

## Important Cash Card Business and Financial Information

2017 October

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	1,328	0	372,313	69,786	1,583	0.000	157	0	89
Hua Nan Commercial Bank	2,176	2,639	2,376,770	170,449	47,879	0.215	65,838	0	2,369
Taipei Fubon bank	342	0	302,400	0	3,618	0.121	72	14	659
Bank of Kaohsiung	2,035	981	1,522,665	875,881	646,784	0.000	6,472	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	427	174	39,177	0	3,335	1.050	18,173	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,175	3,023	1,166,414	217,686	299,769	0.276	190,281	683	4,504
Shin Kong Commercial Bank	139	0	1,971	0	1,971	0.000	0	0	46
Cota Commercial Bank	13	3	2,150	1,500	645	0.000	6	0	0
Union Bank of Taiwan	1,802	0	190,901	19,971	47,192	1.597	2,977	0	1,086
Bank Sinopac	588	34	37,832	11,390	13,629	0.149	14,492	30	90
Cosmos Bank, Taiwan	336,074	159,289	290,028,463	41,950,517	14,561,396	1.152	398,725	25,499	243,918
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	1,912	10,461	1,533,390	94,616	167,913	0.000	4,481	14	1,943
Taishin International Bank	20,800	45,870	29,842,430	5,597,586	1,783,159	0.744	65,824	4,480	40,562
Ta Chong Bank Ltd.	10,583	14,918	7,650,300	1,421,806	195,960	0.115	29,372	1,104	12,375
Chinatrust Commercial Bank	23,760	8,290	14,593,971	3,382,536	1,248,384	0.787	76,682	4,968	46,770
The Sixth Credit Cooperation Of Changhua	37	26	4,060	2,802	1,258	0.000	42	0	31
Total	408,191	245,708	349,665,207	53,816,526	19,024,475	1.013	873,594	36,792	355,082

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.