

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2021 June

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	1,118	0	312,803	56,336	329	0.000	62	0	0
Hua Nan Commercial Bank	867	2,530	1,673,320	127,475	13,289	0.000	10,643	431	874
Taichung Commercial Bank	203	39	9,904	0	6	0.000	3,035	0	0
HSBC Bank(Taiwan) Ltd.	2,970	2,024	419,186	27,677	103,369	0.175	63,911	139	1,623
Shin Kong Commercial Bank	45	0	503	0	503	0.000	0	0	0
Union Bank of Taiwan	762	0	78,638	4,575	12,809	0.458	886	0	59
Yuanta Bank	3,054	16,641	5,908,500	0	40,172	0.000	761	60	474
Bank Sinopac	292	0	7,432	0	3,392	0.000	362	4	78
Cosmos Bank, Taiwan	311,142	156,585	276,633,282	40,919,368	11,895,264	0.916	287,257	14,257	95,753
DBS Bank(Taiwan)Ltd.	1,287	10,392	1,467,176	62,114	99,221	1.376	1,539	0	1,238
Taishin International Bank	8,650	22,641	14,569,330	3,004,238	570,696	1.919	70,525	1,483	6,073
Chinatrust Commercial Bank	12,663	8,040	9,235,911	2,067,569	602,481	0.651	31,256	2,819	17,055
The Sixth Credit Cooperation Of Changhua	19	14	2,430	1,671	759	0.000	42	0	0
Total	343,072	218,906	310,318,415	46,271,023	13,342,290	0.940	470,279	19,193	123,227

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.