

## Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2024 November

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	1,006	0	281,403	49,679	96	0.000	13	0	0
Hua Nan Commercial Bank	272	2,458	1,342,990	114,460	3,727	1.522	2,783	0	497
Taichung Commercial Bank	0	13	1,442	0	0	0.000	16,811	0	0
HSBC Bank(Taiwan) Ltd.	1,396	1,647	194,613	8,385	38,584	0.088	25,189	133	796
Shin Kong Commercial Bank	15	0	150	0	150	0.000	0	0	6
Union Bank of Taiwan	223	0	22,689	2,000	2,526	2.831	194	0	34
Yuanta Bank	956	16,925	5,364,300	0	9,127	0.000	164	78	348
Bank Sinopac	107	0	1,745	0	915	0.000	190	9	173
Cosmos Bank, Taiwan	278,798	145,257	256,712,348	39,219,025	10,151,875	1.228	157,747	14,471	236,554
DBS Bank(Taiwan)Ltd.	898	10,183	1,351,331	278,859	62,832	0.493	667	0	1,555
Taishin International Bank	2,636	10,272	5,911,690	1,168,960	125,663	0.995	30,552	670	9,602
Chinatrust Commercial Bank	2,304	3,965	2,920,460	619,552	63,568	2.654	6,721	2,012	28,102
The Sixth Credit Cooperation Of Changhua	3	0	120	33	87	0.000	1	0	0
Total	288,614	190,720	274,105,281	41,460,953	10,459,150	1.225	241,032	17,373	277,667

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.