

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 March

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	1,127	0	315,503	56,886	359	0.000	64	0	0
Hua Nan Commercial Bank	927	2,548	1,712,320	129,177	14,446	0.000	11,854	443	443
Taichung Commercial Bank	204	45	10,667	0	7	0.000	1,643	0	0
HSBC Bank(Taiwan) Ltd.	3,146	2,021	440,144	30,122	112,257	0.209	68,249	123	1,324
Shin Kong Commercial Bank	52	0	580	0	580	0.000	0	0	0
Union Bank of Taiwan	819	0	84,228	5,175	14,049	0.224	884	0	58
Yuanta Bank	3,270	16,574	5,953,200	0	44,374	0.000	995	142	240
Bank Sinopac	317	0	8,172	0	3,688	1.005	380	19	29
Cosmos Bank, Taiwan	312,704	157,023	277,435,944	41,026,351	12,099,539	0.743	271,116	15,787	55,014
DBS Bank(Taiwan)Ltd.	1,328	10,402	1,476,486	65,867	103,172	1.571	1,095	190	555
Taishin International Bank	9,249	22,884	14,976,440	3,080,058	627,347	1.648	73,460	1,145	2,730
Chinatrust Commercial Bank	13,268	8,069	9,533,551	2,141,930	635,665	0.634	32,299	2,335	8,086
The Sixth Credit Cooperation Of Changhua	16	18	2,530	2,053	477	0.000	42	0	0
Total	346,427	219,584	311,949,765	46,537,619	13,655,960	0.777	462,081	20,184	68,479

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.