

## Important Cash Card Business and Financial Information

2019 January

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	1,228	0	344,423	63,561	929	0.000	106	8	8
Hua Nan Commercial Bank	1,664	2,610	2,108,120	150,580	32,289	0.466	62,170	0	0
Taipei Fubon bank	247	0	197,600	0	2,365	0.000	47	90	90
Bank of Kaohsiung	1,477	806	1,312,185	772,349	539,836	0.000	5,410	0	0
Taichung Commercial Bank	253	160	17,446	0	39	0.000	4,077	0	0
HSBC Bank(Taiwan) Ltd.	4,886	2,732	773,031	50,853	208,914	0.359	131,088	440	440
Shin Kong Commercial Bank	100	0	1,265	0	1,265	0.000	0	0	0
Cota Commercial Bank	11	4	2,000	1,500	561	0.000	6	0	0
Union Bank of Taiwan	1,373	0	139,802	11,224	31,211	1.068	2,086	79	79
Yuanta Bank	6,294	15,955	6,674,700	0	110,399	0.040	1,654	545	545
Bank Sinopac	482	0	14,491	0	8,064	0.229	14,367	1	1
Cosmos Bank, Taiwan	327,245	159,726	285,051,750	41,404,049	13,706,719	1.003	296,742	22,175	22,175
DBS Bank(Taiwan)Ltd.	1,681	10,423	1,548,150	75,991	147,128	0.187	1,503	0	0
Taishin International Bank	16,366	32,819	22,541,270	4,801,417	1,308,539	0.744	45,008	2,334	2,334
Chinatrust Commercial Bank	19,592	8,061	12,517,781	2,879,898	992,576	0.749	58,757	4,358	4,358
The Sixth Credit Cooperation Of Changhua	26	27	3,750	3,069	681	0.000	42	0	0
Total	382,925	233,323	333,247,764	50,214,491	17,091,515	0.914	623,063	30,030	30,030

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.