

## Important Cash Card Business and Financial Information

2018 April

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	1,277	0	358,323	67,156	1,306	0.000	136	0	0
Hua Nan Commercial Bank	1,977	2,616	2,266,570	161,774	41,279	0.309	64,422	0	520
Taipei Fubon bank	304	0	243,200	0	3,075	0.000	61	41	146
Bank of Kaohsiung	1,683	818	1,428,975	816,341	612,634	0.000	6,132	0	0
Taichung Commercial Bank	400	173	35,991	0	2,752	0.000	21,224	0	106
HSBC Bank(Taiwan) Ltd.	5,653	2,978	1,064,531	185,451	259,335	0.217	163,735	702	1,579
Shin Kong Commercial Bank	125	0	1,676	0	1,676	0.376	3	0	5
Cota Commercial Bank	10	5	2,000	1,500	534	0.000	6	0	0
Union Bank of Taiwan	1,665	0	174,050	17,196	40,946	2.549	2,721	60	201
Yuanta Bank	8,263	15,764	7,208,100	0	159,291	4.087	6,649	4,486	7,402
Bank Sinopac	553	8	20,881	2,803	10,364	0.461	14,464	1	23
Cosmos Bank, Taiwan	332,606	159,807	288,205,283	41,777,576	14,189,640	1.075	336,121	24,672	95,624
DBS Bank(Taiwan)Ltd.	1,817	10,454	1,582,650	86,545	160,481	0.062	1,625	0	400
Taishin International Bank	19,003	45,782	28,910,120	5,451,986	1,571,710	0.803	54,495	3,631	15,805
Chinatrust Commercial Bank	22,057	8,286	13,787,411	3,190,932	1,134,289	0.711	81,436	4,491	17,181
The Sixth Credit Cooperation Of Changhua	27	30	3,750	2,802	948	0.000	42	0	0
Total	397,420	246,721	345,293,511	51,762,062	18,190,260	0.998	753,272	38,084	138,992

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.