

Important Cash Card Business and Financial Information

2017 September

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	1,334	0	374,113	70,121	1,643	0.000	160	3	89
Hua Nan Commercial Bank	2,205	2,651	2,397,270	172,293	49,013	0.000	65,838	805	2,369
Taipei Fubon bank	354	0	326,400	0	3,713	0.008	73	46	645
Bank of Kaohsiung	1,832	861	1,532,036	882,211	649,825	0.000	6,524	0	640
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	0	0	0	0	0	0.000	0	0	0
Taichung Commercial Bank	435	170	39,711	0	3,424	1.081	17,633	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,267	3,042	1,184,378	222,340	305,761	0.463	196,230	463	3,821
Shin Kong Commercial Bank	144	0	2,029	0	2,029	0.000	0	0	46
Cota Commercial Bank	13	4	2,250	1,600	658	0.000	7	0	0
Union Bank of Taiwan	1,825	0	193,335	20,571	48,220	2.047	3,048	214	1,086
Bank Sinopac	597	35	38,905	12,487	13,992	0.199	14,522	4	60
Cosmos Bank, Taiwan	336,558	159,313	290,317,423	41,992,002	14,578,867	1.138	403,104	23,351	218,419
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	1,915	10,475	1,536,480	93,279	168,615	0.009	4,490	192	1,929
Taishin International Bank	21,093	45,897	29,996,620	5,621,756	1,819,694	0.700	68,724	3,201	36,082
Ta Chong Bank Ltd.	10,755	14,840	7,678,500	1,427,718	202,030	0.067	29,309	1,090	11,270
Chinatrust Commercial Bank	24,031	8,301	14,727,971	3,415,309	1,266,384	0.842	78,465	4,594	41,803
The Sixth Credit Cooperation Of Changhua	34	29	4,030	3,105	925	0.000	42	31	31
Total	409,392	245,618	350,351,451	53,934,792	19,114,793	1.004	888,169	33,994	318,290

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.