

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 May

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	1,086	0	303,753	54,391	207	0.000	20	0	10
Hua Nan Commercial Bank	699	2,516	1,582,920	122,993	9,753	0.143	7,896	0	381
Taichung Commercial Bank	195	21	7,298	0	2	0.000	7,697	0	0
HSBC Bank(Taiwan) Ltd.	2,467	1,811	334,179	20,529	79,951	0.241	48,729	57	365
Shin Kong Commercial Bank	33	0	364	0	364	0.000	0	0	0
Union Bank of Taiwan	602	0	63,368	3,200	8,784	0.400	548	0	16
Yuanta Bank	2,268	16,753	5,706,300	0	27,081	0.000	549	43	194
Bank Sinopac	237	0	6,102	0	2,479	0.000	322	0	50
Cosmos Bank, Taiwan	304,481	154,254	272,871,322	40,684,966	11,066,747	0.929	212,948	14,758	84,815
DBS Bank(Taiwan)Ltd.	1,158	10,390	1,435,896	57,852	83,008	0.000	859	23	85
Taishin International Bank	6,711	22,572	13,575,360	2,836,658	394,401	2.202	52,532	564	3,541
Chinatrust Commercial Bank	10,692	8,008	8,289,940	1,839,127	497,511	0.482	23,780	2,432	13,470
The Sixth Credit Cooperation Of Changhua	11	11	1,740	1,494	246	0.000	42	0	0
Total	330,640	216,336	304,178,542	45,621,210	12,170,534	0.938	355,922	17,877	102,927

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.