

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 March

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	156	0.000	17	0	0
Hua Nan Commercial Bank	555	2,512	1,509,420	119,467	7,008	0.063	5,317	444	444
Taichung Commercial Bank	0	20	2,462	0	0	0.000	11,191	0	0
HSBC Bank(Taiwan) Ltd.	2,084	1,659	280,703	15,008	62,664	0.317	38,303	365	795
Shin Kong Commercial Bank	27	0	284	0	284	0.000	0	0	0
Union Bank of Taiwan	505	0	53,438	2,600	5,881	0.634	378	0	0
Yuanta Bank	1,688	16,879	5,570,100	0	18,571	0.000	477	253	287
Bank Sinopac	209	0	4,768	0	1,815	0.711	239	5	5
Cosmos Bank, Taiwan	295,673	151,221	267,269,064	40,203,510	10,661,526	1.075	249,951	20,711	55,934
DBS Bank(Taiwan)Ltd.	1,060	10,285	1,404,666	243,189	75,217	0.000	771	0	302
Taishin International Bank	5,355	14,637	9,334,710	1,898,360	276,157	2.669	45,071	684	3,081
Chinatrust Commercial Bank	7,873	7,446	6,802,190	1,499,097	336,309	0.588	17,855	3,161	6,558
The Sixth Credit Cooperation Of Changhua	12	5	1,340	681	659	0.000	42	0	0
Total	316,102	204,664	292,529,648	44,034,798	11,446,247	1.086	369,612	25,623	67,406

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.