

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 April

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	1,090	0	304,803	54,591	213	0.000	20	0	10
Hua Nan Commercial Bank	706	2,521	1,588,920	123,398	9,986	0.000	8,073	0	381
Taichung Commercial Bank	195	23	7,830	0	2	0.000	7,297	0	0
HSBC Bank(Taiwan) Ltd.	2,509	1,857	339,986	21,132	81,768	0.663	49,667	4	308
Shin Kong Commercial Bank	33	0	372	0	372	0.000	0	0	0
Union Bank of Taiwan	614	0	64,359	3,200	9,127	0.470	616	2	16
Yuanta Bank	2,331	16,743	5,722,200	0	28,066	0.000	592	26	151
Bank Sinopac	239	0	6,147	0	2,542	0.000	330	2	50
Cosmos Bank, Taiwan	305,011	154,402	273,184,062	40,714,656	11,081,028	0.903	213,026	26,409	70,057
DBS Bank(Taiwan)Ltd.	1,169	10,387	1,437,346	58,616	84,476	0.000	872	0	62
Taishin International Bank	6,882	22,559	13,652,040	2,850,398	408,094	1.993	53,095	533	2,977
Chinatrust Commercial Bank	10,811	8,048	8,363,640	1,855,002	504,234	0.491	23,974	2,933	11,039
The Sixth Credit Cooperation Of Changhua	11	12	1,770	1,528	242	0.000	42	0	0
Total	331,601	216,552	304,673,475	45,682,521	12,210,150	0.911	357,604	29,909	85,051

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.