

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 August

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	1,114	0	311,603	56,186	311	0.000	61	0	0
Hua Nan Commercial Bank	829	2,543	1,660,820	126,331	12,542	0.118	10,439	0	874
Taichung Commercial Bank	200	36	9,410	0	5	0.000	3,833	0	0
HSBC Bank(Taiwan) Ltd.	2,858	2,025	405,320	26,025	98,399	0.221	60,285	5	1,987
Shin Kong Commercial Bank	40	0	474	0	474	0.000	0	0	0
Union Bank of Taiwan	730	0	74,562	4,375	12,050	1.288	822	8	98
Yuanta Bank	2,852	16,701	5,865,900	0	37,276	0.036	708	151	727
Bank Sinopac	278	0	7,074	0	3,222	0.000	313	1	81
Cosmos Bank, Taiwan	309,926	156,190	275,930,012	40,805,631	11,635,476	0.941	284,792	16,517	126,731
DBS Bank(Taiwan)Ltd.	1,261	10,384	1,458,656	61,158	96,211	1.218	1,484	63	1,686
Taishin International Bank	8,235	22,617	14,335,330	2,962,828	532,325	2.213	68,059	1,201	8,586
Chinatrust Commercial Bank	12,178	8,066	9,016,511	2,011,494	573,855	0.695	30,442	2,623	21,732
The Sixth Credit Cooperation Of Changhua	16	15	2,390	1,712	678	0.000	42	0	0
Total	340,517	218,577	309,078,062	46,055,740	13,002,824	0.975	461,280	20,569	162,502

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.