

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2020 December

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	1,140	0	319,123	57,661	393	0.000	66	0	0
Hua Nan Commercial Bank	1,010	2,557	1,757,520	131,148	15,779	0.000	12,884	914	2,349
Taichung Commercial Bank	207	46	10,897	0	10	0.000	234	0	0
HSBC Bank(Taiwan) Ltd.	3,355	2,006	463,025	30,495	121,017	0.920	74,074	36	1,735
Shin Kong Commercial Bank	54	0	637	0	637	0.000	0	0	0
Union Bank of Taiwan	878	0	89,602	5,344	15,487	0.553	988	0	876
Yuanta Bank	3,550	16,492	6,012,600	0	49,077	0.000	1,035	202	3,047
Bank Sinopac	334	0	8,507	0	3,995	0.669	107	2	104
Cosmos Bank, Taiwan	314,485	157,392	278,316,562	41,103,451	12,417,542	0.806	310,311	16,045	218,489
DBS Bank(Taiwan)Ltd.	1,362	10,403	1,484,236	65,200	108,232	0.184	1,108	0	4,057
Taishin International Bank	10,042	23,853	15,787,880	3,237,028	691,093	1.360	76,030	879	67,090
Chinatrust Commercial Bank	13,997	8,069	9,876,201	2,227,864	668,776	0.666	36,731	3,585	38,780
The Sixth Credit Cooperation Of Changhua	16	18	2,530	2,041	489	0.000	42	0	0
Total	350,430	220,836	314,129,320	46,860,232	14,092,527	0.819	513,610	21,663	336,527

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.