

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2020 May

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	1,178	0	330,073	60,336	492	0.000	73	0	0
Hua Nan Commercial Bank	1,225	2,563	1,867,570	136,244	20,262	0.000	17,496	0	522
Bank of Kaohsiung	363	272	371,675	227,806	143,869	0.000	1,446	0	0
Taichung Commercial Bank	235	140	14,807	0	21	0.000	21	0	0
HSBC Bank(Taiwan) Ltd.	3,754	1,993	507,416	32,758	141,748	0.461	88,128	110	1,198
Shin Kong Commercial Bank	62	0	748	0	748	0.000	0	0	0
Union Bank of Taiwan	1,020	0	102,049	5,844	19,083	0.519	1,180	302	759
Yuanta Bank	4,317	16,315	6,189,600	0	63,095	0.012	963	245	1,569
Bank Sinopac	375	0	10,223	0	4,960	0.050	127	0	15
Cosmos Bank, Taiwan	318,876	158,218	280,567,792	41,378,293	12,827,983	0.995	323,236	20,219	93,237
DBS Bank(Taiwan)Ltd.	1,450	10,417	1,506,406	69,049	121,425	0.243	1,275	0	2,785
Taishin International Bank	11,877	28,816	18,837,620	4,011,552	862,390	1.562	89,616	4,799	53,059
Chinatrust Commercial Bank	15,663	8,119	10,687,701	2,429,601	756,016	0.707	42,194	4,364	16,912
The Sixth Credit Cooperation Of Changhua	17	24	2,810	2,324	486	0.000	42	0	0
Total	360,412	226,877	320,996,490	48,353,807	14,962,578	0.986	565,797	30,039	170,056

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.