

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 October

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	1,044	0	292,003	51,771	135	0.000	16	0	0
Hua Nan Commercial Bank	454	2,495	1,450,420	117,778	5,680	0.000	4,379	0	1,056
Taichung Commercial Bank	0	19	2,209	0	0	0.000	13,311	0	0
HSBC Bank(Taiwan) Ltd.	1,848	1,652	247,390	11,839	52,957	0.178	32,572	20	1,312
Shin Kong Commercial Bank	22	0	224	0	224	0.000	0	0	0
Union Bank of Taiwan	389	0	40,567	2,300	4,183	0.635	285	5	32
Yuanta Bank	1,365	16,962	5,498,100	0	14,389	0.310	259	63	506
Bank Sinopac	166	0	3,322	0	1,472	0.000	210	0	37
Cosmos Bank, Taiwan	289,133	149,165	263,391,448	39,802,535	10,474,281	1.156	168,686	22,936	178,702
DBS Bank(Taiwan)Ltd.	1,000	10,253	1,384,126	238,360	72,852	0.059	787	180	1,456
Taishin International Bank	4,351	11,350	7,254,680	1,407,040	214,293	2.586	41,808	402	6,375
Chinatrust Commercial Bank	4,510	4,943	4,310,420	947,648	153,663	1.280	14,110	5,170	41,770
The Sixth Credit Cooperation Of Changhua	4	10	1,250	966	284	0.000	42	0	0
Total	304,286	196,849	283,876,159	42,580,237	10,994,413	1.171	276,465	28,776	231,246

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.