

Important Cash Card Business and Financial Information

2018 March

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	1,286	0	361,023	67,636	1,349	0.000	139	0	0
Hua Nan Commercial Bank	2,002	2,631	2,286,170	162,988	42,209	0.000	64,422	520	520
Taipei Fubon bank	306	0	244,800	0	3,143	0.000	62	42	106
Bank of Kaohsiung	1,694	824	1,437,895	828,460	609,435	0.000	6,094	0	0
Taichung Commercial Bank	403	175	36,344	0	2,821	0.000	20,686	106	106
HSBC Bank(Taiwan) Ltd.	5,720	3,006	1,084,637	192,716	267,694	0.352	167,717	476	877
Shin Kong Commercial Bank	127	0	1,725	0	1,725	0.366	3	0	5
Cota Commercial Bank	10	5	2,000	1,500	558	0.000	6	0	0
Union Bank of Taiwan	1,690	0	176,690	17,481	41,810	2.591	2,768	20	141
Yuanta Bank	8,636	15,757	7,317,900	0	167,884	2.932	11,135	1,529	2,916
Bank Sinopac	559	7	22,643	2,878	11,964	0.357	14,466	20	22
Cosmos Bank, Taiwan	333,167	159,668	288,472,883	41,804,867	14,183,545	1.070	335,928	23,573	70,952
DBS Bank(Taiwan)Ltd.	1,826	10,459	1,585,210	85,108	161,379	0.000	1,627	94	400
Taishin International Bank	19,274	45,815	29,063,820	5,473,656	1,602,851	0.798	56,630	3,470	12,174
Chinatrust Commercial Bank	22,311	8,354	13,938,711	3,227,180	1,149,490	0.707	83,067	3,839	12,690
The Sixth Credit Cooperation Of Changhua	28	32	3,850	3,064	786	0.000	42	0	0
Total	399,039	246,733	346,036,301	51,867,534	18,248,643	0.985	764,792	33,689	100,909

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.