

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 June

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	1,057	0	295,503	52,456	146	0.000	17	0	0
Hua Nan Commercial Bank	515	2,502	1,484,420	118,743	6,453	0.000	4,775	359	803
Taichung Commercial Bank	0	19	2,209	0	0	0.000	12,156	0	0
HSBC Bank(Taiwan) Ltd.	1,968	1,671	269,226	14,381	58,769	0.519	35,709	27	1,037
Shin Kong Commercial Bank	25	0	252	0	252	0.000	0	0	0
Union Bank of Taiwan	474	0	50,593	2,300	5,185	0.864	341	0	2
Yuanta Bank	1,546	16,922	5,540,400	0	16,642	0.000	368	14	397
Bank Sinopac	192	0	4,173	0	1,648	0.000	228	0	26
Cosmos Bank, Taiwan	292,881	150,181	265,433,424	40,016,020	10,532,656	1.029	245,961	19,497	109,904
DBS Bank(Taiwan)Ltd.	1,032	10,276	1,397,406	242,409	75,068	0.000	763	0	793
Taishin International Bank	4,935	12,055	7,867,980	1,522,690	247,205	2.305	43,786	458	4,396
Chinatrust Commercial Bank	6,303	6,487	5,729,290	1,254,338	245,414	0.886	18,284	4,696	18,926
The Sixth Credit Cooperation Of Changhua	10	6	1,310	871	439	0.000	42	0	0
Total	310,938	200,119	288,076,186	43,224,208	11,189,877	1.04	362,430	25,051	136,284

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.