

Important Cash Card Business and Financial Information

2019 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	1,220	0	342,423	63,126	862	0.000	101	0	8
Hua Nan Commercial Bank	1,598	2,607	2,074,070	148,168	30,123	0.059	61,286	883	883
Taipei Fubon bank	234	0	187,200	0	2,251	0.732	45	51	293
Bank of Kaohsiung	1,483	760	1,290,935	759,926	531,009	0.000	5,337	0	0
Taichung Commercial Bank	252	159	17,260	0	38	0.000	5,091	0	0
HSBC Bank(Taiwan) Ltd.	4,721	2,509	686,636	48,872	200,625	0.212	124,933	123	1,044
Shin Kong Commercial Bank	95	0	1,202	0	1,202	0.000	0	0	0
Cota Commercial Bank	9	5	1,900	1,500	509	0.000	5	0	0
Union Bank of Taiwan	1,334	0	135,050	10,174	29,653	0.499	1,876	186	266
Yuanta Bank	6,061	15,989	6,615,000	0	103,439	0.003	1,985	455	1,414
Bank Sinopac	467	0	13,462	0	7,369	0.074	14,346	18	22
Cosmos Bank, Taiwan	326,223	159,567	284,474,250	41,378,919	13,489,934	0.983	289,562	22,893	67,199
DBS Bank(Taiwan)Ltd.	1,652	10,424	1,543,500	85,108	142,844	0.059	1,444	218	508
Taishin International Bank	15,822	32,721	22,238,970	4,752,497	1,248,201	0.662	42,457	2,165	7,595
Chinatrust Commercial Bank	19,045	8,101	12,278,151	2,819,529	954,200	0.726	56,910	2,510	10,719
The Sixth Credit Cooperation Of Changhua	24	28	3,550	2,896	654	0.000	42	0	0
Total	380,240	232,870	331,903,559	50,070,715	16,742,913	0.887	605,420	29,502	89,951

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.