

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 September

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	1,111	0	310,703	55,916	268	0.000	0	0	0
Hua Nan Commercial Bank	805	2,538	1,646,320	125,765	12,230	0.000	9,716	374	1,248
Taichung Commercial Bank	200	35	9,392	0	5	0.000	4,169	0	0
HSBC Bank(Taiwan) Ltd.	2,816	2,013	400,145	24,512	96,507	0.437	58,988	45	2,032
Shin Kong Commercial Bank	38	0	460	0	460	0.000	0	0	0
Union Bank of Taiwan	710	0	73,097	4,375	11,721	1.469	814	0	98
Yuanta Bank	2,777	16,710	5,846,100	0	35,985	0.000	674	34	761
Bank Sinopac	272	0	6,692	0	3,118	0.000	349	18	99
Cosmos Bank, Taiwan	309,302	156,062	275,574,962	40,728,659	11,528,623	0.894	279,784	16,195	142,926
DBS Bank(Taiwan)Ltd.	1,254	10,380	1,456,716	60,615	95,761	1.068	1,468	200	1,886
Taishin International Bank	8,061	22,614	14,240,390	2,947,858	514,728	2.295	66,282	1,812	10,398
Chinatrust Commercial Bank	11,963	8,053	8,909,011	1,987,270	564,453	0.646	29,419	2,422	24,154
The Sixth Credit Cooperation Of Changhua	13	16	2,350	1,798	552	0.000	42	0	0
Total	339,322	218,421	308,476,338	45,936,768	12,864,411	0.934	451,705	21,100	183,602

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.