

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 October

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	1,107	0	309,503	55,656	260	0.000	24	0	0
Hua Nan Commercial Bank	792	2,530	1,636,020	125,456	11,915	0.000	9,625	0	1,248
Taichung Commercial Bank	200	25	8,265	0	5	0.000	4,525	0	0
HSBC Bank(Taiwan) Ltd.	2,766	2,011	393,492	24,048	94,484	0.456	57,360	14	2,046
Shin Kong Commercial Bank	37	0	445	0	445	0.000	0	0	0
Union Bank of Taiwan	692	0	71,639	4,150	11,208	0.424	722	141	239
Yuanta Bank	2,708	16,724	5,829,600	0	34,748	0.000	704	70	831
Bank Sinopac	268	0	6,627	0	3,011	0.069	376	12	111
Cosmos Bank, Taiwan	308,704	155,860	275,229,052	40,676,527	11,450,325	0.852	273,445	21,529	164,455
DBS Bank(Taiwan)Ltd.	1,240	10,387	1,455,116	60,528	93,796	1.032	1,432	52	1,938
Taishin International Bank	7,899	22,582	14,146,690	2,930,258	499,252	2.423	65,172	1,110	11,508
Chinatrust Commercial Bank	11,788	8,059	8,828,891	1,968,563	556,370	0.652	29,332	1,914	26,068
The Sixth Credit Cooperation Of Changhua	12	17	2,350	1,957	393	0.000	42	0	0
Total	338,213	218,195	307,917,690	45,847,143	12,756,212	0.899	442,759	24,842	208,444

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.