

Important Cash Card Business and Financial Information

2019 December

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	1,198	0	335,823	61,736	602	0.000	81	0	16
Hua Nan Commercial Bank	1,336	2,570	1,925,370	139,658	23,365	0.000	19,277	432	2,517
Bank of Kaohsiung	897	537	840,805	488,363	352,442	0.000	3,524	0	0
Taichung Commercial Bank	238	142	15,409	0	30	0.000	2,426	0	2
HSBC Bank(Taiwan) Ltd.	4,087	1,977	549,238	33,185	163,354	0.438	99,800	33	3,743
Shin Kong Commercial Bank	70	0	853	0	853	0.000	0	0	77
Union Bank of Taiwan	1,100	0	109,867	6,244	22,454	2.729	1,409	543	1,276
Yuanta Bank	4,896	16,165	6,318,300	0	75,704	0.000	1,232	445	5,166
Bank Sinopac	399	0	11,667	0	5,842	0.214	14,204	62	164
Cosmos Bank, Taiwan	321,435	158,789	281,721,917	41,221,460	13,243,858	1.005	320,797	19,571	266,739
DBS Bank(Taiwan)Ltd.	1,532	10,413	1,520,456	75,108	130,284	1.536	2,111	0	596
Taishin International Bank	13,758	30,720	20,386,620	4,398,887	1,032,996	6.017	71,954	5,546	30,692
Chinatrust Commercial Bank	16,897	7,961	11,197,601	2,557,128	832,410	0.731	47,669	3,478	42,234
The Sixth Credit Cooperation Of Changhua	21	23	2,960	2,241	719	0.000	42	0	0
Total	367,864	229,297	324,936,886	48,984,010	15,884,913	1.289	584,526	30,110	353,222

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.