

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 November

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	1,065	0	297,703	53,086	172	0.000	18	0	10
Hua Nan Commercial Bank	616	2,518	1,542,420	120,871	8,092	1.219	6,567	0	1,199
Taichung Commercial Bank	0	21	2,488	0	0	0.000	9,671	0	3
HSBC Bank(Taiwan) Ltd.	2,224	1,689	299,470	16,218	70,203	0.646	42,559	3	611
Shin Kong Commercial Bank	28	0	308	0	308	0.000	0	0	0
Union Bank of Taiwan	544	0	56,809	2,900	6,899	0.548	436	71	87
Yuanta Bank	1,922	16,831	5,625,900	0	21,833	0.302	569	0	445
Bank Sinopac	224	0	5,254	0	2,053	0.000	264	11	64
Cosmos Bank, Taiwan	299,931	153,019	270,269,085	40,486,669	10,881,520	1.083	223,299	14,190	177,489
DBS Bank(Taiwan)Ltd.	1,084	10,307	1,410,956	245,549	77,474	0.000	796	45	1,512
Taishin International Bank	5,893	19,509	11,687,920	2,442,963	321,010	2.795	48,855	800	7,418
Chinatrust Commercial Bank	9,456	7,989	7,699,340	1,699,414	426,709	0.448	20,650	2,088	28,372
The Sixth Credit Cooperation Of Changhua	11	7	1,360	931	429	0.000	42	0	0
Total	322,998	211,890	298,899,013	45,068,601	11,816,702	1.095	353,726	17,208	217,210

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.