

## Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 July

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	1,051	0	294,103	52,046	144	0.000	16	0	0
Hua Nan Commercial Bank	498	2,504	1,476,920	118,537	6,253	0.000	4,775	0	803
Taichung Commercial Bank	0	19	2,209	0	0	0.000	12,528	0	0
HSBC Bank(Taiwan) Ltd.	1,940	1,661	262,000	13,002	56,956	0.155	34,714	223	1,260
Shin Kong Commercial Bank	25	0	247	0	247	0.000	0	0	0
Union Bank of Taiwan	456	0	48,356	2,300	4,896	0.615	335	0	2
Yuanta Bank	1,499	16,945	5,533,200	0	16,057	0.035	368	0	397
Bank Sinopac	186	0	4,027	0	1,603	0.000	222	0	27
Cosmos Bank, Taiwan	291,709	149,870	264,895,894	39,970,053	10,527,001	1.077	249,579	13,754	123,657
DBS Bank(Taiwan)Ltd.	1,024	10,267	1,391,996	239,129	73,817	0.128	761	0	793
Taishin International Bank	4,814	11,634	7,616,970	1,469,120	238,781	2.534	43,269	518	4,914
Chinatrust Commercial Bank	5,857	6,095	5,366,420	1,174,946	218,935	0.847	17,881	5,867	24,793
The Sixth Credit Cooperation Of Changhua	9	7	1,310	1,062	248	0.000	42	0	0
Total	309,068	199,002	286,893,652	43,040,195	11,144,938	1.090	364,490	20,362	156,646

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.