

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2020 October

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	1,159	0	324,623	58,861	418	0.000	68	0	0
Hua Nan Commercial Bank	1,084	2,561	1,796,070	132,718	17,241	0.596	14,602	0	1,435
Bank of Kaohsiung	3	3	2,130	1,399	1,049	69.553	733	0	0
Taichung Commercial Bank	226	66	12,585	0	17	0.000	2,356	0	0
HSBC Bank(Taiwan) Ltd.	3,463	2,015	475,088	31,407	127,256	0.723	78,268	39	1,631
Shin Kong Commercial Bank	58	0	671	0	671	0.000	0	0	0
Union Bank of Taiwan	930	0	93,847	5,344	16,474	0.440	1,026	30	864
Yuanta Bank	3,745	16,443	6,056,400	0	52,802	0.009	814	149	2,718
Bank Sinopac	344	0	8,682	0	4,190	0.244	111	37	101
Cosmos Bank, Taiwan	315,820	157,598	279,057,802	41,257,022	12,486,874	0.794	307,132	20,224	186,065
DBS Bank(Taiwan)Ltd.	1,374	10,416	1,490,676	67,725	109,233	0.000	1,100	153	4,057
Taishin International Bank	10,599	25,427	16,724,320	3,454,085	739,843	1.740	80,849	657	62,164
Chinatrust Commercial Bank	14,486	8,071	10,108,451	2,287,680	693,001	0.675	38,281	2,551	32,531
The Sixth Credit Cooperation Of Changhua	16	19	2,560	1,922	638	0.000	42	0	0
Total	353,307	222,619	316,153,905	47,298,163	14,249,707	0.832	525,382	23,840	291,566

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.