

Important Cash Card Business and Financial Information

2019 June

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	760	0.000	94	0	16
Hua Nan Commercial Bank	1,497	2,579	2,009,970	144,989	27,783	0.000	60,755	531	1,414
Taipei Fubon bank	211	0	168,800	0	1,956	0.000	39	63	580
Bank of Kaohsiung	1,450	739	1,256,235	731,254	524,981	0.000	5,250	0	0
Taichung Commercial Bank	250	147	16,488	0	36	0.000	6,639	0	0
HSBC Bank(Taiwan) Ltd.	4,495	2,055	610,596	45,749	185,653	0.338	116,934	710	1,992
Shin Kong Commercial Bank	87	0	1,100	0	1,100	1.961	11	0	0
Cota Commercial Bank	7	5	1,600	1,400	387	0.000	4	0	0
Union Bank of Taiwan	1,249	0	125,534	7,984	27,144	1.118	1,698	245	517
Yuanta Bank	5,657	16,042	6,509,700	0	93,609	0.037	1,890	209	2,509
Bank Sinopac	447	0	13,077	0	6,905	0.327	14,344	2	24
Cosmos Bank, Taiwan	324,702	159,249	283,544,130	41,278,378	13,344,862	0.945	308,342	22,028	134,557
DBS Bank(Taiwan)Ltd.	1,616	10,420	1,535,280	77,098	138,739	0.000	1,399	0	596
Taishin International Bank	15,054	32,380	21,706,040	4,667,487	1,177,275	0.707	40,070	2,362	14,447
Chinatrust Commercial Bank	18,287	8,013	11,878,781	2,718,271	912,866	0.742	53,538	4,582	21,086
The Sixth Credit Cooperation Of Changhua	24	24	3,090	2,395	695	0.000	42	0	0
Total	376,250	231,653	329,721,944	49,737,881	16,444,751	0.864	611,049	30,732	177,738

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.