

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 December

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	1,102	0	308,403	55,281	246	0.000	24	0	118
Hua Nan Commercial Bank	760	2,528	1,619,020	124,701	11,176	0.149	8,815	386	1,634
Taichung Commercial Bank	195	24	8,065	0	2	0.000	5,714	0	0
HSBC Bank(Taiwan) Ltd.	2,688	1,899	364,195	22,392	90,304	0.393	54,796	232	2,332
Shin Kong Commercial Bank	35	0	413	0	413	0.000	0	15	15
Union Bank of Taiwan	662	0	68,537	3,850	10,544	0.346	682	14	253
Yuanta Bank	2,573	16,752	5,797,500	0	32,440	0.000	643	25	992
Bank Sinopac	259	0	6,479	0	2,875	1.640	428	0	113
Cosmos Bank, Taiwan	307,392	155,482	274,593,862	40,669,629	11,378,885	0.817	270,757	17,048	197,410
DBS Bank(Taiwan)Ltd.	1,219	10,384	1,448,486	61,993	89,645	0.000	916	0	2,680
Taishin International Bank	7,517	22,563	13,957,740	2,902,888	466,775	2.136	56,073	1,575	14,908
Chinatrust Commercial Bank	11,458	8,046	8,669,050	1,930,045	539,571	0.581	26,974	2,278	31,373
The Sixth Credit Cooperation Of Changhua	14	13	2,050	1,628	422	0.000	42	0	0
Total	335,874	217,691	306,843,800	45,772,407	12,623,298	0.843	425,864	21,573	251,828

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.