

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 February

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	1,061	0	296,503	52,886	161	0.000	18	0	0
Hua Nan Commercial Bank	576	2,507	1,517,120	119,812	7,340	1.351	5,961	0	0
Taichung Commercial Bank	0	19	2,209	0	0	0.000	10,770	0	0
HSBC Bank(Taiwan) Ltd.	2,123	1,660	289,900	15,613	64,498	0.297	39,490	349	430
Shin Kong Commercial Bank	28	0	292	0	292	0.000	0	0	0
Union Bank of Taiwan	516	0	54,669	2,600	6,147	0.059	390	0	0
Yuanta Bank	1,759	16,869	5,588,400	0	19,579	0.283	731	0	34
Bank Sinopac	216	0	5,052	0	1,889	0.683	248	0	1
Cosmos Bank, Taiwan	296,930	152,034	268,286,484	40,328,162	10,613,832	1.093	251,755	17,880	35,223
DBS Bank(Taiwan)Ltd.	1,063	10,295	1,406,826	244,459	73,866	0.000	752	302	302
Taishin International Bank	5,491	16,384	10,158,470	2,099,900	287,898	2.517	45,755	1,609	2,397
Chinatrust Commercial Bank	8,399	7,673	7,128,190	1,574,376	368,047	0.434	17,115	1,348	3,398
The Sixth Credit Cooperation Of Changhua	10	7	1,340	949	391	0.000	42	0	0
Total	318,172	207,448	294,735,455	44,438,757	11,443,940	1.094	373,027	21,488	41,785

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.