

Important Cash Card Business and Financial Information

Unit : NTS Thousand

2022 September

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	1,075	0	300,703	53,751	181	0.000	19	0	10
Hua Nan Commercial Bank	658	2,515	1,561,920	121,766	8,600	0.000	6,620	403	1,199
Taichung Commercial Bank	0	21	2,488	0	0	0.000	9,014	3	3
HSBC Bank(Taiwan) Ltd.	2,298	1,723	309,204	17,421	72,581	0.162	44,391	12	548
Shin Kong Commercial Bank	32	0	327	0	327	0.000	0	0	0
Union Bank of Taiwan	561	0	58,688	3,200	7,533	1.422	500	0	16
Yuanta Bank	2,031	16,808	5,651,700	0	23,400	0.000	483	14	370
Bank Sinopac	231	0	5,540	0	2,181	0.000	285	0	51
Cosmos Bank, Taiwan	301,833	153,457	271,348,825	40,562,771	10,967,482	1.005	219,291	14,270	146,853
DBS Bank(Taiwan)Ltd.	1,118	10,307	1,415,796	245,306	77,103	0.000	790	356	1,450
Taishin International Bank	6,162	20,727	12,387,480	2,601,922	344,046	2.595	50,247	710	5,825
Chinatrust Commercial Bank	9,863	8,009	7,901,440	1,746,021	453,096	0.451	21,743	3,514	23,957
The Sixth Credit Cooperation Of Changhua	14	5	1,390	873	517	0.000	42	0	0
Total	325,876	213,572	300,945,501	45,353,031	11,957,047	1.016	353,425	19,282	180,282

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.