

## Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 September

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	1,046	0	292,603	51,861	137	0.000	16	0	0
Hua Nan Commercial Bank	469	2,494	1,457,420	118,003	5,838	0.000	4,379	253	1,056
Taichung Commercial Bank	0	19	2,209	0	0	0.000	13,059	0	0
HSBC Bank(Taiwan) Ltd.	1,870	1,661	250,345	11,921	53,837	0.163	33,198	1	1,293
Shin Kong Commercial Bank	24	0	232	0	232	0.000	0	0	0
Union Bank of Taiwan	413	0	43,130	2,300	4,410	0.639	302	25	27
Yuanta Bank	1,420	16,943	5,508,900	0	14,874	0.000	322	32	442
Bank Sinopac	172	0	3,477	0	1,509	0.000	212	0	37
Cosmos Bank, Taiwan	289,882	149,382	263,842,694	39,859,428	10,457,668	1.142	253,680	10,358	155,765
DBS Bank(Taiwan)Ltd.	1,005	10,268	1,388,146	241,150	72,168	0.000	782	382	1,276
Taishin International Bank	4,501	11,556	7,418,130	1,439,590	222,040	2.407	42,210	295	5,973
Chinatrust Commercial Bank	4,901	5,305	4,624,570	1,012,658	171,738	1.411	15,281	6,765	36,600
The Sixth Credit Cooperation Of Changhua	7	7	1,250	1,015	235	0.000	42	0	0
Total	305,710	197,635	284,833,106	42,737,926	11,004,686	1.157	363,483	18,111	202,469

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.