

Important Cash Card Business and Financial Information

2018 July

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	1,263	0	354,523	66,101	1,187	0.000	126	7	7
Hua Nan Commercial Bank	1,877	2,611	2,214,470	157,604	38,029	0.359	63,646	0	1,297
Taipei Fubon bank	286	0	228,800	0	2,850	0.108	57	26	208
Bank of Kaohsiung	1,671	766	1,391,155	777,458	613,697	0.098	6,738	0	0
Taichung Commercial Bank	259	166	18,661	0	46	0.000	578	0	2,670
HSBC Bank(Taiwan) Ltd.	5,425	2,890	1,003,376	158,480	240,873	0.436	151,577	203	2,319
Shin Kong Commercial Bank	116	0	1,515	0	1,515	0.000	0	25	37
Cota Commercial Bank	10	5	2,000	1,500	611	0.000	6	0	0
Union Bank of Taiwan	1,580	0	161,808	13,574	37,754	2.560	2,559	196	427
Yuanta Bank	7,280	15,834	6,934,200	0	136,290	0.069	2,043	960	18,008
Bank Sinopac	537	3	17,605	0	9,171	0.136	14,416	7	71
Cosmos Bank, Taiwan	330,956	159,974	287,262,093	41,662,594	14,117,210	1.070	302,742	22,444	164,056
DBS Bank(Taiwan)Ltd.	1,785	10,429	1,569,840	82,318	155,598	0.231	1,597	258	804
Taishin International Bank	18,144	45,603	28,415,070	5,379,576	1,480,423	0.574	49,727	3,455	25,090
Chinatrust Commercial Bank	21,304	8,103	13,350,241	3,084,080	1,090,360	0.729	77,338	3,575	28,270
The Sixth Credit Cooperation Of Changhua	27	31	4,000	2,912	1,088	0.000	42	0	0
Total	392,520	246,415	342,929,357	51,386,197	17,926,702	0.952	673,192	31,156	243,264

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.