

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 May

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	1,123	0	314,303	56,616	339	0.000	63	0	0
Hua Nan Commercial Bank	879	2,551	1,689,820	127,892	13,686	0.157	11,392	0	443
Taichung Commercial Bank	204	40	10,309	0	6	0.000	2,558	0	0
HSBC Bank(Taiwan) Ltd.	3,039	2,009	425,988	28,751	106,377	0.180	65,359	104	1,484
Shin Kong Commercial Bank	47	0	525	0	525	0.000	0	0	0
Union Bank of Taiwan	780	0	80,653	4,875	13,248	0.437	889	0	59
Yuanta Bank	3,127	16,606	5,919,900	0	41,512	0.000	821	41	414
Bank Sinopac	298	0	7,578	0	3,474	0.000	382	37	74
Cosmos Bank, Taiwan	311,593	156,709	276,876,292	40,954,259	12,097,209	0.836	284,711	13,763	81,496
DBS Bank(Taiwan)Ltd.	1,303	10,390	1,470,076	64,905	101,497	0.979	1,131	25	1,238
Taishin International Bank	8,834	22,665	14,672,180	3,021,548	589,907	1.757	72,008	839	4,590
Chinatrust Commercial Bank	12,901	8,002	9,330,061	2,089,784	618,118	0.605	31,520	2,725	14,236
The Sixth Credit Cooperation Of Changhua	16	17	2,430	1,841	589	0.000	42	0	0
Total	344,144	218,989	310,800,115	46,350,471	13,586,487	0.858	470,876	17,534	104,034

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.