

Important Cash Card Business and Financial Information

2019 May

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	1,217	0	341,523	62,876	789	0.000	96	8	16
Hua Nan Commercial Bank	1,525	2,606	2,037,070	145,937	28,568	0.503	61,286	0	883
Taipei Fubon bank	217	0	173,600	0	2,028	0.000	41	98	517
Bank of Kaohsiung	1,460	749	1,268,995	736,130	532,865	0.000	5,336	0	0
Taichung Commercial Bank	250	150	16,728	0	36	0.000	6,156	0	0
HSBC Bank(Taiwan) Ltd.	4,569	2,218	632,189	49,646	189,551	0.318	119,958	61	1,281
Shin Kong Commercial Bank	89	0	1,124	0	1,124	1.918	11	0	0
Cota Commercial Bank	8	6	1,900	1,500	470	0.000	5	0	0
Union Bank of Taiwan	1,282	0	129,488	9,694	28,026	1.717	1,802	7	272
Yuanta Bank	5,776	16,011	6,536,100	0	96,536	0.000	2,099	362	2,300
Bank Sinopac	455	0	13,167	0	7,045	0.321	14,346	0	22
Cosmos Bank, Taiwan	325,164	159,338	283,832,540	41,334,938	13,433,532	0.960	307,122	22,344	112,529
DBS Bank(Taiwan)Ltd.	1,627	10,421	1,538,270	74,877	140,985	0.000	1,421	0	596
Taishin International Bank	15,331	32,415	21,865,090	4,695,417	1,201,645	0.714	40,677	2,134	12,085
Chinatrust Commercial Bank	18,515	8,056	12,006,631	2,749,880	926,369	0.722	54,685	3,459	16,504
The Sixth Credit Cooperation Of Changhua	24	25	3,290	2,506	784	0.000	42	0	0
Total	377,509	231,995	330,397,705	49,863,401	16,590,353	0.877	615,083	28,473	147,005

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.