

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	1,009	0	282,053	49,859	102	0.000	14	0	0
Hua Nan Commercial Bank	295	2,465	1,357,590	115,034	3,971	0.000	2,846	192	497
Taichung Commercial Bank	0	15	1,668	0	0	0.000	16,283	0	0
HSBC Bank(Taiwan) Ltd.	1,461	1,651	201,421	8,504	40,235	0.312	25,990	88	640
Shin Kong Commercial Bank	16	0	157	0	157	0.000	0	0	6
Union Bank of Taiwan	239	0	23,860	2,000	2,693	2.448	193	0	34
Yuanta Bank	1,011	16,922	5,379,900	0	9,798	0.000	158	0	255
Bank Sinopac	113	0	1,888	0	973	0.000	181	44	163
Cosmos Bank, Taiwan	280,247	145,711	257,575,698	39,322,328	10,161,757	1.402	163,237	10,939	183,260
DBS Bank(Taiwan)Ltd.	912	10,189	1,355,791	281,066	62,682	0.158	660	0	923
Taishin International Bank	2,889	10,506	6,141,070	1,212,750	138,132	1.908	32,879	945	7,275
Chinatrust Commercial Bank	2,546	3,985	3,045,960	648,198	71,825	2.378	7,560	2,045	24,016
The Sixth Credit Cooperation Of Changhua	6	6	1,100	972	128	0.000	1	0	0
Total	290,744	191,450	275,368,156	41,640,711	10,492,453	1.402	250,002	14,253	217,069

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.