

Important Cash Card Business and Financial Information

2019 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	1,218	0	341,823	62,926	824	0.000	99	0	8
Hua Nan Commercial Bank	1,568	2,598	2,054,570	147,267	29,377	0.259	61,286	0	883
Taipei Fubon bank	224	0	179,200	0	2,186	3.213	44	127	419
Bank of Kaohsiung	1,475	748	1,278,725	740,444	538,281	0.000	5,390	0	0
Taichung Commercial Bank	250	151	16,755	0	37	0.000	5,684	0	0
HSBC Bank(Taiwan) Ltd.	4,657	2,361	654,869	49,912	194,254	0.323	122,953	177	1,221
Shin Kong Commercial Bank	92	0	1,160	0	1,160	0.000	0	0	0
Cota Commercial Bank	9	5	1,900	1,500	484	0.000	5	0	0
Union Bank of Taiwan	1,310	0	133,013	9,794	29,013	1.204	1,902	0	266
Yuanta Bank	5,901	16,013	6,574,200	0	99,835	0.010	1,461	524	1,938
Bank Sinopac	461	0	13,281	0	7,197	0.314	14,346	0	22
Cosmos Bank, Taiwan	325,694	159,433	284,145,840	41,362,333	13,463,669	1.011	312,223	22,987	90,185
DBS Bank(Taiwan)Ltd.	1,646	10,410	1,540,240	77,282	142,760	0.000	1,436	88	596
Taishin International Bank	15,578	32,534	22,045,170	4,719,997	1,224,172	0.664	41,457	2,356	9,951
Chinatrust Commercial Bank	18,773	8,081	12,139,351	2,783,823	941,367	0.743	56,427	2,326	13,044
The Sixth Credit Cooperation Of Changhua	25	26	3,350	2,654	696	0.000	42	0	0
Total	378,881	232,360	331,123,447	49,957,932	16,675,312	0.914	624,755	28,585	118,533

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.