

Important Cash Card Business and Financial Information

2017 November

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	1,319	0	369,813	69,261	1,534	0.000	153	24	113
Hua Nan Commercial Bank	2,143	2,641	2,361,270	169,146	46,767	0.714	65,838	0	2,369
Taipei Fubon bank	332	0	278,400	0	3,522	0.407	70	33	692
Bank of Kaohsiung	1,827	830	1,513,125	853,023	660,102	0.000	6,628	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	422	173	38,664	0	3,238	1.050	18,726	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,099	3,025	1,153,801	213,743	294,447	0.298	185,682	143	4,647
Shin Kong Commercial Bank	137	0	1,926	0	1,926	0.000	0	0	46
Cota Commercial Bank	12	4	2,150	1,500	598	0.000	6	0	0
Union Bank of Taiwan	1,767	0	186,527	19,171	45,901	1.191	2,918	109	1,195
Bank Sinopac	582	26	34,104	9,357	13,664	0.148	14,491	2	92
Cosmos Bank, Taiwan	335,459	159,262	289,692,463	41,887,043	14,549,030	1.129	401,829	25,544	269,462
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	1,890	10,459	1,528,590	94,612	164,008	0.000	4,651	0	1,943
Taishin International Bank	20,530	45,837	29,690,230	5,570,786	1,744,254	0.872	64,710	2,715	43,277
Ta Chong Bank Ltd.	9,466	15,814	7,584,000	1,407,051	189,733	0.136	27,621	1,206	13,580
Chinatrust Commercial Bank	23,480	8,274	14,453,121	3,347,350	1,229,940	0.767	74,907	4,089	50,859
The Sixth Credit Cooperation Of Changhua	32	31	4,060	2,966	1,094	0.000	42	0	31
Total	405,497	246,376	348,892,244	53,645,009	18,949,758	1.008	868,272	33,865	388,946

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.