

## Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 April

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	152	0.000	17	0	0
Hua Nan Commercial Bank	545	2,500	1,498,420	119,246	6,831	0.065	5,317	0	444
Taichung Commercial Bank	0	19	2,209	0	0	0.000	11,473	0	0
HSBC Bank(Taiwan) Ltd.	2,045	1,661	277,359	14,656	61,268	0.627	37,439	133	928
Shin Kong Commercial Bank	27	0	278	0	278	0.000	0	0	0
Union Bank of Taiwan	497	0	52,930	2,600	5,653	2.279	371	2	2
Yuanta Bank	1,653	16,892	5,563,500	0	18,008	0.148	477	0	287
Bank Sinopac	201	0	4,670	0	1,749	0.000	219	21	26
Cosmos Bank, Taiwan	294,807	150,927	266,686,244	40,137,191	10,668,544	1.023	248,836	17,465	73,399
DBS Bank(Taiwan)Ltd.	1,053	10,286	1,403,416	243,309	75,076	0.149	775	0	302
Taishin International Bank	5,233	13,783	8,875,080	1,779,100	266,882	2.862	44,831	271	3,352
Chinatrust Commercial Bank	7,373	7,103	6,448,510	1,421,379	306,256	0.749	18,800	3,237	9,795
The Sixth Credit Cooperation Of Changhua	11	6	1,340	729	611	0.000	42	0	0
Total	314,506	203,177	291,110,459	43,771,096	11,411,308	1.049	368,597	21,129	88,535

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.