

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 March

| 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                    | 1,091                        | 0                              | 305,103             | 54,641                              | 220   | 0.000                 | 21               | 0                        | 10                      |
| Hua Nan Commercial Bank                  | 717                          | 2,531                          | 1,599,020           | 123,768                             | 10,263  | 0.000                 | 8,073            | 381                      | 381                     |
| Taichung Commercial Bank                 | 195                          | 23                             | 7,830               | 0                                   | 2   | 0.000                 | 6,969            | 0                        | 0                       |
| HSBC Bank(Taiwan) Ltd.                   | 2,538                        | 1,887                          | 345,606             | 22,194                              | 83,375  | 0.240                 | 50,869           | 100                      | 305                     |
| Shin Kong Commercial Bank                | 34                           | 0                              | 385                 | 0                                   | 385   | 0.000                 | 0                | 0                        | 0                       |
| Union Bank of Taiwan                     | 631                          | 0                              | 65,510              | 3,350                               | 9,544   | 0.477                 | 634              | 0                        | 13                      |
| Yuanta Bank                              | 2,388                        | 16,728                         | 5,734,800           | 0                                   | 29,057  | 0.000                 | 619              | 67                       | 125                     |
| Bank Sinopac                             | 245                          | 0                              | 6,246               | 0                                   | 2,614   | 0.080                 | 341              | 1                        | 48                      |
| Cosmos Bank, Taiwan                      | 305,642                      | 154,559                        | 273,481,572         | 40,719,519                          | 11,111,155  | 0.980                 | 233,195          | 21,861                   | 43,649                  |
| DBS Bank(Taiwan)Ltd.                     | 1,186                        | 10,383                         | 1,440,206           | 59,473                              | 85,754  | 0.000                 | 883              | 0                        | 62                      |
| Taishin International Bank               | 7,012                        | 22,567                         | 13,718,910          | 2,861,388                           | 421,170   | 1.906                 | 53,629           | 880                      | 2,444                   |
| Chinatrust Commercial Bank               | 10,934                       | 8,093                          | 8,443,640           | 1,874,809                           | 509,176   | 0.501                 | 24,476           | 2,282                    | 8,106                   |
| The Sixth Credit Cooperation Of Changhua | 14                           | 9                              | 1,770               | 1,377                               | 393   | 0.000                 | 42               | 0                        | 0                       |
| Total                                    | 332,627                      | 216,780                        | 305,150,598         | 45,720,519                          | 12,263,108  | 0.976                 | 379,751          | 25,572                   | 55,143                  |

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.