

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 February

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	1,129	0	316,103	57,006	370	0.000	65	0	0
Hua Nan Commercial Bank	949	2,551	1,724,820	130,279	15,039	0.000	12,487	0	0
Taichung Commercial Bank	206	43	10,667	0	8	0.000	1,247	0	0
HSBC Bank(Taiwan) Ltd.	3,224	2,013	450,266	30,479	114,996	0.205	70,287	817	1,201
Shin Kong Commercial Bank	52	0	594	0	594	0.000	0	0	0
Union Bank of Taiwan	841	0	86,116	5,175	14,540	0.098	912	28	58
Yuanta Bank	3,378	16,538	5,974,800	0	46,050	0.000	937	69	98
Bank Sinopac	326	0	8,421	0	3,798	0.415	379	0	10
Cosmos Bank, Taiwan	313,381	157,195	277,747,824	41,032,670	12,136,850	0.758	276,119	19,902	39,227
DBS Bank(Taiwan)Ltd.	1,339	10,403	1,479,316	67,412	103,736	0.173	1,075	153	365
Taishin International Bank	9,536	22,899	15,132,890	3,097,858	649,721	1.529	74,605	630	1,585
Chinatrust Commercial Bank	13,500	8,126	9,669,701	2,176,248	643,550	0.677	33,255	2,253	5,752
The Sixth Credit Cooperation Of Changhua	16	18	2,530	2,027	503	0.000	42	0	0
Total	347,877	219,786	312,604,048	46,599,154	13,729,755	0.777	471,410	23,852	48,296

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.