

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 December

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	1,036	0	289,873	51,351	129	0.000	16	0	0
Hua Nan Commercial Bank	421	2,497	1,434,920	117,339	5,343	0.000	4,006	156	1,212
Taichung Commercial Bank	0	18	2,192	0	0	0.000	13,841	0	0
HSBC Bank(Taiwan) Ltd.	1,786	1,658	242,200	10,605	50,707	0.717	31,436	8	1,324
Shin Kong Commercial Bank	22	0	215	0	215	0.000	0	0	0
Union Bank of Taiwan	353	0	36,396	2,300	3,827	1.045	265	0	32
Yuanta Bank	1,301	16,949	5,475,000	0	13,511	0.000	242	67	572
Bank Sinopac	161	0	3,124	0	1,400	0.000	197	0	37
Cosmos Bank, Taiwan	286,550	148,721	261,864,848	39,643,183	10,485,761	1.184	164,683	23,380	215,857
DBS Bank(Taiwan)Ltd.	968	10,250	1,337,921	237,430	69,679	0.018	745	265	2,293
Taishin International Bank	4,023	11,078	6,974,700	1,358,900	198,078	2.393	40,154	914	8,082
Chinatrust Commercial Bank	3,932	4,271	3,803,240	837,847	128,731	1.698	12,312	4,184	50,451
The Sixth Credit Cooperation Of Changhua	5	9	1,250	1,116	134	0.000	42	0	0
Total	300,558	195,451	281,465,879	42,260,071	10,957,515	1.200	267,939	28,974	279,860

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.