

Important Cash Card Business and Financial Information

2018 June

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	1,265	0	354,973	66,221	1,231	0.000	130	0	0
Hua Nan Commercial Bank	1,903	2,611	2,227,070	158,901	38,962	0.000	63,646	776	1,297
Taipei Fubon bank	289	0	231,200	0	2,919	0.000	58	22	182
Bank of Kaohsiung	1,689	774	1,407,296	780,858	626,438	0.096	6,910	0	0
Taichung Commercial Bank	261	171	18,928	0	49	0.000	50	2,565	2,670
HSBC Bank(Taiwan) Ltd.	5,514	2,913	1,025,159	168,489	247,154	0.303	155,636	309	2,117
Shin Kong Commercial Bank	121	0	1,587	0	1,587	0.000	0	0	12
Cota Commercial Bank	11	4	2,000	1,500	626	0.000	6	0	0
Union Bank of Taiwan	1,618	0	167,903	15,866	38,964	3.133	2,887	0	231
Yuanta Bank	7,482	15,796	6,983,400	0	141,225	0.103	2,503	1,112	17,048
Bank Sinopac	544	8	20,611	1,364	9,683	0.196	14,423	41	65
Cosmos Bank, Taiwan	331,506	160,022	287,572,483	41,709,127	14,117,658	1.046	286,430	23,897	141,612
DBS Bank(Taiwan)Ltd.	1,802	10,437	1,574,580	82,023	159,534	0.152	1,630	40	546
Taishin International Bank	18,451	45,670	28,591,670	5,402,136	1,508,514	0.649	51,687	2,642	21,634
Chinatrust Commercial Bank	21,494	8,215	13,493,211	3,117,627	1,101,185	0.695	78,702	3,703	24,695
The Sixth Credit Cooperation Of Changhua	26	32	4,010	3,092	918	0.000	42	0	0
Total	393,976	246,653	343,676,081	51,507,204	17,996,647	0.934	664,740	35,107	212,109

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.