

## Important Cash Card Business and Financial Information

2019 October

Unit : NT\$ Thousand ; Card

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	1,202	0	337,023	62,036	650	0.000	0	0	16
Hua Nan Commercial Bank	1,392	2,583	1,959,470	141,034	24,746	0.252	60,085	0	2,085
Bank of Kaohsiung	1,132	669	1,043,825	609,147	434,678	0.000	4,362	0	0
Taichung Commercial Bank	239	145	16,071	0	31	0.000	1,478	2	2
HSBC Bank(Taiwan) Ltd.	4,228	1,988	572,005	39,674	169,986	0.256	104,792	577	3,330
Shin Kong Commercial Bank	74	0	931	0	931	0.000	0	0	50
Union Bank of Taiwan	1,172	0	118,399	7,284	24,288	1.131	1,472	27	733
Yuanta Bank	5,142	16,116	6,377,400	0	81,243	0.038	1,413	275	4,485
Bank Sinopac	420	0	12,512	0	6,296	0.015	14,280	37	88
Cosmos Bank, Taiwan	322,592	158,928	282,258,055	41,099,213	13,122,718	0.994	318,260	21,603	224,241
DBS Bank(Taiwan)Ltd.	1,585	10,409	1,526,280	76,332	133,177	0.000	1,346	0	596
Taishin International Bank	14,274	31,124	20,789,700	4,506,697	1,084,257	6.300	77,220	2,477	22,716
Chinatrust Commercial Bank	17,368	7,953	11,413,441	2,607,620	859,849	0.711	49,999	3,153	35,615
The Sixth Credit Cooperation Of Changhua	21	23	2,960	2,092	868	0.000	42	0	0
Total	370,841	229,938	326,428,072	49,151,129	15,943,718	1.290	634,749	28,151	293,957

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.