

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2020 August

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	1,162	0	325,273	59,071	445	0.000	70	0	0
Hua Nan Commercial Bank	1,155	2,558	1,830,070	133,999	18,471	0.468	15,615	0	934
Bank of Kaohsiung	92	70	92,760	57,114	35,646	2.025	887	0	0
Taichung Commercial Bank	228	68	12,812	0	19	0.000	1,559	0	0
HSBC Bank(Taiwan) Ltd.	3,575	2,005	487,693	32,163	132,620	0.526	81,684	273	1,506
Shin Kong Commercial Bank	58	0	703	0	703	0.000	0	0	0
Union Bank of Taiwan	959	0	96,392	5,544	17,478	0.725	1,114	0	772
Yuanta Bank	3,925	16,418	6,102,900	0	56,501	0.000	880	49	2,352
Bank Sinopac	351	0	8,948	0	4,461	1.994	123	4	23
Cosmos Bank, Taiwan	317,024	157,842	279,679,302	41,340,999	12,619,161	0.930	336,087	15,989	146,544
DBS Bank(Taiwan)Ltd.	1,397	10,421	1,497,776	65,410	113,831	0.001	1,155	205	3,904
Taishin International Bank	11,065	26,706	17,508,620	3,647,051	784,484	1.794	83,136	892	59,539
Chinatrust Commercial Bank	14,940	8,037	10,308,701	2,335,779	714,472	0.740	39,368	3,108	27,236
The Sixth Credit Cooperation Of Changhua	19	18	2,640	1,960	680	0.000	42	0	0
Total	355,950	224,143	317,954,590	47,679,090	14,498,972	0.955	561,720	20,520	242,810

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.