

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 July

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	1,081	0	302,503	54,051	190	0.000	19	0	10
Hua Nan Commercial Bank	691	2,511	1,576,420	122,497	9,270	0.173	7,275	0	797
Taichung Commercial Bank	195	21	7,298	0	2	0.000	8,387	0	0
HSBC Bank(Taiwan) Ltd.	2,388	1,756	319,457	16,776	77,151	0.205	46,471	0	404
Shin Kong Commercial Bank	33	0	349	0	349	0.000	0	0	0
Union Bank of Taiwan	591	0	62,650	3,200	8,225	0.426	526	0	16
Yuanta Bank	2,139	16,782	5,676,300	0	25,199	0.016	506	24	247
Bank Sinopac	231	0	5,612	0	2,299	0.000	303	0	51
Cosmos Bank, Taiwan	303,371	153,832	272,180,077	40,595,042	11,004,097	0.940	214,938	15,419	115,485
DBS Bank(Taiwan)Ltd.	1,130	10,336	1,421,326	55,943	80,652	0.074	838	0	704
Taishin International Bank	6,442	22,143	13,221,160	2,772,558	368,998	2.369	51,581	684	4,492
Chinatrust Commercial Bank	10,387	7,975	8,131,490	1,801,115	483,544	0.463	23,086	2,077	17,730
The Sixth Credit Cooperation Of Changhua	15	7	1,740	1,098	642	0.000	42	0	0
Total	328,694	215,363	302,906,382	45,422,280	12,060,618	0.951	353,972	18,204	139,936

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.