

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2020 June

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	1,172	0	328,273	59,776	475	0.000	72	0	0
Hua Nan Commercial Bank	1,201	2,565	1,856,570	135,290	19,691	0.000	17,084	412	934
Bank of Kaohsiung	280	210	284,735	176,413	108,322	0.340	1,267	0	0
Taichung Commercial Bank	234	69	12,951	0	21	0.000	609	0	0
HSBC Bank(Taiwan) Ltd.	3,684	1,990	498,889	33,459	137,063	0.491	85,399	33	1,231
Shin Kong Commercial Bank	61	0	733	0	733	0.000	0	0	0
Union Bank of Taiwan	1,013	0	101,296	5,844	18,580	0.785	1,161	0	759
Yuanta Bank	4,152	16,366	6,155,400	0	60,403	0.011	1,077	586	2,154
Bank Sinopac	371	0	10,142	0	4,853	0.152	125	4	18
Cosmos Bank, Taiwan	318,223	158,109	280,255,252	41,349,836	12,668,991	0.991	323,182	19,739	112,976
DBS Bank(Taiwan)Ltd.	1,435	10,408	1,502,816	68,424	119,749	0.479	1,271	305	3,090
Taishin International Bank	11,549	28,202	18,445,460	3,910,982	830,906	1.316	84,816	4,800	57,860
Chinatrust Commercial Bank	15,367	8,162	10,568,381	2,401,831	738,434	0.711	41,485	3,736	20,648
The Sixth Credit Cooperation Of Changhua	19	21	2,780	2,276	504	0.000	42	0	0
Total	358,761	226,102	320,023,678	48,144,131	14,708,725	0.975	557,590	29,615	199,670

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.