

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2020 September

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	1,160	0	324,673	58,911	432	0.000	70	0	0
Hua Nan Commercial Bank	1,107	2,584	1,819,070	133,320	17,774	0.000	14,737	502	1,435
Bank of Kaohsiung	27	11	19,600	10,383	9,217	7.916	822	0	0
Taichung Commercial Bank	227	66	12,614	0	18	0.000	1,974	0	0
HSBC Bank(Taiwan) Ltd.	3,523	1,997	479,458	30,716	130,156	0.496	79,753	85	1,591
Shin Kong Commercial Bank	58	0	688	0	688	0.000	0	0	0
Union Bank of Taiwan	940	0	94,788	5,544	16,914	0.487	1,058	62	834
Yuanta Bank	3,839	16,433	6,081,600	0	54,703	0.044	964	217	2,568
Bank Sinopac	347	0	8,844	0	4,323	1.082	117	42	65
Cosmos Bank, Taiwan	316,387	157,722	279,358,882	41,316,785	12,563,663	0.861	331,124	19,296	165,841
DBS Bank(Taiwan)Ltd.	1,388	10,421	1,494,816	66,283	112,298	0.131	1,151	0	3,904
Taishin International Bank	10,841	26,091	17,125,770	3,547,476	762,146	1.694	81,487	1,967	61,506
Chinatrust Commercial Bank	14,705	8,060	10,203,901	2,310,820	703,762	0.711	39,047	2,744	29,981
The Sixth Credit Cooperation Of Changhua	16	21	2,640	2,179	461	0.000	42	0	0
Total	354,565	223,406	317,027,344	47,482,417	14,376,555	0.889	552,346	24,915	267,725

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.