

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2020 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	1,168	0	327,073	59,416	460	0.000	71	0	0
Hua Nan Commercial Bank	1,173	2,569	1,844,570	134,666	18,933	0.197	16,083	0	934
Bank of Kaohsiung	173	144	180,460	107,927	72,533	0.995	1,255	0	0
Taichung Commercial Bank	231	70	12,914	0	19	0.000	1,164	0	0
HSBC Bank(Taiwan) Ltd.	3,632	2,010	494,838	32,920	134,633	0.532	83,635	2	1,233
Shin Kong Commercial Bank	59	0	719	0	719	0.000	0	0	0
Union Bank of Taiwan	987	0	98,697	5,544	18,000	0.908	1,140	13	772
Yuanta Bank	4,031	16,394	6,127,500	0	58,327	0.000	929	148	2,303
Bank Sinopac	359	0	9,008	0	4,562	1.780	125	0	19
Cosmos Bank, Taiwan	317,563	157,986	279,934,362	41,334,644	12,653,762	0.958	338,365	17,580	130,555
DBS Bank(Taiwan)Ltd.	1,417	10,412	1,500,536	66,951	117,328	0.165	1,208	608	3,699
Taishin International Bank	11,305	27,488	17,985,300	3,781,582	806,775	1.542	84,029	787	58,647
Chinatrust Commercial Bank	15,142	8,095	10,429,981	2,366,926	726,970	0.709	40,301	3,479	24,128
The Sixth Credit Cooperation Of Changhua	19	20	2,740	2,107	0		42	0	0
Total	357,259	225,188	318,948,698	47,892,683	14,613,021	0.963	568,347	22,617	222,290

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.