

Important Cash Card Business and Financial Information

2020 April

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	1,179	0	330,123	60,356	510	0.000	74	0	0
Hua Nan Commercial Bank	1,241	2,561	1,874,570	136,796	20,824	0.000	17,496	0	522
Bank of Kaohsiung	437	335	455,535	282,240	173,295	0.000	1,750	0	0
Taichung Commercial Bank	236	140	14,817	0	21	0.000	4,337	0	0
HSBC Bank(Taiwan) Ltd.	3,824	1,996	517,262	32,801	146,768	0.483	90,509	39	1,089
Shin Kong Commercial Bank	64	0	771	0	771	0.000	0	0	0
Union Bank of Taiwan	1,034	0	103,991	6,044	19,866	1.936	1,355	70	457
Yuanta Bank	4,452	16,278	6,219,000	0	65,654	0.013	1,008	379	1,324
Bank Sinopac	380	0	10,702	0	5,095	0.000	14,189	0	15
Cosmos Bank, Taiwan	319,493	158,331	280,880,442	41,399,925	13,048,507	0.994	330,232	15,841	73,018
DBS Bank(Taiwan)Ltd.	1,467	10,419	1,511,336	69,468	123,797	0.170	1,271	685	2,785
Taishin International Bank	12,237	29,294	19,276,460	4,122,672	894,122	1.814	94,270	9,808	48,260
Chinatrust Commercial Bank	15,954	8,036	10,781,981	2,452,349	776,675	0.762	43,973	3,611	12,548
The Sixth Credit Cooperation Of Changhua	20	23	2,930	2,448	482	0.000	42	0	0
Total	362,018	227,413	321,979,920	48,565,099	15,276,387	1.003	600,506	30,433	140,018

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.