

Important Cash Card Business and Financial Information

2019 August

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	1,209	0	339,123	62,446	704	0.000	89	0	16
Hua Nan Commercial Bank	1,447	2,588	1,989,470	143,294	26,368	1.183	60,755	0	1,414
Bank of Kaohsiung	1,433	718	1,234,335	709,910	524,425	0.000	5,267	0	0
Taichung Commercial Bank	241	151	16,341	0	34	0.000	565	0	0
HSBC Bank(Taiwan) Ltd.	4,360	1,996	591,655	42,294	178,732	0.519	111,777	180	2,497
Shin Kong Commercial Bank	78	0	986	0	986	0.000	0	22	50
Cota Commercial Bank	0	0	0	0	0	0.000	0	0	0
Union Bank of Taiwan	1,219	0	122,112	7,284	25,626	0.982	1,567	118	644
Yuanta Bank	5,408	16,070	6,443,400	0	87,200	0.000	1,384	411	3,514
Bank Sinopac	436	0	12,855	0	6,605	1.083	14,320	0	48
Cosmos Bank, Taiwan	323,598	159,074	282,919,965	41,216,300	13,221,289	0.955	314,015	22,910	180,175
DBS Bank(Taiwan)Ltd.	1,594	10,420	1,531,170	75,097	133,849	0.000	1,351	0	596
Taishin International Bank	14,654	31,695	21,213,450	4,590,837	1,129,951	6.297	78,877	2,710	18,350
Chinatrust Commercial Bank	17,792	7,976	11,767,341	2,658,576	884,807	0.723	52,032	3,752	29,016
The Sixth Credit Cooperation Of Changhua	26	19	2,970	2,060	910	0.000	42	0	0
Total	373,495	230,707	328,185,173	49,508,098	16,221,486	1.266	642,041	30,103	236,320

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.