

Important Cash Card Business and Financial Information

2019 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	1,224	0	343,223	63,331	897	0.000	106	0	8
Hua Nan Commercial Bank	1,639	2,598	2,090,070	149,879	31,537	1.046	62,170	0	0
Taipei Fubon bank	240	0	192,000	0	2,311	0.091	46	152	242
Bank of Kaohsiung	1,468	794	1,300,312	775,447	524,865	0.000	5,249	0	0
Taichung Commercial Bank	253	159	17,416	0	39	0.000	4,541	0	0
HSBC Bank(Taiwan) Ltd.	4,802	2,726	760,002	49,927	205,458	0.207	128,357	481	921
Shin Kong Commercial Bank	97	0	1,230	0	1,230	0.000	0	0	0
Cota Commercial Bank	9	5	r 1,900	r 1,500	r 537	0.000	5	0	0
Union Bank of Taiwan	1,352	0	137,019	10,474	30,506	1.202	2,052	0	79
Yuanta Bank	6,176	15,974	6,645,000	0	106,864	0.000	1,439	414	959
Bank Sinopac	475	0	13,726	0	7,545	0.245	14,365	2	3
Cosmos Bank, Taiwan	326,801	159,668	284,804,110	41,398,571	13,539,401	0.989	293,114	22,130	44,305
DBS Bank(Taiwan)Ltd.	1,661	10,433	1,547,320	76,153	143,664	0.056	1,452	290	290
Taishin International Bank	16,083	32,822	22,410,170	4,779,317	1,275,281	0.656	43,268	3,095	5,430
Chinatrust Commercial Bank	19,287	8,130	12,405,551	2,851,679	969,465	0.755	57,607	3,850	8,208
The Sixth Credit Cooperation Of Changhua	24	28	3,550	2,934	616	0.000	42	0	0
Total	381,591	233,337	r 332,672,599	r 50,159,212	r 16,840,216	0.896	613,813	30,414	60,445

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.

4. "r" means the data is revised after the date of reporting