

Important Cash Card Business and Financial Information

2020 February

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	1,186	0	332,223	60,896	551	0.000	78	0	0
Hua Nan Commercial Bank	1,285	2,573	1,901,570	138,193	22,206	0.505	19,277	0	0
Bank of Kaohsiung	633	490	660,525	413,417	247,108	0.000	2,471	0	0
Taichung Commercial Bank	237	142	15,259	0	22	0.000	3,408	0	0
HSBC Bank(Taiwan) Ltd.	3,944	2,003	536,152	35,261	153,202	0.605	95,333	427	494
Shin Kong Commercial Bank	68	0	809	0	809	0.000	0	0	0
Union Bank of Taiwan	1,061	0	106,026	6,044	20,992	1.545	1,423	0	388
Yuanta Bank	4,676	16,217	6,267,900	0	70,794	0.000	1,125	413	707
Bank Sinopac	390	0	11,488	0	5,589	0.224	14,202	2	2
Cosmos Bank, Taiwan	320,580	158,586	281,343,687	41,338,356	13,010,939	0.981	303,136	17,798	36,673
DBS Bank(Taiwan)Ltd.	1,482	10,430	1,516,356	71,074	125,234	0.011	1,267	1,744	2,086
Taishin International Bank	13,097	30,432	20,023,620	4,313,077	968,382	4.844	107,997	14,908	15,957
Chinatrust Commercial Bank	16,371	8,070	11,000,481	2,509,313	797,797	0.723	45,188	2,887	5,510
The Sixth Credit Cooperation Of Changhua	17	26	2,930	2,517	413	0.000	42	0	0
Total	365,027	228,969	323,719,026	48,888,148	15,424,038	1.178	594,947	38,179	61,817

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.