

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 June

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	1,083	0	303,103	54,231	202	0.000	20	0	10
Hua Nan Commercial Bank	695	2,510	1,577,920	122,753	9,502	0.000	7,275	416	797
Taichung Commercial Bank	195	21	7,298	0	2	0.000	8,024	0	0
HSBC Bank(Taiwan) Ltd.	2,430	1,787	324,954	18,858	78,691	2.158	47,598	39	404
Shin Kong Commercial Bank	33	0	357	0	357	0.000	0	0	0
Union Bank of Taiwan	594	0	62,795	3,200	8,500	0.412	538	0	16
Yuanta Bank	2,198	16,768	5,689,800	0	26,050	0.000	521	28	222
Bank Sinopac	231	0	5,646	0	2,353	0.000	311	0	51
Cosmos Bank, Taiwan	303,909	153,963	272,487,297	40,626,153	11,073,532	0.923	213,607	15,250	100,066
DBS Bank(Taiwan)Ltd.	1,146	10,353	1,426,876	55,827	84,059	0.000	860	619	704
Taishin International Bank	6,583	22,566	13,504,860	2,826,698	381,253	2.383	52,264	267	3,808
Chinatrust Commercial Bank	10,538	8,000	8,214,290	1,819,327	490,668	0.489	23,344	2,183	15,653
The Sixth Credit Cooperation Of Changhua	12	10	1,740	1,477	263	0.000	42	0	0
Total	329,647	215,978	303,606,936	45,528,524	12,155,432	0.949	354,404	18,802	121,731

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.