

Important Cash Card Business and Financial Information

2018 August

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	1,256	0	352,423	65,506	1,135	0.000	123	4	11
Hua Nan Commercial Bank	1,842	2,620	2,201,470	156,369	37,159	0.467	63,646	0	1,297
Taipei Fubon bank	279	0	223,200	0	2,773	0.000	55	31	239
Bank of Kaohsiung	1,663	752	1,381,265	764,314	616,951	0.000	6,173	604	604
Taichung Commercial Bank	257	167	18,616	0	44	0.000	1,103	0	2,670
HSBC Bank(Taiwan) Ltd.	5,331	2,875	982,538	148,267	235,627	0.390	147,952	234	2,553
Shin Kong Commercial Bank	113	0	1,463	0	1,463	0.000	0	17	54
Cota Commercial Bank	10	5	2,000	1,500	593	0.000	6	0	0
Union Bank of Taiwan	1,544	0	157,693	13,124	36,509	2.375	2,363	337	764
Yuanta Bank	7,111	15,840	6,885,300	0	131,605	0.027	2,228	1,315	19,323
Bank Sinopac	526	0	15,584	0	8,971	0.228	14,416	0	71
Cosmos Bank, Taiwan	330,268	159,930	286,908,063	41,609,242	14,014,748	1.045	299,833	23,842	187,898
DBS Bank(Taiwan)Ltd.	1,754	10,432	1,563,470	81,356	151,936	0.094	1,541	379	1,183
Taishin International Bank	17,830	45,534	28,227,570	5,353,146	1,449,827	0.654	49,148	2,075	27,165
Chinatrust Commercial Bank	21,008	8,076	13,197,221	3,046,240	1,075,156	0.728	76,500	3,498	31,768
The Sixth Credit Cooperation Of Changhua	24	32	3,850	2,920	930	0.000	42	0	0
Total	390,816	246,263	342,121,726	51,241,984	17,765,427	0.934	665,129	32,336	275,600

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.