

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 May

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	1,058	0	295,803	52,656	149	0.000	17	0	0
Hua Nan Commercial Bank	531	2,505	1,493,920	119,039	6,638	0.067	5,310	0	444
Taichung Commercial Bank	0	19	2,209	0	0	0.000	11,827	0	0
HSBC Bank(Taiwan) Ltd.	2,012	1,663	272,776	14,361	60,099	0.479	36,375	82	1,011
Shin Kong Commercial Bank	26	0	264	0	264	0.000	0	0	0
Union Bank of Taiwan	482	0	51,539	2,600	5,396	0.661	352	0	2
Yuanta Bank	1,596	16,906	5,550,600	0	17,266	0.000	382	95	383
Bank Sinopac	197	0	4,376	0	1,701	0.000	212	0	26
Cosmos Bank, Taiwan	293,791	150,645	266,053,764	40,077,428	10,600,122	1.054	250,759	17,008	90,406
DBS Bank(Taiwan)Ltd.	1,037	10,288	1,401,506	244,619	73,669	0.000	753	491	793
Taishin International Bank	5,085	12,866	8,345,010	1,633,500	256,600	2.212	44,245	586	3,938
Chinatrust Commercial Bank	6,864	6,702	6,070,780	1,334,453	276,016	0.597	18,330	4,435	14,230
The Sixth Credit Cooperation Of Changhua	10	6	1,310	911	399	0.000	42	0	0
Total	312,689	201,600	289,543,857	43,479,567	11,298,319	1.057	368,604	22,697	111,233

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.