

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2020 November

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	1,155	0	323,423	58,581	406	0.000	68	0	0
Hua Nan Commercial Bank	1,055	2,565	1,784,020	132,224	16,816	1.047	14,159	0	1,435
Bank of Kaohsiung	3	0	400	569	969	75.295	734	0	0
Taichung Commercial Bank	214	53	11,505	0	11	0.000	2,790	0	0
HSBC Bank(Taiwan) Ltd.	3,408	2,005	467,354	30,601	123,398	0.907	75,731	68	1,699
Shin Kong Commercial Bank	57	0	655	0	655	0.000	0	0	0
Union Bank of Taiwan	906	0	91,846	5,344	16,002	0.501	1,005	11	876
Yuanta Bank	3,654	16,468	6,036,600	0	50,889	0.010	737	127	2,845
Bank Sinopac	337	0	8,608	0	4,093	0.249	108	0	102
Cosmos Bank, Taiwan	315,289	157,498	278,740,232	41,198,342	12,453,070	0.801	309,066	16,379	202,444
DBS Bank(Taiwan)Ltd.	1,373	10,408	1,486,956	68,704	109,495	0.000	1,104	0	4,057
Taishin International Bank	10,321	24,558	16,228,780	3,334,845	713,195	1.317	76,908	4,047	66,211
Chinatrust Commercial Bank	14,311	8,006	9,995,551	2,256,785	682,903	0.671	37,876	2,664	35,195
The Sixth Credit Cooperation Of Changhua	15	20	2,560	2,083	477	0.000	42	0	0
Total	352,098	221,581	315,178,490	47,088,078	14,172,379	0.818	520,328	23,296	314,864

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.