

Important Cash Card Business and Financial Information

2019 July

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	1,213	0	340,323	62,616	731	0.000	91	0	16
Hua Nan Commercial Bank	1,477	2,580	2,000,470	144,093	27,150	0.750	60,755	0	1,414
Bank of Kaohsiung	1,443	721	1,240,415	721,384	519,031	0.000	5,190	0	0
Taichung Commercial Bank	247	150	16,488	0	35	0.000	35	0	0
HSBC Bank(Taiwan) Ltd.	4,417	2,002	598,677	43,266	181,507	0.457	113,849	325	2,316
Shin Kong Commercial Bank	82	0	1,048	0	1,048	0.000	0	29	29
Cota Commercial Bank	3	0	400	200	62	0.000	1	0	0
Union Bank of Taiwan	1,231	0	123,546	7,684	26,411	1.196	1,672	9	526
Yuanta Bank	5,534	16,042	6,472,800	0	90,248	0.035	1,296	594	3,103
Bank Sinopac	442	0	12,960	0	6,747	0.508	14,320	24	48
Cosmos Bank, Taiwan	324,174	159,135	283,194,130	41,225,632	13,310,088	0.957	314,298	22,708	157,265
DBS Bank(Taiwan)Ltd.	1,604	10,422	1,533,140	75,559	136,430	0.000	1,375	0	596
Taishin International Bank	14,857	32,263	21,548,400	4,646,877	1,154,960	0.838	60,232	1,193	15,640
Chinatrust Commercial Bank	18,028	8,030	11,767,341	2,691,840	897,770	0.724	52,581	4,178	25,264
The Sixth Credit Cooperation Of Changhua	25	21	3,000	2,107	893	0.000	42	0	0
Total	374,777	231,366	328,853,138	49,621,258	16,353,111	0.887	625,737	29,060	206,217

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.