

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 February

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	1,095	0	306,303	54,841	227	0.000	21	10	10
Hua Nan Commercial Bank	736	2,527	1,606,520	124,102	10,613	0.099	8,702	0	0
Taichung Commercial Bank	195	24	8,065	0	2	0.000	6,649	0	0
HSBC Bank(Taiwan) Ltd.	2,582	1,887	350,447	21,590	85,422	0.363	51,910	140	204
Shin Kong Commercial Bank	34	0	392	0	392	0.000	0	0	0
Union Bank of Taiwan	637	0	66,677	3,650	9,897	0.262	659	13	13
Yuanta Bank	2,469	16,789	5,777,400	0	30,386	0.000	686	10	57
Bank Sinopac	249	0	6,316	0	2,696	0.077	364	2	47
Cosmos Bank, Taiwan	306,387	155,000	274,008,872	40,723,996	11,120,112	0.926	230,736	9,058	21,787
DBS Bank(Taiwan)Ltd.	1,194	10,387	1,442,956	58,811	85,787	0.000	881	62	62
Taishin International Bank	7,213	22,574	13,818,110	2,876,128	437,923	2.003	54,509	881	1,564
Chinatrust Commercial Bank	11,087	8,137	8,535,820	1,897,229	517,139	0.511	25,369	2,569	5,824
The Sixth Credit Cooperation Of Changhua	11	12	1,770	1,540	230	0.000	42	0	0
Total	333,889	217,337	305,929,648	45,761,887	12,300,826	0.933	380,528	12,745	29,568

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.