

## Important Cash Card Business and Financial Information

Unit : NTS Thousand

2022 October

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	1,072	0	299,803	53,461	177	0.000	18	0	10
Hua Nan Commercial Bank	632	2,530	1,556,420	121,209	8,346	0.308	6,620	0	1,199
Taichung Commercial Bank	0	21	2,488	0	0	0.000	9,333	0	3
HSBC Bank(Taiwan) Ltd.	2,263	1,711	304,812	16,882	71,630	0.623	43,467	60	608
Shin Kong Commercial Bank	29	0	321	0	321	0.000	0	0	0
Union Bank of Taiwan	550	0	57,481	2,900	7,235	1.528	482	0	16
Yuanta Bank	1,977	16,821	5,639,400	0	22,585	0.000	419	75	445
Bank Sinopac	229	0	5,354	0	2,125	0.000	276	3	54
Cosmos Bank, Taiwan	300,861	153,233	270,797,995	40,527,108	10,942,855	1.057	219,340	16,446	163,299
DBS Bank(Taiwan)Ltd.	1,106	10,302	1,413,796	243,929	78,584	0.054	811	17	1,467
Taishin International Bank	6,031	20,037	12,002,770	2,510,282	332,237	2.543	49,454	793	6,618
Chinatrust Commercial Bank	9,657	7,997	7,798,440	1,722,876	440,826	0.448	21,347	2,327	26,284
The Sixth Credit Cooperation Of Changhua	12	6	1,360	872	488	0.000	42	0	0
<b>Total</b>	<b>324,419</b>	<b>212,658</b>	<b>299,880,440</b>	<b>45,199,519</b>	<b>11,907,409</b>	<b>1.064</b>	<b>351,609</b>	<b>19,721</b>	<b>200,003</b>

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.