

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 July

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	1,117	0	312,503	56,326	320	0.000	62	0	0
Hua Nan Commercial Bank	854	2,533	1,668,320	126,794	12,949	0.034	10,643	0	874
Taichung Commercial Bank	202	37	9,844	0	5	0.000	3,442	0	0
HSBC Bank(Taiwan) Ltd.	2,918	2,017	412,984	26,819	100,653	0.182	62,026	359	1,983
Shin Kong Commercial Bank	43	0	493	0	493	0.000	0	0	0
Union Bank of Taiwan	746	0	76,892	4,575	12,427	1.214	852	31	90
Yuanta Bank	2,944	16,674	5,885,400	0	38,653	0.000	760	101	576
Bank Sinopac	283	0	7,191	0	3,314	0.000	305	2	80
Cosmos Bank, Taiwan	310,498	156,408	276,282,112	40,867,733	11,730,292	0.936	286,500	14,462	110,214
DBS Bank(Taiwan)Ltd.	1,280	10,382	1,462,786	65,464	97,882	1.065	1,495	386	1,624
Taishin International Bank	8,418	22,626	14,446,030	2,982,858	551,286	1.994	69,260	1,312	7,386
Chinatrust Commercial Bank	12,383	8,080	9,120,311	2,039,539	586,340	0.633	30,270	2,054	19,109
The Sixth Credit Cooperation Of Changhua	16	16	2,410	1,697	713	0.000	42	0	0
Total	341,702	218,773	309,687,276	46,171,805	13,135,327	0.959	465,657	18,707	141,936

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.