

Important Cash Card Business and Financial Information

2018 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	1,302	0	364,963	68,426	1,436	0.000	146	0	0
Hua Nan Commercial Bank	2,072	2,622	2,316,270	166,310	44,294	0.260	64,943	0	0
Taipei Fubon bank	319	0	255,200	0	3,337	0.000	66	33	33
Bank of Kaohsiung	1,804	784	1,476,035	817,747	658,288	0.000	6,612	0	0
Taichung Commercial Bank	411	177	37,622	0	3,068	1.010	19,756	0	0
HSBC Bank(Taiwan) Ltd.	5,908	3,025	1,117,969	204,288	282,519	0.436	175,683	345	345
Shin Kong Commercial Bank	130	0	1,827	0	1,827	0.000	0	5	5
Cota Commercial Bank	10	5	2,000	1,500	541	0.000	5	0	0
Union Bank of Taiwan	1,721	0	180,892	18,421	43,775	1.459	2,786	118	118
Yuanta Bank	9,110	15,872	7,494,600	0	178,892	0.570	2,653	331	331
Bank Sinopac	571	13	25,909	5,807	12,333	0.175	14,488	0	0
Cosmos Bank, Taiwan	334,163	159,373	288,941,203	41,774,217	14,461,368	1.080	354,778	24,173	24,173
DBS Bank(Taiwan)Ltd.	1,853	10,462	1,590,840	86,805	166,739	0.173	4,144	0	0
Taishin International Bank	19,932	45,783	29,362,220	5,520,166	1,679,126	0.863	60,921	4,891	4,891
Chinatrust Commercial Bank	22,884	8,299	14,182,781	3,283,484	1,193,697	0.732	87,094	4,419	4,419
The Sixth Credit Cooperation Of Changhua	27	33	3,850	2,870	980	0.000	42	0	0
Total	402,217	246,448	347,354,181	51,950,041	18,732,220	0.976	794,117	34,315	34,315

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.