

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2024 October

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	1,008	0	281,753	49,809	99	0.000	13	0	0
Hua Nan Commercial Bank	279	2,468	1,351,090	114,681	3,822	1.023	2,846	0	497
Taichung Commercial Bank	0	15	1,668	0	0	0.000	16,550	0	0
HSBC Bank(Taiwan) Ltd.	1,435	1,638	198,018	8,526	39,555	0.318	25,471	23	663
Shin Kong Commercial Bank	16	0	154	0	154	0.000	0	0	6
Union Bank of Taiwan	233	0	23,300	2,000	2,609	2.059	186	0	34
Yuanta Bank	979	16,923	5,370,600	0	9,508	0.000	142	15	270
Bank Sinopac	112	0	1,865	0	948	0.000	182	0	163
Cosmos Bank, Taiwan	279,471	145,484	257,137,498	39,277,521	10,124,643	1.203	154,256	38,822	222,083
DBS Bank(Taiwan)Ltd.	901	10,188	1,353,811	280,685	61,447	0.001	631	632	1,555
Taishin International Bank	2,735	10,321	5,983,420	1,182,980	131,495	1.262	31,222	1,657	8,932
Chinatrust Commercial Bank	2,411	3,973	2,976,760	633,061	67,144	2.435	7,361	2,075	26,090
The Sixth Credit Cooperation Of Changhua	4	4	550	450	100	0.000	1	0	0
Total	289,584	191,014	274,680,487	41,549,713	10,441,524	1.200	238,861	43,224	260,293

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.