

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2022 December

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	1,063	0	297,103	53,036	168	0.000	18	0	10
Hua Nan Commercial Bank	597	2,515	1,531,620	120,336	7,752	0.000	5,961	445	1,644
Taichung Commercial Bank	0	20	2,469	0	0	0.000	10,116	0	3
HSBC Bank(Taiwan) Ltd.	2,199	1,659	295,815	16,180	68,242	0.673	41,126	451	1,062
Shin Kong Commercial Bank	28	0	303	0	303	0.000	0	0	0
Union Bank of Taiwan	528	0	55,665	2,600	6,625	0.031	415	0	87
Yuanta Bank	1,847	16,849	5,608,800	0	20,979	0.000	465	154	599
Bank Sinopac	221	0	5,171	0	1,986	0.000	262	5	69
Cosmos Bank, Taiwan	298,433	152,742	269,407,465	40,438,783	10,882,352	1.079	222,464	22,754	200,243
DBS Bank(Taiwan)Ltd.	1,080	10,296	1,408,746	243,509	77,586	0.000	792	772	2,284
Taishin International Bank	5,754	18,531	11,201,110	2,343,063	309,549	2.860	48,151	704	8,122
Chinatrust Commercial Bank	9,156	8,065	7,591,110	1,673,889	412,478	0.465	16,618	2,486	30,859
The Sixth Credit Cooperation Of Changhua	9	9	1,360	1,055	305	0.000	42	0	0
Total	320,915	210,686	297,406,737	44,892,451	11,788,325	1.091	346,430	27,771	244,982

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.