

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand, Card

2024 December

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	93	0.000	13	0	0
Hua Nan Commercial Bank	259	2,457	1,336,390	114,277	3,569	0.000	2,484	212	709
Taichung Commercial Bank	0	12	1,197	0	0	0.000	17,070	0	0
HSBC Bank(Taiwan) Ltd.	1,365	1,650	192,726	8,310	37,690	0.080	24,499	12	808
Shin Kong Commercial Bank	15	0	147	0	147	0.000	0	0	6
Union Bank of Taiwan	207	0	21,180	2,000	2,396	2.579	173	48	82
Yuanta Bank	930	16,925	5,356,500	0	8,795	0.141	161	53	401
Bank Sinopac	104	0	1,687	0	844	0.000	146	38	211
Cosmos Bank, Taiwan	277,508	144,987	255,917,988	39,134,327	10,235,768	1.165	154,904	29,342	265,896
DBS Bank(Taiwan)Ltd.	892	10,173	1,348,611	278,773	61,585	0.001	624	324	1,879
Taishin International Bank	2,527	10,244	5,840,290	1,156,470	120,566	0.875	30,272	281	9,882
Chinatrust Commercial Bank	2,221	3,939	2,869,760	606,305	59,733	2.608	6,218	2,762	30,864
The Sixth Credit Cooperation Of Changhua	0	0	0	0	0	0.000	0	34	34
Total	287,034	190,387	273,167,879	41,350,141	10,531,186	1.158	236,564	33,106	310,772

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.