

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 August

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	1,048	0	293,203	51,936	140	0.000	16	0	0
Hua Nan Commercial Bank	481	2,502	1,467,420	118,365	6,076	0.833	4,775	0	803
Taichung Commercial Bank	0	19	2,209	0	0	0.000	12,802	0	0
HSBC Bank(Taiwan) Ltd.	1,907	1,660	258,112	13,050	54,882	0.165	33,847	31	1,291
Shin Kong Commercial Bank	25	0	242	0	242	0.000	0	0	0
Union Bank of Taiwan	431	0	45,566	2,300	4,641	1.023	325	0	2
Yuanta Bank	1,461	16,950	5,523,300	0	15,448	0.206	354	14	410
Bank Sinopac	179	0	3,694	0	1,551	0.000	217	11	37
Cosmos Bank, Taiwan	290,620	149,574	264,275,634	39,905,885	10,502,885	1.043	247,209	21,750	145,407
DBS Bank(Taiwan)Ltd.	1,019	10,268	1,390,816	241,940	73,068	0.000	747	101	894
Taishin International Bank	4,657	11,594	7,517,910	1,454,420	229,884	2.263	42,504	765	5,679
Chinatrust Commercial Bank	5,320	5,700	4,968,220	1,088,833	191,717	0.988	16,984	5,043	29,836
The Sixth Credit Cooperation Of Changhua	6	8	1,250	1,092	158	0.000	42	0	0
Total	307,154	198,275	285,747,576	42,877,821	11,080,692	1.055	359,822	27,715	184,359

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.