

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 January

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	1,134	0	317,603	57,131	382	0.000	66	0	0
Hua Nan Commercial Bank	969	2,573	1,745,020	130,551	15,273	0.000	12,884	0	0
Taichung Commercial Bank	206	44	10,687	0	9	0.000	817	0	0
HSBC Bank(Taiwan) Ltd.	3,287	2,011	457,073	29,930	118,648	0.722	72,212	384	384
Shin Kong Commercial Bank	52	0	609	0	609	0.000	0	0	0
Union Bank of Taiwan	861	0	88,019	5,344	14,962	0.310	946	29	29
Yuanta Bank	3,461	16,514	5,992,500	0	47,526	0.000	1,006	30	30
Bank Sinopac	329	0	8,439	0	3,890	0.425	363	10	10
Cosmos Bank, Taiwan	313,910	157,316	277,991,782	41,047,674	12,343,819	0.793	280,709	19,325	19,325
DBS Bank(Taiwan)Ltd.	1,357	10,398	1,481,446	64,667	109,363	0.132	1,129	212	212
Taishin International Bank	9,808	23,234	15,403,700	3,150,218	669,736	1.417	75,235	955	955
Chinatrust Commercial Bank	13,777	8,057	9,766,551	2,199,598	660,823	0.647	33,750	3,499	3,499
The Sixth Credit Cooperation Of Changhua	16	18	2,530	1,870	660	0.000	42	0	0
Total	349,167	220,165	313,265,959	46,686,983	13,985,700	0.806	479,159	24,444	24,444

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.