

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 November

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	1,039	0	290,773	51,511	132	0.000	16	0	0
Hua Nan Commercial Bank	443	2,489	1,441,920	117,566	5,504	0.041	4,294	0	1,056
Taichung Commercial Bank	0	18	2,192	0	0	0.000	13,563	0	0
HSBC Bank(Taiwan) Ltd.	1,823	1,652	245,115	23,529	51,743	0.425	31,962	3	1,316
Shin Kong Commercial Bank	22	0	219	0	219	0.000	0	0	0
Union Bank of Taiwan	368	0	37,999	2,300	4,006	0.591	280	0	32
Yuanta Bank	1,336	16,958	5,488,200	0	14,006	0.476	309	0	506
Bank Sinopac	164	0	3,262	0	1,436	0.000	205	0	37
Cosmos Bank, Taiwan	288,383	148,952	262,943,028	39,760,153	10,415,372	1.237	170,826	13,774	192,476
DBS Bank(Taiwan)Ltd.	988	10,243	1,380,371	236,530	71,152	0.000	771	572	2,028
Taishin International Bank	4,175	11,148	7,080,800	1,377,310	206,149	2.421	41,068	793	7,168
Chinatrust Commercial Bank	4,190	4,582	4,034,020	888,934	139,026	1.356	13,191	4,498	46,268
The Sixth Credit Cooperation Of Changhua	6	8	1,250	946	304	0.000	42	0	0
Total	302,937	196,050	282,949,149	42,458,779	10,909,049	1.247	276,527	19,640	250,887

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.