

Important Cash Card Business and Financial Information

2020 March

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	1,182	0	331,023	60,556	530	0.000	76	0	0
Hua Nan Commercial Bank	1,255	2,572	1,886,070	137,360	21,357	0.000	18,755	522	522
Bank of Kaohsiung	545	398	551,215	335,929	215,286	0.000	2,153	0	0
Taichung Commercial Bank	236	141	15,023	0	22	0.000	3,917	0	0
HSBC Bank(Taiwan) Ltd.	3,884	1,985	523,369	33,742	149,756	0.492	92,836	556	1,050
Shin Kong Commercial Bank	66	0	789	0	789	0.000	0	0	0
Union Bank of Taiwan	1,045	0	104,886	6,044	20,466	1.633	1,391	0	388
Yuanta Bank	4,571	16,247	6,245,400	0	68,402	0.013	1,387	238	945
Bank Sinopac	384	0	10,772	0	5,213	0.000	14,189	13	15
Cosmos Bank, Taiwan	320,025	158,434	281,128,148	41,399,664	13,133,646	0.936	305,855	20,504	57,177
DBS Bank(Taiwan)Ltd.	1,482	10,420	1,515,056	67,939	127,659	0.674	1,363	14	2,101
Taishin International Bank	12,565	29,779	19,605,390	4,205,932	923,381	2.673	97,366	22,495	38,452
Chinatrust Commercial Bank	16,160	8,069	10,899,581	2,483,808	789,361	0.708	44,308	3,427	8,937
The Sixth Credit Cooperation Of Changhua	18	25	2,930	2,435	495	0.000	42	0	0
Total	363,418	228,070	322,819,652	48,733,409	15,456,363	1.003	583,638	47,769	109,587

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.