

# Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 April

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	1,125	0	314,903	56,716	349	0.000	63	0	0
Hua Nan Commercial Bank	907	2,545	1,700,820	128,636	14,051	0.000	11,744	0	443
Taichung Commercial Bank	204	41	10,577	0	6	0.000	2,155	0	0
HSBC Bank(Taiwan) Ltd.	3,098	2,014	433,669	30,767	108,876	0.197	66,888	56	1,380
Shin Kong Commercial Bank	50	0	557	0	557	0.000	0	0	0
Union Bank of Taiwan	799	0	82,699	5,175	13,656	0.495	853	1	59
Yuanta Bank	3,191	16,588	5,933,700	0	42,921	0.000	862	133	373
Bank Sinopac	306	0	7,782	0	3,590	1.033	399	8	37
Cosmos Bank, Taiwan	312,103	156,884	277,170,602	41,007,137	12,075,891	0.777	274,623	12,719	67,733
DBS Bank(Taiwan)Ltd.	1,312	10,395	1,472,056	65,983	101,344	1.008	1,131	658	1,213
Taishin International Bank	9,026	22,753	14,811,460	3,047,548	608,083	1.722	72,847	1,021	3,751
Chinatrust Commercial Bank	13,108	8,016	9,433,351	2,115,556	627,578	0.666	32,051	3,425	11,512
The Sixth Credit Cooperation Of Changhua	18	16	2,530	2,043	487	0.000	42	0	0
Total	345,247	219,252	311,374,706	46,459,561	13,597,389	0.808	463,658	18,021	86,501

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.