

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 January

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	1,100	0	307,803	55,141	246	4.035	31	0	0
Hua Nan Commercial Bank	749	2,527	1,613,020	124,373	10,889	0.097	8,815	0	0
Taichung Commercial Bank	195	24	8,065	0	2	0.000	6,307	0	0
HSBC Bank(Taiwan) Ltd.	2,638	1,891	356,580	22,470	87,551	0.500	53,436	65	65
Shin Kong Commercial Bank	35	0	405	0	405	0.000	0	0	0
Union Bank of Taiwan	653	0	67,778	3,650	10,236	0.375	674	0	0
Yuanta Bank	2,519	16,770	5,786,700	0	31,346	0.000	696	48	48
Bank Sinopac	252	0	6,358	0	2,761	0.076	373	45	45
Cosmos Bank, Taiwan	306,846	155,320	274,359,352	40,726,440	11,228,075	0.839	225,959	12,730	12,730
DBS Bank(Taiwan)Ltd.	1,209	10,387	1,445,626	60,212	89,458	0.000	914	0	0
Taishin International Bank	7,365	22,557	13,882,090	2,887,378	451,518	2.154	55,390	683	683
Chinatrust Commercial Bank	11,273	8,094	8,602,700	1,911,939	527,478	0.579	26,310	3,255	3,255
The Sixth Credit Cooperation Of Changhua	11	13	1,970	1,742	228	0.000	42	0	0
Total	334,845	217,583	306,438,447	45,793,345	12,440,193	0.864	378,947	16,826	16,826

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.