

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 November

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	1,103	0	308,553	55,341	253	0.000	24	118	118
Hua Nan Commercial Bank	774	2,533	1,628,520	124,986	11,468	0.023	9,526	0	1,248
Taichung Commercial Bank	200	24	8,245	0	5	0.000	5,122	0	0
HSBC Bank(Taiwan) Ltd.	2,726	1,912	371,481	23,429	92,155	0.556	56,048	54	2,100
Shin Kong Commercial Bank	37	0	436	0	436	0.000	0	0	0
Union Bank of Taiwan	678	0	69,896	4,150	10,882	0.463	708	0	239
Yuanta Bank	2,640	16,739	5,813,700	0	33,527	0.000	668	136	967
Bank Sinopac	261	0	6,538	0	2,939	0.071	423	2	113
Cosmos Bank, Taiwan	308,123	155,686	274,955,112	40,665,813	11,429,693	0.859	274,213	15,907	180,362
DBS Bank(Taiwan)Ltd.	1,226	10,391	1,451,806	61,020	90,183	0.000	921	741	2,680
Taishin International Bank	7,680	22,588	14,048,640	2,914,578	482,288	2.239	56,009	1,825	13,333
Chinatrust Commercial Bank	11,624	8,046	8,748,150	1,950,306	548,065	0.604	27,962	3,026	29,094
The Sixth Credit Cooperation Of Changhua	14	13	2,050	1,505	545	0.000	42	0	0
Total	337,086	217,932	307,413,127	45,801,128	12,702,439	0.888	431,666	21,809	230,254

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.