

Important Cash Card Business and Financial Information

2020 January

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	1,192	0	334,023	61,446	573	0.000	80	0	0
Hua Nan Commercial Bank	1,310	2,576	1,915,370	139,029	22,755	0.211	19,277	0	0
Bank of Kaohsiung	723	570	759,455	478,464	280,991	0.000	2,810	0	0
Taichung Commercial Bank	238	142	15,409	0	22	0.000	2,854	0	0
HSBC Bank(Taiwan) Ltd.	4,022	1,991	543,738	35,119	157,838	0.443	97,633	67	67
Shin Kong Commercial Bank	68	0	828	0	828	0.000	0	0	0
Union Bank of Taiwan	1,062	0	106,128	6,044	21,482	1.405	1,435	388	388
Yuanta Bank	4,798	16,183	6,294,300	0	73,232	0.000	1,138	294	294
Bank Sinopac	396	0	11,596	0	5,718	0.219	14,204	0	0
Cosmos Bank, Taiwan	321,011	158,698	281,524,317	41,261,415	13,109,731	0.974	302,365	18,875	18,875
DBS Bank(Taiwan)Ltd.	1,507	10,419	1,517,976	72,348	127,555	1.373	1,863	342	342
Taishin International Bank	13,515	30,672	20,239,420	4,359,657	1,006,415	6.109	96,905	1,049	1,049
Chinatrust Commercial Bank	16,628	8,045	11,110,181	2,536,347	813,118	0.732	46,330	2,623	2,623
The Sixth Credit Cooperation Of Changhua	20	24	2,960	2,465	495	0.000	42	0	0
Total	366,490	229,320	324,375,701	48,952,334	15,620,753	1.267	586,936	23,638	23,638

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.