

Important Cash Card Business and Financial Information

2019 November

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	1,201	0	336,723	61,976	624	0.000	83	0	16
Hua Nan Commercial Bank	1,361	2,582	1,943,670	140,460	24,180	0.320	60,085	0	2,085
Bank of Kaohsiung	1,004	612	943,775	557,966	385,809	0.000	3,864	0	0
Taichung Commercial Bank	238	145	15,858	0	30	0.000	1,975	0	2
HSBC Bank(Taiwan) Ltd.	4,152	1,990	560,877	36,732	165,096	0.231	101,984	380	3,710
Shin Kong Commercial Bank	72	0	875	0	875	0.000	0	27	77
Union Bank of Taiwan	1,159	0	116,500	6,924	23,668	1.448	1,461	0	733
Yuanta Bank	5,030	16,139	6,350,700	0	78,581	0.000	1,177	237	4,722
Bank Sinopac	413	0	12,352	0	6,120	0.016	14,266	14	102
Cosmos Bank, Taiwan	322,072	158,889	282,026,168	41,180,540	13,162,325	0.973	317,411	22,926	247,168
DBS Bank(Taiwan)Ltd.	1,563	10,417	1,523,666	75,553	131,424	0.000	1,325	0	596
Taishin International Bank	14,026	30,940	20,591,620	4,451,227	1,057,330	6.384	76,146	2,430	25,146
Chinatrust Commercial Bank	17,136	7,969	11,312,311	2,583,393	847,071	0.717	49,305	3,141	38,756
The Sixth Credit Cooperation Of Changhua	22	22	2,960	2,172	788	0.000	42	0	0
Total	369,449	229,705	325,738,055	49,096,943	15,883,921	1.275	629,124	29,155	323,113

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.